

# STERLING INVEST ETHICAL STABLE FUND

29 February 2024

### **OBJECTIVE**

This portfolio is intended for investors requiring compliance with Shariah law. Funds used comply with Sharia guidelines relating to investments. The portfolio is low risk and suited to investors requiring a short to medium term stable portfolio.

#### **INVESTMENT GUIDELINES**

Reg 28	Yes
Expected Max Equity	40.00%
Expected Max Offshore	27.50%
Real Return Target	CPI+3%
Income	Moderate
Drawdown	Low
Investment Horizon	3yrs+

RISK PROFILE LOW

W LOW-MED

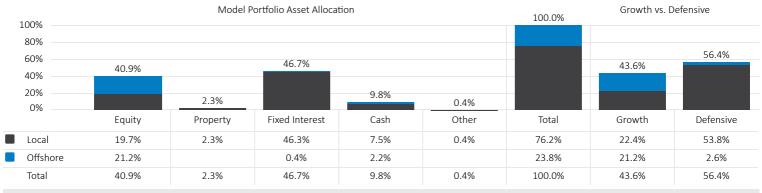
MEDIUM MED-HIGH

HIGH

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### MODEL ASSET ALLOCATION

31 January 2024



### **FUND RETURNS**

Returns are net of fund fees. Returns greater than 1 year are annualised. Individual client returns may differ from model portfolio returns.

Fund Returns	Model %	Rating	3m	6m	YTD	1yr	3yr	5yr	7yr	10yr	SI *	Vol 5y	Draw **
Sterling Invest Alpha Worldwide Prescient Fund	7.0%		3.1%	4.8%	-1.6%	11.4%							
Camissa Islamic Equity Fund	13.5%	Tier 1	-0.4%	1.0%	-5.7%	-3.2%	6.5%	8.6%	8.1%	6.9%	6.5%	14.4%	-22.8%
Camissa Islamic Global Equity Feeder Fund	15.0%	Tier 3	2.0%	-2.8%	-0.4%	4.5%	4.4%	7.7%			4.4%	16.2%	
Visio BCI Shariah Equity Fund	5.0%	Tier 3	4.7%	7.5%	1.9%	9.9%	9.1%	10.0%			9.1%	14.0%	
27four Shariah Income Fund	15.0%		2.0%	3.6%	1.1%	6.3%	6.1%	6.7%			6.1%	1.4%	
Camissa Islamic High Yield Fund	24.5%	Tier 2	1.7%	3.7%	0.1%	6.3%	6.9%				6.9%		
Old Mutual Albaraka Income Fund	20.0%	Tier 2	1.9%	3.4%	0.6%	6.0%	6.7%				6.7%		
Sterling Invest Ethical Stable Fund			2.2%	3.0%	-0.2%	5.8%	7.9%				7.9%		
SA Cautious Sharia Sector			2.5%	4.5%	0.9%	7.5%	7.7%	7.3%	6.8%	6.8%	7.7%	6.0%	-8.2%
SA CPI+3%			0.7%	3.3%	0.6%	8.3%	9.0%	8.1%	7.8%	8.1%	9.0%		

Sterling Invest Ethical Stable Fund inception date: 01 February 2021 | \* Since inception is calculated from the month following inception date Returns shown may represent a fee class different to the actual return received by the investor.

Sources: FE Analytics and Fund Manager \*\* Drawdown is a 10 year calculation (if available)

MODEL FEES	
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Base Fee (ex vat):	0.63%
Performance Fee and other costs (ex vat):	0.10%
Vat:	0.11%
Model TER:	0.85%
Transaction costs:	0.16%
Model TIC:	1.01%
Discretionary Management Fee (ex vat):	0.350%

These are estimated weighted average fees, based on clean fees at benchmark. Therefore, fees reflected may differ from the end investor's fee due to platform variations on fee classes and rebates.

TERs for the underlying funds are calculated on the average annualised costs incurred over the last 3 years, as per ASISA reporting standards, and are therefore not necessarily reflective of the current costs to investors.

## Sterling Invest

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