



## Verso Umbrella Retirement Funds: Portfolio Performance

Portfolios	July 2024	3 months	1 year	3 years	5 years	10 years
<b>Aggressive</b>						
Momentum MoM Enhanced Factor 7	2.63%	6.12%	13.30%	11.58%	10.57%	8.80%
Sanlam Sim Temperance Balanced	2.70%	7.50%	15.50%	12.40%	11.60%	n/a
Investment Objective CPI + 6%			11.10%	11.96%	10.98%	11.00%
<b>Moderate / Aggressive</b>						
AlexForbes Investments Performer	2.17%	5.45%	12.40%	11.15%	12.03%	9.59%
AlexForbes Investments Shari'ah High Growth	1.66%	3.69%	9.84%	8.96%	10.69%	n/a
Vunani BCI Multi-Asset Fund	2.98%	5.71%	10.88%	n/a	n/a	n/a
Sygnia Signature 70	2.80%	7.10%	13.90%	11.40%	12.10%	9.80%
Sygnia Skeleton 70	2.80%	7.10%	13.80%	11.20%	11.60%	9.30%
Investment Objective CPI + 5%			10.10%	10.96%	9.98%	10.00%
<b>Moderate</b>						
Sygnia Skeleton 60	2.70%	6.80%	13.80%	10.90%	11.20%	9.30%
AlexForbes Investments Defender Plus	1.96%	4.81%	12.30%	10.27%	10.74%	8.88%
Investment Objective CPI + 4%			9.10%	9.96%	8.98%	9.00%
<b>Moderate / Conservative</b>						
Sygnia Signature 50	2.50%	6.60%	13.70%	10.80%	11.20%	9.60%
Vunani BCI Bond Fund	5.46%	9.90%	14.36%	8.41%	n/a	n/a
Sanlam Stable Bonus	1.00%	2.80%	10.60%	8.90%	8.00%	8.60%
Sanlam Monthly Bonus	0.90%	2.40%	9.20%	8.20%	7.40%	8.10%
Momentum MoM Enhanced Factor 4	2.34%	5.53%	12.80%	10.08%	9.58%	8.33%
Investment Objective CPI + 3%			8.10%	8.96%	7.98%	8.00%
<b>Conservative</b>						
AlexForbes Investments Banker	0.89%	2.50%	10.08%	8.06%	7.43%	7.90%



**Market Indicators**

	July 2024	3 months	1 year	3 years	5 years	10 years
<b>FTSE/JSE All-Share Index (ALSI)</b>	<b>3.92%</b>	<b>9.20%</b>	<b>9.04%</b>	<b>10.87%</b>	<b>11.96%</b>	<b>8.50%</b>
<b>FTSE/JSE SA Listed Property Index (SAPY)</b>	<b>4.39%</b>	<b>10.78%</b>	<b>28.84%</b>	<b>13.50%</b>	<b>2.01%</b>	<b>3.49%</b>
<b>BEASSA ALL Bond Index (ALBI)</b>	<b>3.96%</b>	<b>10.22%</b>	<b>15.58%</b>	<b>8.72%</b>	<b>8.82%</b>	<b>8.52%</b>
<b>SteFI</b>	<b>0.67%</b>	<b>2.01%</b>	<b>8.22%</b>	<b>6.32%</b>	<b>5.64%</b>	<b>6.06%</b>
<b>MSCI World Index (All Countries)</b>	<b>1.44%</b>	<b>4.70%</b>	<b>20.02%</b>	<b>14.35%</b>	<b>17.29%</b>	<b>15.24%</b>
<b>Rand/Dollar Movement</b>	<b>0.19%</b>	<b>3.26%</b>	<b>-2.10%</b>	<b>-7.61%</b>	<b>-5.12%</b>	<b>-5.44%</b>
<b>Consumer Price Index (CPI)</b>			<b>5.10%</b>	<b>5.96%</b>	<b>4.98%</b>	<b>5.00%</b>

1. All Returns are time weighted and quoted gross of investment management fees.
2. The Sanlam Monthly Bonus bonuses are net of guarantee charges and gross of investment management fees.
3. Investment returns for periods greater than 12 months are annualised.
4. Every effort has been made to ensure the information in this summary is correct. The summary is for information purposes only and the Fund or its consultants cannot be held liable for any loss or damages as result of any inaccuracy.
5. The Vunani BCI Bond Fund and BCI Multi-Asset Fund was launched in July 2020 and August 2022 respectively.