



Verso Umbrella Retirement Funds: Portfolio Performance

Portfolios	December 2024	3 months	1 year	3 years	5 years	10 years
Aggressive						
Momentum MoM Enhanced Factor 7	0.87%	2.38%	16.72%	10.64%	11.06%	9.13%
Investment Objective CPI + 6%			8.93%	11.28%	10.88%	10.91%
Moderate / Aggressive						
AlexForbes Investments Performer	1.29%	2.72%	15.80%	10.17%	12.55%	10.01%
AlexForbes Investments Shari'ah High Growth	1.29%	2.15%	9.35%	6.36%	10.73%	n/a
Vunani BCI Multi-Asset Fund	0.01%	1.10%	13.18%	n/a	n/a	n/a
Sygnia Signature 70	0.40%	1.90%	14.80%	9.90%	12.20%	9.80%
Sygnia Skeleton 70	0.40%	1.80%	14.40%	9.90%	11.70%	9.30%
Investment Objective CPI + 5%			7.93%	10.28%	9.88%	9.91%
Moderate						
Sygnia Skeleton 60	0.40%	1.80%	14.10%	9.80%	11.40%	9.30%
AlexForbes Investments Defender Plus	1.22%	2.57%	14.20%	9.85%	11.20%	9.25%
Investment Objective CPI + 4%			6.93%	9.28%	8.88%	8.91%
Moderate / Conservative						
Sygnia Signature 50	0.40%	2.10%	14.30%	9.90%	11.30%	9.60%
Vunani BCI Bond Fund	-0.32%	0.16%	18.12%	10.76%	n/a	n/a
Sanlam Stable Bonus	0.90%	2.60%	11.10%	9.30%	8.30%	8.50%
Sanlam Monthly Bonus	0.80%	2.40%	9.80%	8.50%	7.70%	7.90%
Momentum MoM Enhanced Factor 4	0.89%	2.61%	14.78%	9.77%	10.24%	8.66%
Investment Objective CPI + 3%			5.93%	8.28%	7.88%	7.91%
Conservative						
AlexForbes Investments Banker	0.78%	2.40%	10.06%	8.72%	7.54%	8.04%



Market Indicators

	December 2024	3 months	1 year	3 years	5 years	10 years
FTSE/JSE All-Share Index (ALSI)	-0.29%	-2.13%	13.44%	8.68%	12.16%	9.03%
FTSE/JSE SA Listed Property Index (SAPY)	0.41%	-0.83%	28.96%	12.60%	5.07%	3.12%
BEASSA ALL Bond Index (ALBI)	-0.35%	0.43%	17.18%	10.25%	9.56%	8.65%
SteFI	0.66%	2.01%	8.46%	7.23%	6.17%	6.68%
MSCI World Index (All Countries)	2.89%	8.62%	21.28%	11.53%	16.91%	14.41%
Rand/Dollar Movement	4.57%	9.52%	2.93%	5.69%	6.14%	5.02%
Consumer Price Index (CPI)			2.93%	5.28%	4.88%	4.91%

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.