

Balanced

Risk Weight : ●●○○○

# World Balanced USD

This Fact Sheet is a summary of the terms and conditions of the strategy. This Fact Sheet does not constitute an agreement, offer, solicitation of an offer, or a commitment to underwrite, arrange, lend, or enter into any transaction. It is not meant to be all-inclusive of the terms and conditions of this transaction.

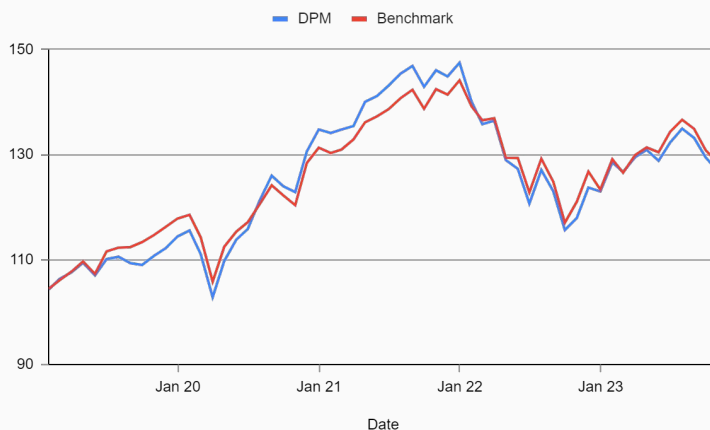
## Investment Objectives & Strategy

The objective of Discretionary Portfolio Management is to match the risk and return profile of a global balanced (50/50 stocks/bonds) portfolio. We monitor that portfolio on a daily basis to make sure the performance is optimized and the risk levels are minimized. The Discretionary Portfolio Management is designed to help you cover your appetite for return and tolerance for risk and create a tailor-made portfolio which best suits your needs.

## General Terms

● <b>Fund Manager</b>	Conduit Asset Management Pte Ltd
● <b>Investment Advisor</b>	Conduit Asset Management Pte Ltd
● <b>Investment Focus</b>	Global Assets
● <b>Currency</b>	USD
● <b>Custody</b>	DBS Segregated or SQB Segregated
● <b>Minimum Portfolio</b>	USD 100 million or equivalent

## Relative Performance



The benchmark is the average of the MSCI World Net Total Return USD Index and the Global Aggregate Index

## Investment Restrictions

- No securities purchased on margin
- No borrowing except max 10% as a temporary measure for non-investment purposes
- No crypto-currencies or crypto-assets of any form
- No option, right or interest in direct real estate
- No distressed securities

## Statistics

	Oct 2023
● <b>1/3/5 Year Return</b>	10.5%/1.7%/4.2%
● <b>Inception to Date</b>	3.9%
● <b>3/5 Year Volatility</b>	10.2%/10.7%
● <b>Up Months</b>	78
● <b>Maximum Drawdown</b>	-18.2%

## Service Highlights

 <ul style="list-style-type: none"> <li>● <b>Well-Defined Approach</b></li> </ul> <p>Consistent Methodology Best-in-class Selection Optimum Diversification</p>	 <ul style="list-style-type: none"> <li>● <b>Holistic Risk Management</b></li> </ul> <p>Governance &amp; Policies Identification &amp; Assessment Stress Testing</p>
 <ul style="list-style-type: none"> <li>● <b>Ongoing Reviews</b></li> </ul> <p>Progress Measurements Portfolio Adaptations Continual Improvements</p>	 <ul style="list-style-type: none"> <li>● <b>Transparent</b></li> </ul> <p>Regular Reports Holdings &amp; Transactions Performance Attributions</p>
 <ul style="list-style-type: none"> <li>● <b>Liquid</b></li> </ul> <p>Public Liquid Markets Daily Dealing &amp; Valuation Minimal Transaction Costs</p>	 <ul style="list-style-type: none"> <li>● <b>Customizable</b></li> </ul> <p>ESG Considerations Islamic Principles Investment Constraints</p>

## Performance History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
<b>2023</b>	4.5%	-1.4%	2.2%	1.1%	-1.6%	2.7%	2.0%	-1.3%	-2.8%	-2.0%	2.6%*		5.6%*
<b>2022</b>	-5.0%	-3.1%	0.5%	-5.5%	-1.3%	-5.2%	5.3%	-3.2%	-6.0%	2.0%	4.9%	-0.6%	-16.6%
<b>2021</b>	-0.5%	0.5%	0.5%	3.4%	0.8%	1.4%	1.6%	1.0%	-2.7%	2.2%	-0.8%	1.8%	9.4%
<b>2020</b>	1.0%	-3.9%	-7.4%	6.7%	3.7%	1.8%	4.7%	3.9%	-1.6%	-0.9%	6.3%	3.2%	17.8%
<b>2019</b>	4.3%	1.9%	1.2%	1.7%	-2.2%	2.9%	0.4%	-1.1%	-0.3%	1.6%	1.3%	2.0%	14.4%

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