

FACTUM Funds - Balanced -EUR-B-

ISIN LI0532929564

Current data (at 28.11.2025)

Current NAV	EUR 1'120.85
Fund volume	EUR 110'489'630.01
Fund volume of unit class	EUR 61'169'209.60

Category

Investment category	Asset allocation fund
Investment universe	Global
Focus	Balanced-Strategie
UCITS target fund	no

AIFM

IFM Independent Fund Management AG
FL-9494 Schaan
www.ifm.li

Portfolio manager

FACTUM AG Vermögensverwaltung
FL-9490 Vaduz
info@factum.li
www.factum.li

Depository

LGT Bank AG
FL-9490 Vaduz
www.lgt.com

Auditors

BDO (Liechtenstein) AG
FL-9490 Vaduz

Supervisory authority

FMA Finanzmarktaufsicht Liechtenstein
FL-9490 Vaduz
www.fma-li.li

see webpage (<https://www.ifm.li/Glossary>)

see legal advisory page 3

Performance in % (at 28.11.2025 in EUR)



Historic performance in % (at 28.11.2025)

By the end of		Fund
2025	MTD	0.04%
	YTD	8.26%
2024		10.18%
2023		7.91%
2022		-12.74%
2021		7.59%
Since inception		30.30%
Since inception (annualized)		4.99%
Inception: 23.06.2020		

Historic performance, rolling in % (at 28.11.2025)

	YTD	1 month	3 months	6 months	1 Year cumulative	3 years p.a.	Since inception p.a.
Fund	8.26%	-0.07%	4.10%	7.30%	7.14%	8.24%	4.99%

Risk benchmarks

	1 Year	Inc.		1 Year	Inc.
Annualised Volatility	7.77%	7.29%	% Positive	66.67%	62.32%
NAV	1'078.22	1'000.00	Worst Period	-4.70%	-4.77%
Highest NAV	1'121.69	1'149.58	Best Period	2.18%	2.71%
Lowest NAV	1'016.23	928.26	Maximum Drawdown	-7.72%	-16.41%
Median	1'076.62	1'045.51	Number of observations	66	333
Mean	1'076.96	1'043.87	Sharpe Ratio	0.66	0.47

Fundportrait

Fund name	FACTUM Funds - Balanced -EUR-B-
Unit class	-EUR-B-
Accounting currency of the (sub-) fund	EUR
Reference currency of the unit class	EUR
Legal form	unit trust
Fund type	AIF
Close of accounting year	31.12
Launch date	23.06.2020
Initial issue price	EUR 1'000.00
Use of proceeds	Distributing

Fund charges

Issue premium	max. 3%
Redemption charge	0%
Redemption charge credited to the fund's assets	0%
Management fee	max. 0.8%
Performance fee	none
OGC/ TER 1	1.48%
OGC/TER at	31.12.2024
SRI according to KID	1 2 3 4 5 6 7
07.07.2025	

Key figures

ISIN	LI0532929564
Security number	53292956
Bloomberg	FFAUSGB LE
WKN	A2P6K6

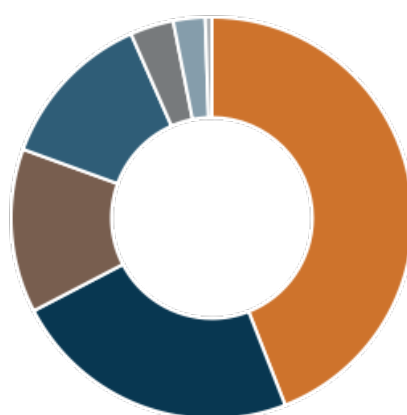
Publication / Internet

www.ifm.li
www.lafv.li
www.fundinfo.com

Top-10 positions (at 28.11.2025)

Company	Weightings
Multi Units Luxembourg SICAV - Amundi S&P 500 II	11.74 %
iShares II PLC - iShares Core MSCI Europe UCITS ETF	10.02 %
iShares MSCI USA Screened UCITS ETF	9.18 %
Vanguard Global Aggregate Bond UCITS ETF	6.96 %
Trivium Fund - Alternative Allocation -EUR-	6.58 %
JPMorgan Funds SICAV - Aggregate Bond Fund	5.88 %
BlackRock Global Index Funds SICAV N7	4.89 %
iShares MSCI Emerging Markets	4.13 %
Xtrackers S&P 500 Equal Weight UCITS ETF	4.01 %
iShares J.P. Morgan USD EM Bond EUR Hedged UCTIS ETF	3.98 %
Total	67.37 %

Countries (at 28.11.2025)



Country	Weightings
Global	44.07 %
European Union	23.29 %
North America	13.19 %
Emerging markets	12.86 %
Liquidity	3.50 %
Non European Union	2.55 %
Various	0.54 %
Total	100.00 %

Investment categories (at 28.11.2025)

1. Equity	48.19 %
2. Bonds	34.39 %
3. Fund of hedge-funds	6.58 %
4. Cash balances	3.50 %
5. Precious metals	3.47 %
6. Structured products	1.84 %
7. Real estate	1.49 %
8. Hedge-funds	0.54 %

Currencies (at 28.11.2025)

Currency	Weightings
EUR	74.39 %
USD	21.34 %
other	4.27 %
Total	100.00 %

Procedural information

Valuation interval	weekly / monthly
Valuation day	Tuesday and last business day of each month
Acceptance deadline for subscriptions	Day prior to valuation day by no later than 4.00pm (CET)
Acceptance deadline for redemptions	Day prior to valuation day by no later than 4.00pm (CET)
Minimum investment	EUR 1 Mio.
Value date	T + 3

Distribution

Distribution to private investors	LI
Distribution to professional investors	LI
Sales restrictions	USA

Historic performance, per calendar year in % (at 28.11.2025)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2025	2.43	-0.50	-2.76	-0.88	2.62	1.18	1.59	0.38	1.85	2.16	0.04		8.26
2024	0.96	1.28	2.24	-1.32	1.11	1.89	0.87	0.75	1.06	-0.55	2.57	-1.04	10.18
2023	3.54	-1.28	0.83	0.23	-0.58	1.39	1.66	-1.41	-1.92	-1.75	4.17	3.00	7.91
2022	-2.76	-1.98	0.53	-3.11	-1.15	-4.71	4.33	-2.42	-5.30	1.88	3.79	-2.14	-12.74
2021	1.20	-0.80	0.36	2.07	0.43	1.41	0.01	1.59	-1.84	1.74	-0.61	1.87	7.59
2020						-0.11	2.25	0.91	-0.94	0.15	3.18	2.20	7.82

Inception: 23.06.2020

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