

FACTUM Funds - Balanced -GBP-B-

ISIN LI1149010103

Current data (at 28.11.2025)

Current NAV	GBP 1'104.67
Fund volume	EUR 110'489'630.01
Fund volume of unit class	GBP 2'738'474.36

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 GBP)



Historic performance in % (at 28.11.2025)

By the end of		Fund
2025	MTD	0.08%
	YTD	11.48%
2024		9.51%
2023		8.45%
2022		-4.09%
Since inception		26.98%
Since inception (annualized)		6.65%
Inception: 15.03.2022		

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	11.48%	-0.02%	4.81%	9.52%	10.27%	9.51%	6.65%

Risk benchmarks

	1 Year	Inc.		1 Year	Inc.
Annualised Volatility	7.04%	7.35%	% Positive	62.12%	58.05%
NAV	1'049.94	1'000.00	Worst Period	-4.10%	-4.35%
Highest NAV	1'105.98	1'105.98	Best Period	1.98%	2.45%
Lowest NAV	1'000.03	917.90	Maximum Drawdown	-6.82%	-11.36%
Median	1'051.49	1'000.02	Number of observations	66	236
Mean	1'052.98	1'002.94	Sharpe Ratio	NaN	NaN

Fundportrait

Fund name	FACTUM Funds - Balanced -GBP-B-
Unit class	-GBP-B-
Accounting currency of the (sub-) fund	EUR
Reference currency of the unit class	GBP
Legal form	unit trust
Fund type	AIF
Close of accounting year	31.12
Launch date	15.03.2022
Initial issue price	GBP 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	LI1149010103
Security number	114901010
Bloomberg	FFBALGB LE
WKN	A3DHPQ

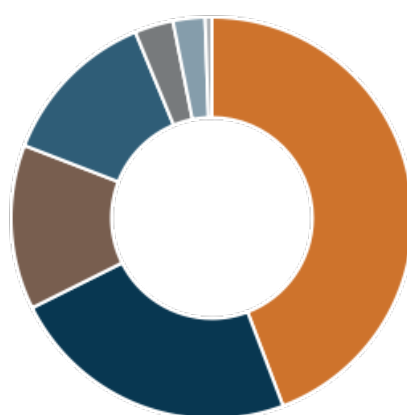
Publication / Internet

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	11.79 %
iShares II PLC - iShares Core MSCI Europe UCITS ETF	10.06 %
iShares MSCI USA Screened UCITS ETF	9.22 %
Vanguard Global Aggregate Bond UCITS ETF	6.98 %
Trivium Fund - Alternative Allocation -EUR-	6.61 %
JPMorgan Funds SICAV - Aggregate Bond Fund	5.91 %
BlackRock Global Index Funds SICAV N7	4.91 %
iShares MSCI Emerging Markets	4.15 %
Xtrackers S&P 500 Equal Weight UCITS ETF	4.03 %
iShares J.P. Morgan USD EM Bond EUR Hedged UCTIS ETF	4.00 %
Total	67.65 %

Countries (at 28.11.2025)



Country	Weightings
Global	44.25 %
European Union	23.38 %
North America	13.24 %
Emerging markets	12.91 %
Liquidity	3.11 %
Non European Union	2.56 %
Various	0.55 %
Total	100.00 %

Investment categories (at 28.11.2025)

1. Equity	48.38 %
2. Bonds	34.53 %
3. Fund of hedge-funds	6.61 %
4. Cash balances	3.51 %
5. Precious metals	3.49 %
6. Structured products	1.85 %
7. Real estate	1.49 %
8. Hedge-funds	0.55 %
9. Forward contracts	-0.41 %

Currencies (at 28.11.2025)

Currency	Weightings
GBP	71.44 %
USD	21.43 %
other	7.13 %
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	GBP 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	2.90	-0.74	-2.35	-0.35	2.46	1.84	2.01	0.55	2.18	2.50	0.08		11.48
2024	0.53	1.42	2.25	-1.34	1.14	1.78	0.80	0.80	0.75	-0.05	2.20	-1.09	9.51
2023	3.53	-1.36	0.99	0.31	-0.98	1.38	1.73	-1.31	-1.62	-1.55	4.05	3.22	8.45
2022			3.32	-3.20	-0.71	-4.44	3.71	-1.47	-4.91	1.52	4.00	-1.47	-4.09

Inception: 15.03.2022

Legal disclaimer:

This marketing material was compiled by IFM Independent Fund Management AG with utmost care, to the best of its ability, and according to the principles of good faith. The product mentioned in this marketing material is domiciled in Liechtenstein and this marketing material is issued by IFM Independent Fund Management AG, Landstrasse 30, 9494 Schaan, Liechtenstein.

None of the published data constitutes investment counsel or a recommendation of any kind. It is merely a summary of key characteristics of the fund and therefore should not be construed as being an invitation or an offer to purchase units.

This marketing material should be read in conjunction with the constitutive documents as well as the investor information pursuant to Art. 105 AIFMA and if applicable the basic customer information document (PRIIP-KID) as well as the most recent annual report. The purchase of units of the AIF is governed by the constitutive documents as well as the investor information pursuant to Art. 105 AIFMA and if applicable the basic customer information document (PRIIP-KID) as well as the most recent annual report.

Only the information contained in the above-mentioned documents is valid. The above-mentioned documents are available free of charge on a durable data medium from the AIFM, the depositary, the paying agents and at all representatives and distributors at home and abroad as well as on the website of the LAFV Liechtenstein Investment Fund Association at www.lafv.li. If so requested by the investor, the above documents can also be provided on paper free of charge. Further information about the fund is available online at www.ifm.li and from IFM Independent Fund Management AG, Landstrasse 30, FL-9494 Schaan, during business hours.

The historic performance of a unit is no guarantee of similar current and future performance. The value of a unit may rise or fall at any time. No guarantee can be given that the envisaged investment objective of the fund can be attained.

The value trend shown in this marketing material does not take into account the commissions and fees that are payable at issue and redemption. Individual costs such as charges, commissions, and other remuneration are not taken into consideration and would have a negative effect on the value trend if considered. No liability can be assumed for errors and omissions contained in this fact sheet.

Potential investors should inform themselves about possible fiscal consequences, legal prerequisites and possible foreign exchange restrictions or control mechanisms that apply in their country of citizenship, residence, or current domicile and that might be relevant as regards buying, holding, exchanging, redeeming, or selling units. Further fiscal implications are described in the prospectus.

The fund units may be offered for sale or sold only in jurisdictions where such offers or sales are permissible. In particular, in the United States of America (USA), the units were not registered pursuant to the United States Securities Act of 1933 and can therefore be neither offered nor sold in the USA and neither offered nor sold to US citizens.

This document and the information it contains may not be distributed in the USA. The distribution and publication of this document as well as the offer or a sale of units may be subject to restrictions in other jurisdictions as well.

This marketing material is provided only for information purposes and for the exclusive use of the recipient. Without the written consent of IFM, this marketing material may not be fully or partially copied, nor duplicated, nor distributed. The published information constitutes neither an invitation nor an offer nor a recommendation to purchase units of the fund.