

## **\*\*Emerging Markets Fund\*\***

### **\*\*Fund Overview\*\***

The Emerging Markets Fund is a unit trust fund that seeks to provide investors with long-term capital growth by investing in a diversified portfolio of stocks, bonds, and other securities in emerging markets. The fund is managed by Gregory Wilcox, a seasoned investment professional with extensive experience in navigating the complexities of emerging markets.

### **\*\*Fund Profile\*\***

**\*\*Inception Date:\*\*** The Emerging Markets Fund was launched on July 21, 2012, with the objective of providing investors with a unique opportunity to tap into the growth potential of emerging markets.

**\*\*Total Assets:\*\*** As of the latest available data, the fund has total assets of \$1,431,719.27, indicating a significant level of investor interest and confidence in the fund's investment strategy.

**\*\*Risk Rating:\*\*** The fund has a risk rating of 3, which indicates that it is a moderately aggressive investment vehicle. This means that the fund is suitable for investors who are willing to take on a moderate level of risk in pursuit of higher returns over the long term.

**\*\*Net Asset Value (NAV):\*\*** The fund's NAV is \$132.98, which represents the total value of the fund's assets divided by the number of outstanding units. The NAV is an important metric for investors, as it provides a snapshot of the fund's performance and helps investors to determine the value of their holdings.

**\*\*Currency:\*\*** The fund is denominated in US dollars (USD), which is widely regarded as a stable and liquid currency. This makes it easier for investors to buy and sell units in the fund, and reduces the risk of currency fluctuations.

**\*\*Expense Ratio:\*\*** The fund has an expense ratio of 1.54%, which is competitive with other emerging market funds. The expense ratio represents the annual operating expenses of the fund, including management fees, administrative costs, and other expenses.

**\*\*Investment Strategy\*\***

The Emerging Markets Fund is actively managed by Gregory Wilcox, who employs a combination of top-down and bottom-up investment approaches to identify attractive investment opportunities in emerging markets. The fund's investment strategy is focused on achieving long-term capital growth, while also managing risk through a diversified portfolio of stocks, bonds, and other securities.

The fund invests in a range of emerging markets, including but not limited to:

- \* Asia: China, India, Indonesia, Malaysia, the Philippines, and Thailand
- \* Latin America: Brazil, Mexico, Chile, and Peru
- \* Eastern Europe: Poland, Russia, and Turkey
- \* Africa: South Africa, Egypt, and Nigeria

The fund's investment universe includes a wide range of asset classes, including:

- \* Stocks: listed equities, including common stocks and preferred stocks
- \* Bonds: government bonds, corporate bonds, and convertible bonds

\* Other securities: mutual funds, exchange-traded funds (ETFs), and real estate investment trusts (REITs)

## **\*\*Investment Process\*\***

The investment process for the Emerging Markets Fund involves a combination of research, analysis, and portfolio construction. The fund manager, Gregory Wilcox, works closely with a team of research analysts to identify attractive investment opportunities in emerging markets.

The investment process typically involves the following steps:

1. **\*\*Research and analysis\*\***: The fund manager and research team conduct in-depth research and analysis on individual companies, industries, and countries to identify potential investment opportunities.
2. **\*\*Portfolio construction\*\***: The fund manager constructs a diversified portfolio of stocks, bonds, and other securities that is designed to achieve the fund's investment objectives.
3. **\*\*Risk management\*\***: The fund manager continuously monitors the portfolio and makes adjustments as needed to manage risk and ensure that the fund remains on track to meet its investment objectives.
4. **\*\*Performance monitoring\*\***: The fund manager regularly reviews the fund's performance and makes adjustments to the investment strategy as needed to ensure that the fund is meeting its investment objectives.

## **\*\*Benefits of Investing in the Emerging Markets Fund\*\***

The Emerging Markets Fund offers a range of benefits to investors, including:

- \* **Diversification**: The fund provides investors with a diversified portfolio of stocks, bonds, and other securities in emerging markets, which can help to reduce risk and increase potential returns.
- \* **Long-term growth**: The fund is designed to provide investors with long-term capital growth, making it a suitable investment vehicle for investors with a time horizon of three years or more.
- \* **Professional management**: The fund is managed by a seasoned investment professional with extensive experience in navigating the complexities of emerging markets.
- \* **Convenience**: The fund is a unit trust fund, which means that investors can buy and sell units easily and efficiently.

### **Risks of Investing in the Emerging Markets Fund**

As with any investment, there are risks associated with investing in the Emerging Markets Fund. Some of the key risks include:

- \* **Market risk**: The value of the fund's investments can fluctuate in response to changes in market conditions, which can result in a loss of capital.
- \* **Currency risk**: The fund is denominated in US dollars, but invests in a range of emerging markets with different currencies. This means that changes in exchange rates can affect the value of the fund's investments.
- \* **Credit risk**: The fund invests in bonds and other debt securities, which carries the risk of default by the issuer.
- \* **Liquidity risk**: The fund invests in a range of securities, some of which may be illiquid. This means that the fund may not be able to sell its investments quickly enough or at a fair price.

### **Conclusion**

The Emerging Markets Fund is a unit trust fund that offers investors a unique opportunity to tap into the growth potential of emerging markets. The fund is managed by a seasoned investment professional, Gregory Wilcox, who employs a combination of top-down and bottom-up investment approaches to identify attractive investment opportunities. While there are risks associated with investing in the fund, the potential benefits of diversification, long-term growth, and professional management make it a suitable investment vehicle for investors with a time horizon of three years or more.