

## **\*\*Balanced Advantage Fund\*\***

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

The Balanced Advantage Fund is a unit trust fund that aims to provide investors with a balanced portfolio of assets, offering a mix of income and capital growth. The fund is managed by Tara Davis, an experienced fund manager with a proven track record of delivering consistent returns. The fund was launched on August 31, 2005, and has since grown to become a popular choice among investors seeking a diversified investment solution.

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

**\*\*Inception Date:\*\*** August 31, 2005

**\*\*Fund Manager:\*\*** Tara Davis

**\*\*Total Assets:\*\*** £77,145,486.99 (as of the latest valuation)

**\*\*Risk Rating:\*\*** 3 (Medium Risk)

**\*\*Net Asset Value (NAV):\*\*** £39.11 (as of the latest valuation)

**\*\*Currency:\*\*** Pound Sterling (GBP)

**\*\*Expense Ratio:\*\*** 0.55%

## **\*\*Investment Objective\*\***

The Balanced Advantage Fund aims to provide a balanced return of income and capital growth by investing in a diversified portfolio of assets. The fund's investment objective is to achieve a return in excess of the UK's Consumer Price Index (CPI) over the medium to long term.

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

The fund's investment strategy is to allocate assets across a range of asset classes, including:

- \* UK and international equities
- \* Government and corporate bonds
- \* Property and real estate investment trusts (REITs)
- \* Alternative investments, such as commodities and private equity

The fund manager, Tara Davis, uses a combination of top-down and bottom-up analysis to select investments and allocate assets. The fund's asset allocation is regularly reviewed and adjusted to ensure that it remains aligned with the fund's investment objective and risk profile.

## **\*\*Risk Management\*\***

The Balanced Advantage Fund has a risk rating of 3, which indicates that it is a medium-risk investment. The fund's risk profile is managed through a combination of asset allocation, diversification, and hedging strategies. The fund manager actively monitors the fund's risk profile and adjusts the asset allocation and hedging strategies as needed to ensure that the fund remains within its target risk range.

## **\*\*Performance\*\***

The Balanced Advantage Fund has a strong performance track record, with a net asset value (NAV) of £39.11 as of the latest valuation. The fund's performance is measured against a benchmark of the UK's Consumer Price Index (CPI) and has consistently delivered returns in excess of the benchmark over the medium to long term.

## **\*\*Fund Characteristics\*\***

\* **\*\*Total Assets:\*\*** £77,145,486.99 (as of the latest valuation)

\* **\*\*Expense Ratio:\*\*** 0.55%

\* **\*\*Currency:\*\*** Pound Sterling (GBP)

\* **\*\*NAV:\*\*** £39.11 (as of the latest valuation)

\* **\*\*Risk Rating:\*\*** 3 (Medium Risk)

## **\*\*Investor Profile\*\***

The Balanced Advantage Fund is suitable for investors who:

- \* Are seeking a balanced return of income and capital growth
- \* Are willing to accept a medium level of risk
- \* Have a medium to long-term investment horizon
- \* Are seeking a diversified investment solution

## **\*\*Investment Minimums and Maximums\*\***

The minimum investment in the Balanced Advantage Fund is £1,000, and the maximum investment is £10 million.

#### **\*\*Charges and Fees\*\***

The Balanced Advantage Fund has an expense ratio of 0.55%, which is competitive with other unit trust funds in the UK market. There are no upfront fees or charges, and the fund manager does not charge a performance fee.

#### **\*\*Taxation\*\***

The Balanced Advantage Fund is a UK-domiciled fund and is subject to UK taxation laws. The fund is taxed as a collective investment scheme, and investors are taxed on their share of the fund's income and capital gains.

#### **\*\*Regulatory Information\*\***

The Balanced Advantage Fund is authorized and regulated by the Financial Conduct Authority (FCA) in the UK. The fund is also registered with the UK's Financial Services Compensation Scheme (FSCS), which provides protection to investors in the event of the fund manager's insolvency.

#### **\*\*Conclusion\*\***

The Balanced Advantage Fund is a well-established unit trust fund that offers investors a balanced

portfolio of assets and a mix of income and capital growth. The fund's experienced manager, Tara Davis, has a proven track record of delivering consistent returns, and the fund's risk profile is managed through a combination of asset allocation, diversification, and hedging strategies. With a competitive expense ratio and no upfront fees or charges, the Balanced Advantage Fund is a popular choice among investors seeking a diversified investment solution.