

VAM CAUTIOUS FUND GBP

August 2023

ACCESS TO FIVE-STAR RATED DISCRETIONARY FUND MANAGEMENT

The investment management of the VAM Cautious Fund is provided by atomos, a UK-based, digitally-enabled, hybrid wealth business providing bespoke portfolio management for clients including VAM.

atomos brings together a boutique ethos with a forward-looking and innovate approach to wealth management. It has a long heritage in the UK and currently manages £7.3bn for over 15,000 clients including individuals, families, charities and trusts.

The Fund is one of the three diversified multi-asset, risk-rated investment portfolios managed under a discretionary management agreement. The Fund's direct and/or indirect exposure to equities and similar securities of issuers worldwide may vary between 20% and 60%, and its exposure to fixed income instruments and/or money market instruments may vary between 30% and 80% of the Fund's net assets.

Percentage Growth

VAM

CAUTIOUS FUND A GBP
SINCE LAUNCH >

15 October 2015 to 31 August 2023

11.24%

Key Features

- Launched on 15 October 2015
- Fund is a lower risk portfolio
- Available in GBP, USD, EUR, SGD and AUD

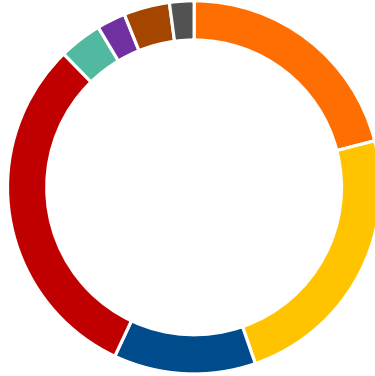


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August 2023

Asset Class Allocation
as of 31 August 2023



- Sovereign bonds, 20.98%
- Corporate Bonds, 23.70%
- High Yield Bonds, 12.31%
- Global Equity, 30.69%
- UK Equity, 3.73%
- Listed Property, 2.49%
- Listed Infrastructure, 3.98%
- Cash, 2.12%

Access

Portfolio Bond	GBP - LU1235259907
	USD - LU1235260236
	EUR - LU1291166335
	SGD - LU1508396378
	AUD - LU1374865803

VAM FUNDS

CONSISTENCY - RELIABILITY - LONG-TERM TRACK RECORD

VAM Funds is a fund management group offering a range of funds investing across the spectrum of asset classes including listed shares in equities, infrastructure and real asset stocks, and multi-asset portfolios.

Partnering with VAM Funds gives financial advisers access to:

- The skills of leading Investment Managers in their sectors
- VAM Funds' 22-year track record of success
- A fully regulated Luxembourg UCITS V structure
- Distribution support in various regions via VAM Business Development Directors
- Multiple fund classes to support financial intermediary models
- Daily dealing and full transparency

THE INVESTMENT MANAGER

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ADVANTAGES OF UCITS

- Standardised EU regulation of investment funds
- Pan-European marketing of UCITS funds
- Greater transparency - Key Investor Information Documents (KIIDs)
- Better risk management and liquidity for investors

WHY LUXEMBOURG?

- Luxembourg is the second largest investment fund centre in the world after the United States
- World's leading hub for global distribution
- Strategic position in the heart of Europe
- Strong culture of investor protection
- Rigorous anti-money laundering policies
- Attractive range of investment fund solutions
- Regulatory environment including accessibility, knowledge and responsiveness of the Regulator
- Ability to achieve tax neutrality for products by considering direct and indirect taxation implications at fund and investor levels
- Service provider considerations such as expertise and ability to meet specific local distribution market requirements from Luxembourg

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Source: atomos.

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