

About The Fund

The IFSA Multi-Asset Core Pro Strategy Fund aims to provide investors with long-term capital growth and income by investing in a diversified mix of asset classes, both locally and abroad. The Fund maintains a balanced exposure to equities, fixed income, listed property, and alternative investments to achieve steady, inflation-beating returns with controlled volatility. The investment objective is to achieve CPI +3% Benchmark, through a disciplined, strategic asset allocation process. The Fund combines exposure to the IFSA Multi-Asset Core Strategy, Cornerstone Core Strategic Fund, Cornerstone Private Equity Fund, and Alpha Upgrade Fund to deliver a stable risk-return profile. The Fund is suited to investors seeking moderate capital growth over the medium- to long-term investment horizon, who prefer a balanced approach with lower equity exposure and reduced short-term volatility.

Investment Objectives

- The fund aims to provide consistent real returns over the medium term.
- Capital appreciation over the short to medium terms.
- Providing stable returns to ensure a regular income without depreciating capital.
- This is a moderate fund that aims to outperform inflation.
- A small portion of the fund is allocated to private equity instruments.

Suitable Investors

- Suitable for investors who are risk averse and have low to moderate volatility investment profile.
- The Fund is a moderately aggressive investment because of the nature of the underlying investments.
- The Fund is suitable for investors who would like a stable return over the medium term, relative liquidity and the risks inherent with private equity.
- Investors should have a minimum investment horizon of 3 to 5 years.
- No investment guarantees are offered and there is a risk of capital loss.
- Suitable products include endowments, living annuities, retirement annuities and preservation funds

Risk Profile



Monthly Net Returns

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2022	Portfolio	-	0.8%	0.0%	0.6%	0.6%	-1.0%	1.5%	0.7%	-0.5%	1.8%	1.5%	0.7%	6.9%
	Benchmark	-	0.5%	0.9%	1.2%	0.8%	0.9%	1.3%	1.8%	0.5%	0.4%	0.6%	0.5%	9.6%
2023	Portfolio	2.3%	0.6%	0.4%	1.1%	-0.3%	1.5%	0.9%	1.1%	-0.6%	0.3%	2.9%	1.6%	12.3%
	Benchmark	0.6%	0.2%	1.0%	1.3%	0.6%	0.4%	1.2%	0.5%	0.9%	1.1%	0.2%	0.2%	8.6%
2024	Portfolio	0.7%	0.8%	0.4%	0.5%	0.9%	1.5%	2.0%	1.4%	1.6%	0.0%	1.6%	0.6%	12.8%
	Benchmark	0.6%	0.4%	1.2%	1.0%	0.5%	0.4%	0.4%	0.7%	0.3%	0.3%	0.2%	0.2%	6.1%
2025	Portfolio	0.8%	0.5%	0.6%	1.6%	1.6%	1.3%	1.6%	1.2%	-	-	-	-	9.3%
	Benchmark	0.3%	0.5%											

Investing Strategy and Target

The IFSA Multi-Asset Core Pro Strategy Fund aims to provide investors with long-term capital growth and income by investing in a diversified mix of asset classes, both locally and abroad. The Fund maintains a balanced exposure to equities, fixed income, listed property, and alternative investments to achieve steady, inflation-beating returns with controlled volatility. The investment objective is to achieve CPI +3% Benchmark, with a long-term target return of 9% per annum, through a disciplined, strategic asset allocation process. The Fund combines exposure to the IFSA Multi-Asset Core Strategy, Cornerstone Core Strategic Fund, Cornerstone Private Equity Fund, and Alpha Upgrade Fund to deliver a stable risk-return profile. The Fund is suited to investors seeking moderate capital growth over the medium- to long-term investment horizon, who prefer a balanced approach with lower equity exposure and reduced short-term volatility.

1.1. Private Debt

Providing investors with a unique entry point to private debt markets which are traditionally difficult to access. Participate in the funding of procurement orders which are highly securitized and are backed by procurement contracts to government and other entities. Funding requests are rigorously assessed and scrutinised so that only the best investment opportunities are considered by the Fund.

Benefits of Investing in Private Debt:

- *Investor liquidity* supported by shorter duration terms of loans.
- *Low volatility and correlation* to traditional lending and investments.
- *Security* against contracts and equipment.

Fund allocations that might use private debt:

- *Cornerstone core strategic fund.*
- *Cornerstone Private Equity fund.*
- *Alpha Upgrade Fund*

Key Investment considerations

1.1. Platform Availability

The Fund can be accessed via the 27four pool arrangement on the LifeCycle Platform, which is an FSCA Accredited Services Provider.

1.2. Minimum Investment

The minimum investment amount will depend on the investment instrument. The minimum amount for investment is R1,000. The fund does not have a maximum investment limit.

1.3. Time Horizon

Although the fund carries a liquidity profile of 7 days, the time horizon for this asset class for investment into the fund is 3 – 5 years.</