

# Your fund fact sheet: decoded

Use this as a guide to understand your fund fact sheet better.

1

## Fund Objective

What does it aim to achieve?

It could be:

Capital preservation

Capital growth

Maximised returns

Find the fund's

Ideal Investment Horizon

Asset Classes

Offshore/local exposure

here too.

2

## Risk Profile

This tells you how much the fund exposes your investment to risk.



More cautious investor →

more conservative fund: **lower volatility**

Maximum returns over a longer investment term →

more aggressive fund: **higher volatility**



**With potential increased returns comes increased risk.**

Low Risk

**Conservative**

Primary goal is to preserve capital, even if it means missing out on potential returns.

**Moderately conservative**

Primary goal is to preserve principle, but willing to accept a small degree of risk for gains.

**Moderate**

Primary goal is to reduce risks and enhance returns equally.

**Moderately Aggressive**

Primary goal is long-term returns, willing to accept significant risk.

**Aggressive**

Primary goal is maximising returns. May endure extensive volatility and significant losses.

High Risk

3 **Benchmark**  
How the fund's performance is measured

**It could be measured against**

Market benchmarks: eg inflation targets, indices

ASISA category average

Composite benchmark

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## Fees

= Total expense ratio (incl performance charges) + transaction costs

**Total expense ratio (TER):**  
Administration fees  
Custodial fees  
Platform fees

**Transaction costs:**  
Trading fees

Using Glacier's investment platform, your adviser can customise your fund selection for ultimate personalisation, taking costs into consideration.

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## Performance

Cumulative → Total % returns since inception

OR

Annualised → Total % returns over a time period

Glacier provides comprehensive investment statements to show you how your investment is performing.



**Ask your adviser why you're not with Glacier**

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