

Balanced Fund A5m HSGD

Fund facts at 30 April 2021 Date of issue: 14 May 2021

Structure

Irish Investment Company

Fund launch date

24 December 1998

Share class launch date

04 June 2019

Base currency

USD

Fund size (USD)

6.23bn

Benchmark

Balanced Index (55% S&P 500 / 45% BB US Agg Bond)

Fund managers

Jeremiah Buckley, CFA
Michael Keough
Greg Wilensky, CFA

Minimum investment (SGD)

2,500

NAV (SGD)

12.00

Maximum initial charge

5.00%

Annual management charge (AMC)

1.00% pa

Ongoing charge AMC included

1.93%

Codes

ISIN: IE00BFSS8Q28
Sedol: BFSS8Q2

Objective and investment policy

The Fund aims to provide a return, from a combination of capital growth and income.

The Fund invests between 35%-65% of its assets in the shares (equities) of mainly US companies, and between 35%-65% of its assets in bonds of any quality, including up to 35% in high yield (non-investment grade) bonds and loans (non-investment grade) issued mainly by US companies or the US government.

Additional information

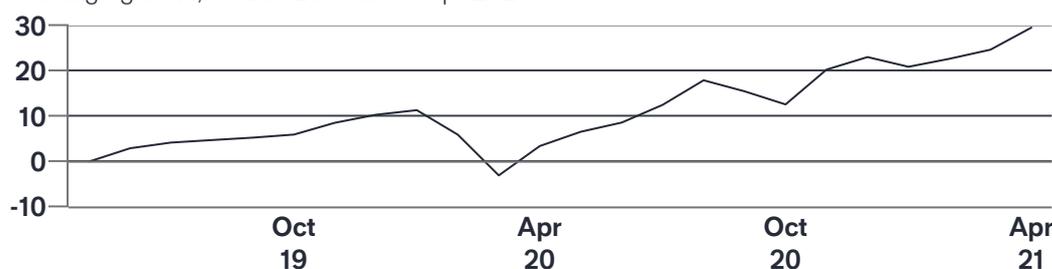
With effect from 1st February 2020 Greg Wilensky took over co-management of this fund from Mayur Saigal.

Information relating to other currencies and fee structure can be found in the fund prospectus.

Refer to Annual Report and Accounts for more information on fees and expenses, AMC included.

Performance in (SGD)

Percentage growth, 05 Jun 2019 to 30 Apr 2021.



■ Janus Henderson Balanced Fund A5m HSGD (29.6%)

Annualised performance %	A5m	A5m (with sales charge)^
1 month	3.9	-1.3
3 months	7.1	1.8
6 months	15.0	9.3
YTD	5.3	0.0
1 year	25.3	19.0
3 years (p.a)	-	-
5 years (p.a)	-	-
10 years (p.a)	-	-
Since inception 04 Jun 2019 (p.a)	14.6	11.5

Source: at 30 Apr 2021. © 2021 Morningstar. All rights reserved, performance is net of fees, with gross income reinvested. Performance figures of less than 1 year are not annualized.

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Past performance is not a guide to future performance.

Balanced Fund A5m HSGD

Top 10 holdings	(%)	Asset allocation	(%)	Top 10 countries	(%)
Microsoft Corp	4.8	Equity	64.5	United States	98.2
Alphabet Inc	3.4	US Common Stock	64.3	United Kingdom	0.5
Apple Inc	3.3	US Preferred Stock	0.2	France	0.2
Amazon.com Inc	3.1	Fixed Income	35.1	Taiwan, Province Of China	0.2
Mastercard Inc	2.6	Treasuries	10.7	Canada	0.1
UnitedHealth Group Inc	2.2	Credit-Investment Grade	8.5	Belgium	0.1
United States Treasury Note/Bond 0.13 03/31/2023	2.0	Credit-High Yield	5.6	Korea, Republic Of	0.1
Home Depot Inc	1.9	MBS	4.5	Australia	0.1
Adobe Inc	1.8	CMBS	1.6	Mexico	0.0
Lam Research Corp	1.8	CMO	1.4	Cash & Equivalents	0.4
Total number of positions	551	Inflation Linked	1.3		
		ABS	1.3		
		Bank Loans	0.2		
		Cash & Equivalents	0.4		

What are the risks specific to this fund?

- The Fund could lose money if a counterparty with which the Fund trades becomes unwilling or unable to meet its obligations, or as a result of failure or delay in operational processes or the failure of a third party provider.
- Shares can lose value rapidly, and typically involve higher risks than bonds or money market instruments. The value of your investment may fall as a result.
- An issuer of a bond (or money market instrument) may become unable or unwilling to pay interest or repay capital to the Fund. If this happens or the market perceives this may happen, the value of the bond will fall.
- When interest rates rise (or fall), the prices of different securities will be affected differently. In particular, bond values generally fall when interest rates rise. This risk is generally greater the longer the maturity of a bond investment.
- The Fund invests in high yield (non-investment grade) bonds and while these generally offer higher rates of interest than investment grade bonds, they are more speculative and more sensitive to adverse changes in market conditions.
- If a Fund has a high exposure to a particular country or geographical region it carries a higher level of risk than a Fund which is more broadly diversified.
- The Fund may use derivatives towards the aim of achieving its investment objective. This can result in 'leverage', which can magnify an investment outcome and gains or losses to the Fund may be greater than the cost of the derivative. Derivatives also introduce other risks, in particular, that a derivative counterparty may not meet its contractual obligations.
- Securities within the Fund could become hard to value or to sell at a desired time and price, especially in extreme market conditions when asset prices may be falling, increasing the risk of investment losses.
- Some or all of the Annual Management Charge and other costs of the Fund may be taken from capital, which may erode capital or reduce potential for capital growth.

General risks

- Past performance is not a guide to future performance.
- The value of an investment and income can fall as well as rise and you may not get back the amount originally invested.
- Tax assumptions and reliefs depend upon an investor's particular circumstances and may be subject to change.

For further information please visit our website at www.janushenderson.com/sg

Balanced Fund
A5m HSGDJanus Henderson
INVESTORS**Important information**

The investments underlying this financial product (referred to as the Fund) do not take into account the EU criteria for environmentally sustainable economic activities. While the analysis of ESG factors is an integral component across the Investment Manager's investment capabilities, the Investment Manager does not maximise portfolio alignment with sustainability risks as a separate goal in its own right nor does it precisely attribute the impact of ESG factors on returns for the Fund. [^]Performance with sales charge assume 5.00% initial sales charge/front-end load (FEL) applied. Where the ongoing charges exceed the target outperformance relative to the benchmark the return is likely to be below the benchmark return, even when the Fund's outperformance target (before the deduction of charges) has been achieved. 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