

Front Balanced Fund (UCITS)

31.3.2020



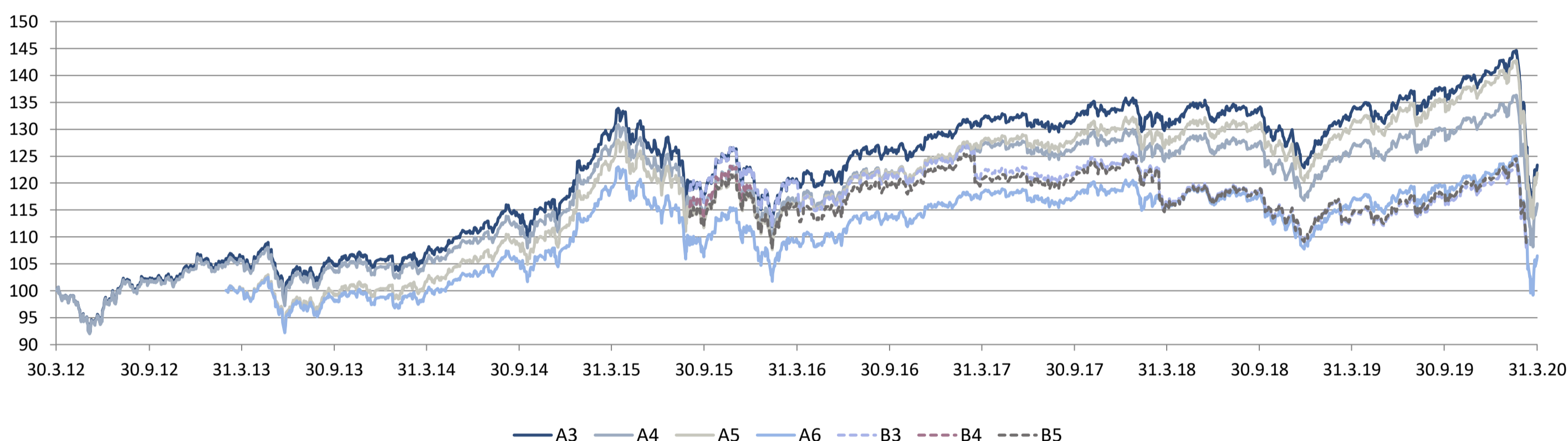
INVESTMENT OBJECTIVE AND HOW AND WHERE THE FUND INVESTS

Front Balanced Fund is an active and view taking fund. The goal is to gain highest possible long-term return by diversifying assets efficiently according to the Act of Common Funds and Fund regulations. The Fund invests globally in different asset types mainly with so called ETF-products. The fund is suitable for investors whose investment horizon is long (at least five years) and whose risk tolerance is fairly high.

RETURN

	A1	A2	A3	A4	B1	B2	B3
ISIN	FI4000148242	FI4000148259	FI4000148267	FI4000148275	FI4000157789	FI4000157797	FI4000157805
Net Asset Value (NAV)	123,37	116,18	121,89	106,51	105,40	116,18	106,33
1 week	3,28 %	3,27 %	3,30 %	3,26 %	3,28 %	3,27 %	3,30 %
1 month	-7,04 %	-7,10 %	-6,99 %	-7,14 %	-7,04 %	-7,10 %	-6,99 %
YTD	-11,98 %	-12,14 %	-11,83 %	-12,25 %	-11,98 %	-12,14 %	-11,83 %
1 year	-7,20 %	-7,90 %	-6,59 %	-8,36 %	-7,20 %	-7,90 %	-6,59 %
From start	-4,56 %	-8,10 %	-1,38 %	-10,40 %	-11,13 %	0,51 %	-6,51 %
Volatility (30d)	33,74 %	33,75 %	33,73 %	33,75 %	33,74 %	33,75 %	33,73 %
Volatility (1 year)	12,10 %	12,10 %	12,10 %	12,11 %	12,10 %	12,10 %	12,10 %
Volatility (from start)	8,97 %	8,97 %	8,96 %	8,97 %	9,24 %	8,57 %	9,11 %
Ongoing charges (30.6.2018)	1,13 %	1,88 %	0,48 %	2,38 %	1,13 %	1,88 %	0,48 %
Minimum investment	1 000 000 €	10 000 €	30 000 000 €	100 €	1 000 000 €	10 000 €	30 000 000 €

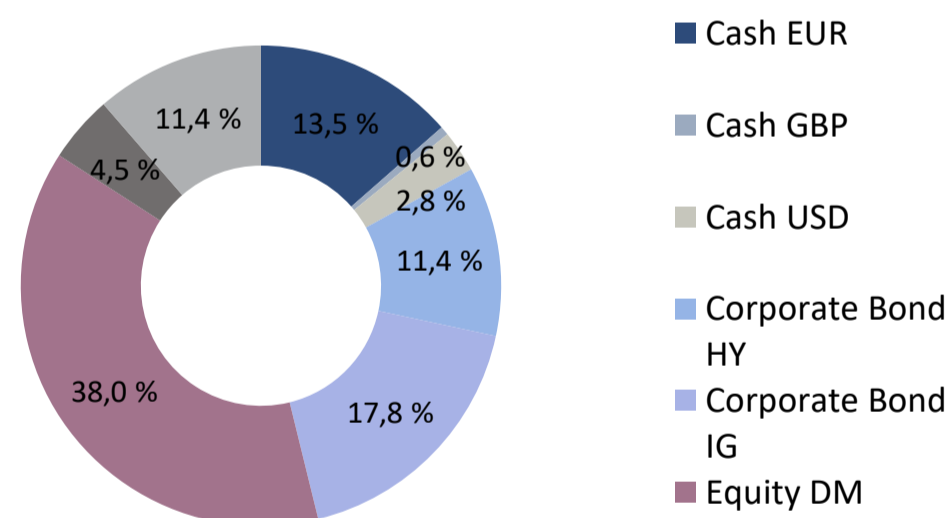
VALUATIONS



10 LARGEST HOLDINGS OF THE FUND

Name	Share
Cash	14,5 %
ISHARES BG EURO CORP BOND	13,8 %
ISHARES CORE S&P 500 UCITS ETF USD	12,3 %
SPDR S&P 500 Eur hedged UCITS ETF (acc)	7,5 %
ISHARES MARKIT IBOXX EUR H/Y	7,0 %
ISHARES BARCLAYS \$ TREASURY BOND 1-3YR UCITS ETF	6,0 %
DB X-TRACKERS DJ STOXX 600	4,6 %
db x-trackers MSCI World Health Care Index UCITS ETF (DR)	4,6 %
db x-trackers iBoxx EUR Corporates Yield Plus UCITS ETF (DR)	3,7 %
DB X-TRACKERS MSCI AC ASIA X-JP TRN INDEX	3,2 %

ASSET CLASS ALLOCATION



The Fund rules and the simplified prospectus are available free of charge at Front Capital Ltd and at the address www.front.fi.

The Fund is managed by Front Asset Management Ltd (Business ID:2045142-3, domiciled in Helsinki), Pohjoisesplanadi 35 Ab, 00100 Helsinki.

Front Capital Ltd (Business ID 2045856-1, domiciled in Helsinki), Pohjoisesplanadi 35 Ab, 00100 Helsinki, is responsible for sales and portfolio management of the Fund.

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