

# GAM Star Balanced A GBP Accumulation

Risk Rated - Balanced

Price as at 30 Nov 2017 GBP 12.1201

December 2017

MARKETING MATERIAL



## Fund description

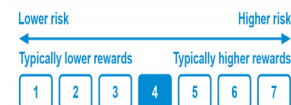
**Investment strategy:** Risk Rated

**Investment objective:** Balance of capital protection and participation in equity market growth.

## Investment style:

GAM Star Balanced may have a significant exposure to global and UK equities which should generate strong returns in the long-term. The portfolio may also have a meaningful allocation to fixed interest instruments including government, emerging market, corporate and convertible bonds for capital protection purposes. The remainder of the holdings will be in select absolute return funds which target positive returns uncorrelated to broader risk markets and each other, and alternative investment funds.

## Risk profile



The risk indicator is based on the volatility of the Fund's performance over the last 5 years. Where 5 years' performance history is not available the data is supplemented by proxy fund, benchmark data or a simulated historical series as appropriate. This profile is determined using historical data, as such may not be a reliable indication for the future risk profile. It is not guaranteed and may shift over time. The lowest category does not mean 'risk free'.

## Fund performance

### Performance in % to 30 Nov 2017

	YTD	1M	3M	1Y	3Y p.a.	5Y p.a.	Since launch p.a.
GAM Star Balanced - A GBP Accumulation	9.56	-0.37	0.89	11.67	6.18	N/A	5.69

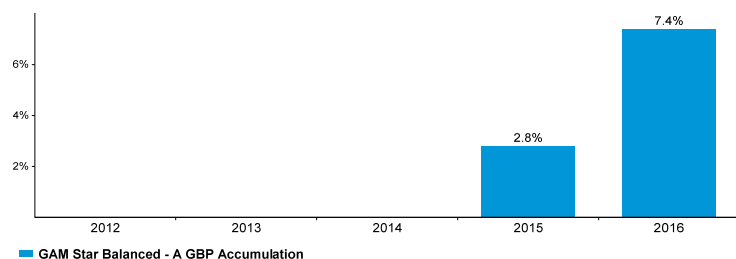
### Rolling performance

November-November(%)	2012/2013	2013/2014	2014/2015	2015/2016	2016/2017
GAM Star Balanced - A GBP Accumulation	N/A*	1.22†	2.35	4.77	11.67

\*Please note this fund launched on 10 Jun 2014 and therefore performance data does not exist for these periods.

†Performance from inception date 10 Jun 2014.

### Calendar year performance to 30 Nov 2017



Past performance is not an indicator of current or future trends. The performance values refer to the net asset value and are calculated without the commission and costs incurred on issue, redemption or swapping (e.g. transaction and custody costs of the investor). The fund does not include the security of capital which is characteristic of a deposit with a bank or building society.

## Asset allocation

No Asset Allocation information is available for this document

## Fund facts

**Fund Management Company** GAM Fund Management Limited  
**Fund managed by** Charles Hepworth and James McDaid  
**Investment Management Company** GAM International Management Limited  
**Fund type** UCITS  
**Stock exchange listing** Irish  
**Base currency of the class** GBP  
**Inception date of the fund** 1 Oct 2012  
**Inception date of the class** 10 Jun 2014  
**Fund size** GBP 498.1m  
**Class size** GBP 14.8m  
**Min investment of the class** GBP 6,000  
**Dividend policy** No dividends (income accumulated)  
**ISIN** IE00B55YB208  
**SEDOL** B55YB20  
**Valoren** 12400063  
**Authorised for public sale in** Finland, France, Gibraltar, Ireland, Luxembourg, Netherlands, Norway (professional investors), Singapore (Institutional & accredited investors only), Spain, Sweden, Switzerland and United Kingdom  
**Data sources** GAM

For more information about charges, please see the "Fees and Expenses" section of the Prospectus and the "Fees" section of the Fund Supplement, which are available at [www.gam.com](http://www.gam.com)

**Contact details**  
 GAM Fund Management Limited  
 George's Court  
 54-62 Townsend Street  
 Dublin 2, Ireland  
 Freephone: 0800 919 927 (UK only)  
 Tel: +353 (0) 1 6093927  
 Fax: +353 (0) 1 6117941

For daily updates on this fund and a glossary of terms see [www.gam.com](http://www.gam.com). Access may be subject to certain restrictions.

## Risk

- **Credit Risk / Debt Securities:** Bonds may be subject to significant fluctuations in value. Bonds are subject to credit risk and interest rate risk.
- **Equity:** Investments in equities (directly or indirectly via derivatives) may be subject to significant fluctuations in value.
- **Operational Risk / Third Parties:** Investments in other funds have direct and indirect dependence on other service providers. The Fund may suffer disruption or loss in the event of their failure.
- **Liquidity Risk (Fund of Funds):** Investments in other funds are subject to the liquidity of those underlying funds. If underlying funds suspend or defer payment of redemption proceeds, the Fund's ability to meet redemption requests may also be affected.
- **Brexit Risk:** The regulatory regime to which certain of the Investment Managers are subject to in the UK could be materially and adversely affected. The decision to leave the EU could also result in substantial volatility in foreign exchange markets and a sustained period of uncertainty for the UK, the EU and the global markets in general.

## Important legal information

Source: GAM, unless otherwise stated. (Where applicable and, unless otherwise noted, performance is shown net of fees, on a NAV to NAV basis). GAM has not independently verified the information from other sources and no assurance can be given as to whether such information is accurate, true or complete and GAM makes no warranty, expressed or implied, regarding such information. Every effort has been made to ensure the accuracy of the information provided, but GAM cannot be held responsible for any errors or omissions. While every effort has been made to ensure the accuracy of the financial information herein, you should note that some of the information may be based on unaudited or otherwise unverified information.

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