

SANTANDER MULTI ASSET AGGRESSIVE GROWTH AE

November 2024

Fund Overview

Fund Manager	Nerea Heras & Javier Gayol
ISIN	LU0493713068
Launch Date	12/03/2010
Currency Class	EUR
Minimum Subscription	€ 100.00
Management Fee	1.50%
NAV	€ 160.52
Fund AUM	\$22.10M
Number of holdings	19
Average Duration	2.52
Average YTM	3.63%
BMK	Composite
Category	Global Multi-Asset - Balanced
Management Company	Santander AM Lux

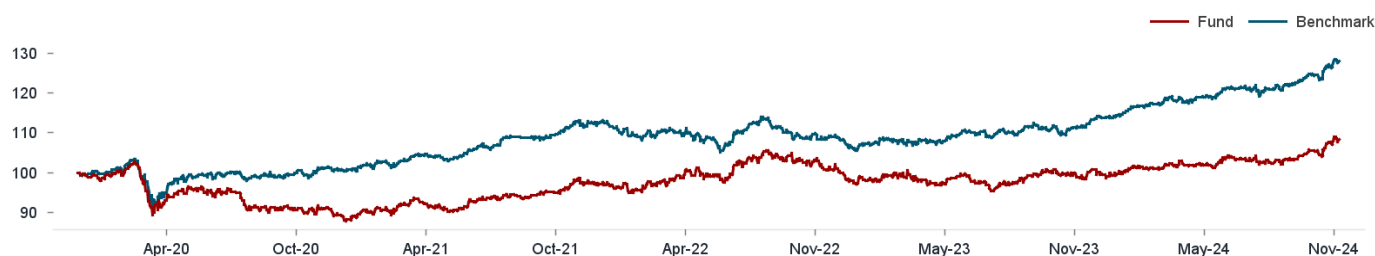
* The fund currency is USD and this may lead to an increase or decrease in the investments due to Currency Exchange fluctuations.

Fund statistics*

	Fund	BMK
Volatility (%)	6.76	5.30
Sharpe Ratio	0.18	0.50
Information Ratio	-0.27	
Beta	0.81	
R ²	0.40	
Alpha (%)	-0.47	
Jensen Alpha (%)	-0.93	
Correlation	0.63	
Treynor Ratio	0.02	
Tracking Error (%)	5.33	

* Calculation period 3 years. Data calculated using daily values.

5 year cumulative performance



Monthly performance (%)¹

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2024	1.87	0.16	1.24	-0.51	-0.59	2.49	0.31	-0.94	0.31	1.04	3.70	-	9.36
2023	0.87	1.36	-1.06	-1.45	2.89	-2.09	-0.51	1.17	1.84	-0.39	-0.47	-0.12	1.93
2022	0.30	-0.94	0.75	3.60	-1.03	-0.47	4.73	0.03	-1.03	0.51	-0.90	-4.89	0.34
2021	0.40	0.39	3.97	-1.84	-1.36	3.14	0.12	0.71	1.15	0.50	2.14	-0.77	8.70
2020	1.31	-0.90	-6.17	2.57	0.35	0.09	-4.70	-0.70	1.11	-0.25	-0.27	-1.63	-9.12
2019	0.57	0.66	1.88	-0.06	1.30	-1.72	2.96	1.85	1.14	-2.52	1.15	-1.94	5.24

¹ Performance calculated net of fees.

Investment policy

The objective of the Sub-Fund is to provide long term growth to the investors by investing its portfolio in different asset classes.

Cumulative performance (%)

	1M	3M	6M	YTD	1Y Inception*	
Fund	3.70	5.10	7.03	9.36	9.22	3.27
BMK	3.85	4.99	7.72	14.43	12.39	5.96

Annualized return*

Annual performance (%)

	2024	2023	2022	2021	2020	2019
Fund	9.36	1.93	0.34	8.70	-9.12	5.24
BMK	12.39	8.65	-5.45	10.89	1.87	12.99

Annual volatility (%)

	2024	2023	2022	2021	2020	2019
Fund	5.13	6.64	8.13	5.43	9.65	4.93
BMK	4.34	4.81	6.43	4.53	9.61	4.60

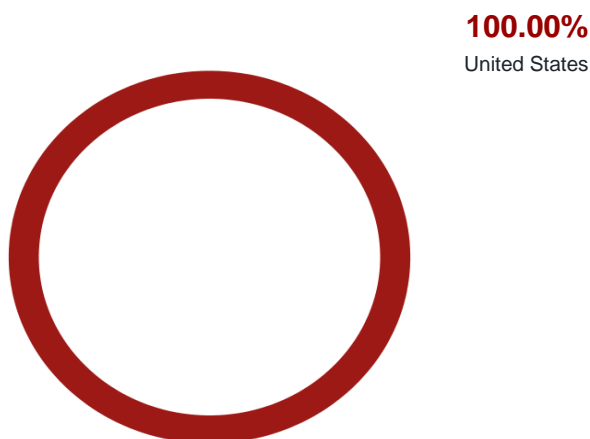
Portfolio breakdown

Top 10 holdings (%)	79.17
IShares MSCI ACWI UCITS ETF	14.96
MSCI WORLD INDEX EQUITY INDEX 20/DEC/2024 ZWPZ4	14.19
Invesco S&P 500 UCITS ETF	8.97
Amundi S&P 500 II ETF -C-EUR- Capitalisation	8.97
MSIM USD LIQUIDITY FUND	7.22
Xtrackers MSCI EUROPE UCITS ETF Capitalisation 1C	6.00
Government Of The United States Of America 2.125% 30-nov-2024	5.49
Government Of The United States Of America 1.5% 15-feb-2030	4.98
JPMorgan Funds SICAV - Aggregate Bond Fund Capitalisation -JPM I (acc)	4.27
Government Of The United States Of America 4.5% 15-apr-2027	4.12

Duration (%)	
Effective Duration Bin 6: 0.0 - 1.0	12.89
Effective Duration Bin 4: 3.0 - 5.0	8.91
Effective Duration Bin 5: 1.0 - 3.0	8.22
Effective Duration Bin 2: 7.0 - 10.0	3.99

Yield to maturity (%)	
Yield to Maturity Bin 2: 3.0 - 5.0	28.53
Yield to Maturity Bin 4: 0.0 - 1.0	5.49

Geographic breakdown - Fixed income



Asset allocation (%)	
Funds	56.81
Fixed Income	34.02
Derivatives	14.19
Cash	5.17
Others	-14.19

Currency Allocation (%)	
USD	97.85
EUR	2.15
CHF	0.00
JPY	-0.00

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