

LOM Balanced Income Fund (USD)

As of 28 Aug 2026

LOM Asset Management

The LOM Building
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Hamilton, HM 11
Bermuda
www.lom.com
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Fund Information

Fund Manager

LOM Asset Management Ltd.

Portfolio Manager

James Balfour, CFA

Bryan Dooley, CFA

Domiciled

Bermuda

Exchange

Bermuda Stock Exchange

Inception Date

3/13/2000

Dealing Terms

Friday (5:00 AST)

Settlement Terms

Trade +1

ID ISIN

BMG556251004

Bloomberg Ticker

LOMBALF BH

Fund Size

\$7,668,479

Fund Administrator

Apex Fund Services, Ltd.

Management Fee

0.50%

Administration Costs

0.29%

Sales Fee

May be applicable

DEALING NOTE: Orders are accepted until 5:00pm AST on Bermuda business days. Trade date for accepted orders is the following Bermuda business day.

CONSIDERATIONS: Investors should consider factors that may be relevant to their circumstances, including tax considerations, before making any investments. Past performance of an investment is not a guide to future investment return. Principal value may fluctuate with changing market conditions, and when sold or redeemed may be worth more or less than the original cost. Consult with your Investment Advisor to discuss if this investment is suitable for your personal situation. Please review a prospectus (available on www.lom.com) to obtain a complete outline of the terms and risk associated with the fund's investments. LOM is Licensed to Conduct Investment Business by the Bermuda Monetary Authority.

Investment Objective

The Fund's objective is to achieve long term capital growth while limiting overall volatility. The Fund invests in a globally diversified portfolio of individual securities, Exchange-Traded Funds (ETF's) and offshore funds managed on a "top down" strategic basis.

Management Style

The Fund uses a strategic asset allocation approach that aims to provide superior returns over the course of a normal business cycle. The Fund implements its top-down macroeconomic strategy mainly through participation in Exchange Traded Funds (ETF's), third-party mutual funds and proprietary LOM funds.

Fund Performance (Net)

Price	\$21.55
1 Month Return	1.96%
3 Month Return	1.99%
YTD Return	8.05%
1-Year Total Return	11.97%
3-Year Total Return	12.85%
5-Year Total Return	5.23%
10-Year Total Return	7.65%
Total Return Since Inception	2.94%

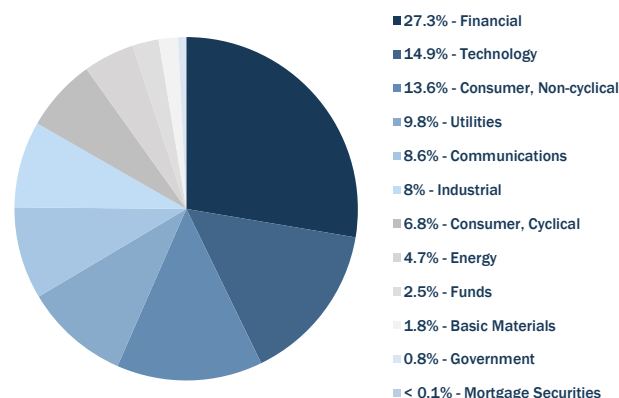
Total return is after fees and includes dividends.
Performance figures over 1 year are annualized.

Analytics

Sharpe Ratio	0.89
Standard Deviation	9.70
Asset Class Focus	Balanced
Geographic Focus	Global



Strategic Asset Allocation



Top Holdings

	Weight
LOM Stable Income Fund	17.96%
LOM Equity Growth Fund	12.70%
LOM Fixed Income Fund	9.09%
Vanguard S&P 500 ETF	7.28%
iShares Preferred and Income	7.04%
PIMCO GIS US High Yield	6.17%
Vanguard FTSE Europe ETF	5.43%
State Street SPDR S&P 500 ETF	3.89%
iShares MSCI Japan ETF	3.57%
State Street SPDR S&P Bank ETF	2.68%

Value of \$100 Invested Over 10 Years

