LOM Balanced Income Fund (USD)

As of 28 Aug 2026

LOM Asset Management

The LOM Building
27 Reid Street
Hamilton, HM 11
Bermuda
www.lom.com
asset@lom.com

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 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%

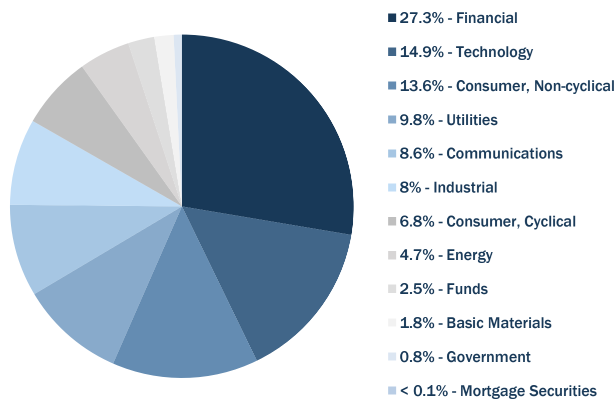
Sales Fee
May be applicable

Fund Performance

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.

Strategic Asset Allocation



Analytics

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

Silver

Top Holdings

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