



SNA

Investment Funds' Booklet Spiral **Prime** **UL**

Version: August 2023
Code: 3006.2



Spiral

Fund "Z"

Amundi Funds Bond Global Aggregate

Moderate Fund

Fund Description

The Amundi Funds Global Bond Aggregate is a diverse portfolio of intermediate-term, at least investment grade securities, actively managed to maximize total return while minimizing risk relative to the benchmark.

Fund Advantage

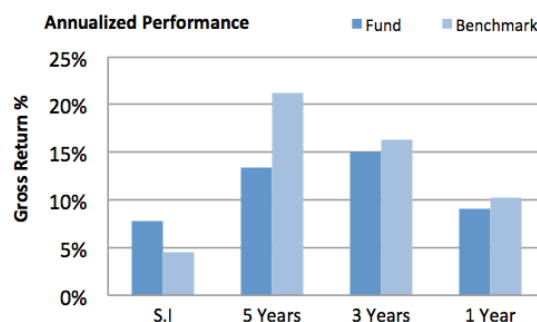
The Fund objective is to beat the Barclays Global Aggregate Index (Hedged in USD) through strategic and tactical positions as well as arbitrages on the whole credit, interest rates and currency markets. This Fund invests two thirds of its assets in debt instruments whether government or corporate.

Key Investment Guidelines

- Class: Fixed Income - Global
- Duration: 5.87 Years
- Currency: US Dollars - USD
- Credit Quality: BBB+ and Above
- Management Fees: 0.8%

Fund Characteristics

Inception Date	30/10/2007
Manager	Amundi Asset Management
Total Fund Assets	USD 7.4 BN
Geographical	Global Exposure
Morningstar Rating	★★★★



SOURCE: Amundi asset Management
Amundi Funds Bond Global Aggregate, Retail Accumulation Shares.
Benchmark: Bloomberg Barclays Global Aggregate (USD Hedged) Index
Past performance is not a guarantee or reliable indicator of future results.
All performance numbers are shown net of fees and annualized for periods longer than one year.

Fund "D"

PIMCO GIS Global Investment Grade Credit Fund

Moderate Fund

Fund Description

The Global Investment Grade Credit Fund is an actively managed portfolio that invests at least two-thirds of its assets in primarily investment grade global corporate and credit instruments.

Fund Advantage

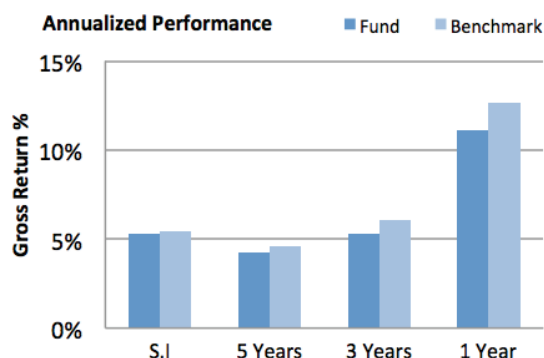
The Fund employs a risk-controlled, value-based approach to investing, expertise across global bond markets, and a broad opportunity set. It offers the diversification benefit, yield premium, and greater total return potential of corporate and credit versus government securities.

Key Investment Guidelines

- Class: Fixed Income - Global
- Duration: 6.11 Years
- Currency: US Dollars - USD
- Credit Quality: BBB+ and Above
- Management Fees: 1.39%

Fund Characteristics

Inception Date	10/12/2008
Manager	Pimco Global Advisor
Total Fund Assets	USD 14.7 BN
Geographical	USA 70% & 20% Europe
Morningstar Rating	★★★★



SOURCE: PIMCO Global Advisor
PIMCO GIS Global Investment Grade Credit Fund, Retail Accumulation Shares.
Benchmark: Bloomberg Barclays Global Aggregate (USD Hedged) Index
Past performance is not a guarantee or reliable indicator of future results.
All performance numbers are shown net of fees and annualized for periods longer than one year.

Fund "E"

PIMCO GIS Diversified Income Fund

Moderate Fund

Fund Description

Diversified Income Fund provides efficient access to broad global credit market exposure by investing primarily in a diversified pool of corporate and emerging market fixed income securities of varying maturities.

Fund Advantage

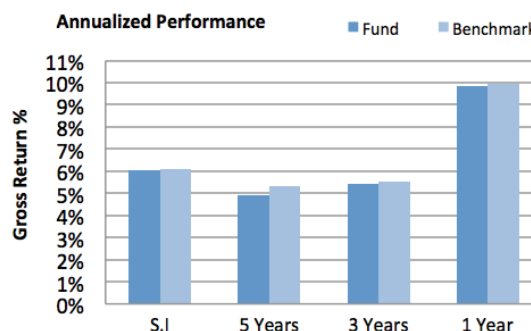
This Fund offers a higher yielding alternative to core fixed income portfolios and low correlation to US, Japanese and German government interest rates. The fund benefits from a diversified approach to macroeconomic views on credit trends, interest rates, duration, currencies and curve positioning.

Key Investment Guidelines

- Class: Fixed Income – Global / Emerging Markets
- Duration: 5.54 Years
- Currency: US Dollars - USD
- Credit Quality: BBB+ and Above
- Management Fees: 1.59%

Fund Characteristics

Inception Date	30/06/2005
Manager	Pimco Global Advisor
Total Fund Assets	USD 6.2 BN
Geographical	Global Exposure
Morningstar Rating	★★★★★



SOURCE: PIMCO Global Advisor

PIMCO GIS Diversified Income Fund, Retail Accumulation Shares.

Benchmark: Bloomberg Barclays Global Aggregate (USD Hedged) Index

Past performance is not a guarantee or reliable indicator of future results.

All performance numbers are shown net of fees and annualized for periods longer than one year.

Fund "Vo"

Vontobel US Equity Fund

Dynamic Fund

Fund Description

Vontobel US Equity is an actively managed Fund that concentrates its investments to US exposed companies. The goal is to achieve absolute capital growth on the long term through investments in an equity portfolio composed of undervalued companies.

Fund Advantage

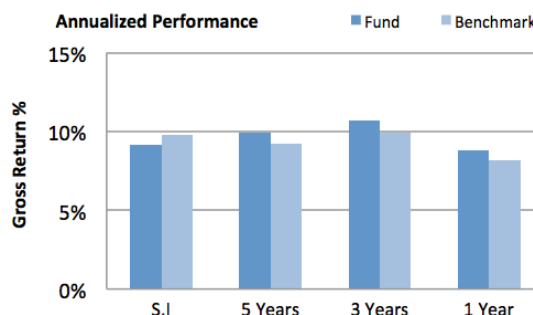
Investments are strictly made according to the bottom up approach, followed by valuation of the opportunities in the sector and the overall market. The absolute majority of holdings are in equities spread within different sectors.

Key Investment Guidelines

- Class: Equity – USA
- Volatility: 9.27%
- Currency: US Dollars - USD
- Sharpe Ratio: 1.28
- Management Fees: 1.65%

Fund Characteristics

Inception Date	30/05/2006
Manager	Vontobel Asset Management
Total Fund Assets	USD 1.5 BN
Geographical	USA Exposure
Morningstar Rating	★★★★



SOURCE: Vontobel Asset Management
Vontobel US Equity Fund, Retail Accumulation Shares.
Benchmark: S&P 500 Index
Past performance is not a guarantee or reliable indicator of future results.
All performance numbers are shown net of fees and annualized for periods longer than one year.

Fund “Y”

T. Rowe Price Blue Chip Growth Fund

Dynamic Fund

Fund Description

The Fund seeks long term growth of capital by investing primarily in common stocks of well established large and medium-sized companies.

The Fund focuses on “Blue Chip” companies with leading market positions, strong financial conditions and above average growth and profitability.

Fund Advantage

The Fund invests in growth companies that meet or exceed profit targets.

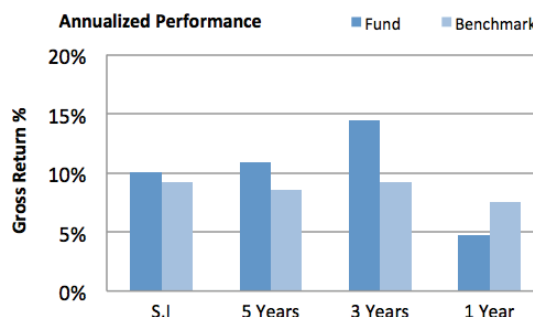
Volatility is expected as growth stocks have historically been more volatile than cyclical stocks.

Key Investment Guidelines

- Class: Equity – USA Blue Chip
- Volatility: 10.54%
- Currency: US Dollars - USD
- Sharpe Ratio: 0.71
- Management Fees: 1.50%

Fund Characteristics

Inception Date	03/10/1993
Manager	T. Rowe Price
Total Fund Assets	USD 41.0 BN
Geographical	USA Blue Chips Exposure
Morningstar Rating	★★★★



SOURCE: T. Rowe Price Asset Management

T. Rowe Price Blue Chip Growth Fund, Retail Accumulation Shares.

Benchmark: S&P 500 Index

Past performance is not a guarantee or reliable indicator of future results.

All performance numbers are shown net of fees and annualized for periods longer than one year.

Fund “M”

Allianz RCM Oriental Income Fund

Dynamic Fund

Fund Description

The Fund may invest in stocks, of which at least 80% must be stocks of companies in the Asian-Pacific region. In addition, the fund may invest up to 50% of its assets in bond markets.

Fund Advantage

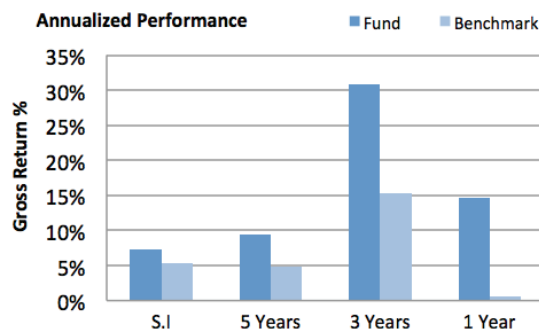
The Fund focuses on the Asia Pacific region with top holdings in Japan and Korea. The fund is broadly diversified in terms of sector exposure and single securities holdings.

Key Investment Guidelines

- Class: Equity – Asia Pacific
- Volatility: 12.16%
- Currency: US Dollars - USD
- Sharpe Ratio: 0.75
- Management Fees: 1.80%

Fund Characteristics

Inception Date	03/10/2008
Manager	Allianz Global Investors
Total Fund Assets	USD 302 MN
Geographical	Asian Pacific Exposure
Morningstar Rating	★★★★



SOURCE: Allianz Global Investors

Allianz RCM Oriental Income Fund, Retail Accumulation Shares.

Benchmark: MSCI AC Asia Pacific Free Total Return

Past performance is not a guarantee or reliable indicator of future results.

All performance numbers are shown net of fees and annualized for periods longer than one year.

Fund "Go."

iShares Physical Gold ETC

Commodity Fund

Fund Description

iShares Physical Gold ETC is a UCITS eligible exchange traded commodity incorporated in Ireland. The ETC seeks to track the day-to-day movement of the prices of gold, less fees, by holding gold bullion. The gold bullion backs securities issued and is valued daily at the London PM fix price. The gold bullion is held as allocated gold bars with the custodian.

Fund Advantage

The Fund offers targeted exposure to gold spot price, while holding responsibly sourced 100% of bars that meet LBMA responsible gold criteria. The fund bullion holding are secured and segregated gold bar allocation.

Key Investment Guidelines

- Class: ETC Commodity – Precious Metals
- Standard Deviation: 15.11
- Currency US Dollars – USD
- Sharpe Ratio: 0.07
- Management fees: 0.12%

Fund Characteristics

Inception Date	11/04/11
Manager	iShares Physical by Blackrock
Total Fund Assets	USD 15.7 BN
Geographical	Global Exposure



SOURCE: iShares by Blackrock | iShares Physical Gold ETC

Benchmark: - London Bullion Market Association Gold Price PM USD

- Past performance is not guarantee or reliable indicator of future results.

- All performance numbers are shown net of fees and annualized for periods longer than one year.

•The investment under this Contract is exposed to different types of risks including but not limited to Political, Economical, Sovereign, Counterparty, and Liquidity risks. Consequently, the contract owner/beneficiary might not receive the entire amount he/she is entitled to.

The units of the Funds allocated to the Contract owner remain at any and all time the propriety of the Company.

SNA S.A.L.
SNA S.A.L. bldg,
Hazmieh
P.O.Box 16-6528
Beirut, Lebanon.
Phone 05. 422000
Fax 05. 956624
info@sna.com.lb
www.sna.com.lb

Capital 42.018.750.000 L.P.
Fully Paid R.C.B. 12461
Registered in Lebanon
in the Insurance Companies
Register under N°104,
date 23.3.1963 as per decree
N°177/1 and subject to Legislative
decree N°9812 dated 4.5.1968
MOF 4698

رأس مالها ٤٢,٠١٨,٧٥٠,٠٠٠ ل.ل.
مدفوع بكامله س.ت. بيروت: ١٢٤٦١
مسجلة في لبنان في سجل
هيئات الضمان تحت
رقم: ١٠٤ بتاريخ ١٩٦٣/٣/٢٣
بموجب القرار رقم ١/١٧٧
وخاضعة لأحكام المرسوم
رقم ٩٨١٢ تاريخ ٥/٤/١٩٦٨
الرقم المالي ٤٦٩٨

سنا ش.م.ل.
بنية سنا ش.م.ل.,
الحازمية
ص.ب. ١٦-٦٥٢٨
بيروت، لبنان.
هاتف ٠٥-٤٢٢٠٠٠
فاكس ٠٥-٩٥٦٦٢٤
info@sna.com.lb
www.sna.com.lb