

# Market Performance January 2025

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# Equity Markets

	Monthly Returns (Past 12M)													Trailing Returns						Yield
	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	QTD	YTD	3M	1Y	3Y	5Y		
<b>Region</b>	Global	4.2	3.1	-3.2	4.0	2.1	1.7	2.5	2.3	-2.4	3.6	-2.4	3.2	3.2	3.2	4.4	20.0	8.2	10.7	1.8
	Developed Markets	4.2	3.2	-3.7	4.5	2.1	1.8	2.7	1.8	-2.0	4.5	-2.6	3.5	3.5	3.5	5.3	21.1	9.5	12.0	1.7
	US	5.3	3.1	-4.1	4.8	3.6	1.2	2.4	2.1	-0.8	6.0	-2.6	3.0	3.0	3.0	6.4	26.2	11.3	14.6	1.2
	EAFE	1.8	3.3	-2.6	3.8	-1.6	3.1	3.2	0.8	-5.5	-0.6	-2.2	5.1	5.1	5.1	2.2	8.3	5.1	6.3	3.0
	UK (£)	0.4	4.8	3.0	2.0	-1.1	2.6	1.0	-1.6	-1.2	3.0	-1.2	6.2	6.2	6.2	8.0	18.9	9.5	7.6	3.5
	Europe (€)	2.5	3.6	-2.0	3.6	-1.0	0.5	1.9	-0.5	-3.4	0.1	-0.4	7.0	7.0	7.0	6.7	12.1	7.4	8.7	3.0
	Japan (¥)	5.4	4.4	-1.0	1.2	1.4	-1.0	-2.8	-2.2	2.2	-0.7	4.2	0.0	0.0	0.0	3.5	11.3	16.0	13.1	2.3
	Asia ex-Japan	5.2	2.3	1.0	1.5	4.1	0.0	1.7	8.0	-4.7	-3.4	-0.2	0.5	0.5	0.5	-3.1	16.6	0.0	4.0	2.5
	Emerging Markets	4.5	2.3	0.4	0.7	3.8	0.4	1.4	6.6	-4.5	-3.4	-0.4	1.3	1.3	1.3	-2.6	13.2	-0.2	3.5	2.7
	Latin American	-0.2	0.6	-3.7	-2.7	-5.9	1.1	2.6	0.7	-6.5	-4.4	-5.4	7.9	7.9	7.9	-2.4	-15.5	3.1	-0.4	5.5
	China	8.2	0.7	6.4	2.6	-2.1	-1.4	0.6	24.2	-6.2	-4.7	2.1	0.8	0.8	0.8	-1.9	32.0	-4.6	-1.8	2.8
<b>Sector</b>	Energy	1.5	9.1	0.4	0.4	-1.7	1.9	-0.8	-3.2	0.1	5.0	-7.7	2.6	2.6	2.6	-0.5	6.8	11.2	10.9	4.0
	Materials	1.2	6.4	-2.2	2.6	-3.6	3.5	1.7	4.9	-6.3	-1.3	-8.2	5.3	5.3	5.3	-4.6	2.9	2.0	8.6	2.6
	Industrials	5.3	4.0	-2.8	2.9	-2.3	4.8	2.2	2.8	-3.0	4.4	-5.7	4.6	4.6	4.6	3.0	17.6	10.0	10.1	1.7
	Consumer Cyclical	8.0	0.6	-4.8	0.5	2.3	1.2	0.6	5.1	-2.8	9.1	2.1	4.6	4.6	4.6	16.5	28.6	7.7	13.0	1.1
	Consumer Defensive	0.3	2.4	-1.1	3.0	-1.4	2.7	5.5	1.0	-4.6	2.4	-4.4	1.9	1.9	1.9	-0.2	7.5	2.3	5.2	2.7
	Healthcare	2.2	2.3	-4.0	2.6	1.9	3.1	5.6	-3.0	-4.8	-0.9	-6.1	6.3	6.3	6.3	-1.0	4.5	4.2	7.4	1.8
	Financials	3.6	4.9	-3.3	4.8	-1.3	5.9	3.3	1.0	0.4	7.9	-4.3	6.6	6.6	6.6	10.1	32.7	11.9	12.5	2.5
	Technology	6.2	1.7	-5.8	8.3	8.5	-2.0	1.7	2.2	-1.4	4.9	0.5	-1.2	-1.2	-1.2	4.2	25.0	15.0	21.0	0.7
	Communication Services	4.6	3.7	-2.3	6.1	4.2	-2.9	1.8	4.2	1.5	3.2	2.5	8.4	8.4	8.4	14.6	40.2	13.0	13.2	1.0
	Utilities	-0.9	5.8	1.0	7.6	-5.0	6.7	4.9	6.1	-2.0	2.3	-6.8	3.0	3.0	3.0	-1.7	23.7	5.5	4.3	3.4
	Real Estate	1.3	2.8	-7.4	3.6	0.3	7.0	5.8	3.3	-4.6	2.7	-7.9	2.1	2.1	2.1	-3.4	8.0	-2.7	0.9	3.5
<b>Factor</b>	Growth	5.5	1.9	-4.0	5.4	4.4	-0.6	2.8	2.1	-1.8	5.3	-1.1	3.2	3.2	3.2	7.5	25.1	10.0	13.2	0.8
	Value	2.8	4.6	-3.4	3.4	-0.6	4.1	2.6	1.5	-2.2	3.7	-4.1	3.8	3.8	3.8	3.2	16.8	8.4	10.1	2.6
	Dividend Growth	2.3	3.6	-3.5	3.1	0.5	4.7	3.2	1.3	-2.0	3.6	-4.8	3.5	3.5	3.5	2.1	16.0	7.0	10.1	2.5
	Small Cap	3.8	4.1	-5.2	4.2	-2.0	6.3	0.6	2.2	-2.6	6.9	-5.7	3.7	3.7	3.7	4.6	16.4	4.4	7.3	1.9
	Min Volatility	1.0	2.5	-3.0	2.4	0.7	4.0	4.8	1.1	-2.5	3.4	-4.8	3.1	3.1	3.1	1.5	13.0	5.4	4.8	2.3
	Sustainability Leaders	8.0	2.9	-6.5	5.2	4.9	0.5	2.1	2.4	-4.2	2.5	-3.2	5.0	5.0	5.0	4.2	20.5	12.0	16.3	1.5
	Quality	5.8	2.6	-3.9	6.1	3.6	-0.4	3.7	0.4	-3.0	2.9	-3.0	3.9	3.9	3.9	3.7	19.6	11.3	14.1	1.3
	Momentum	9.0	4.3	-4.1	5.7	3.6	-1.2	2.4	1.7	-1.2	4.1	-2.6	4.8	4.8	4.8	6.3	29.2	10.7	12.4	1.5

Source: Morningstar and Enhance Group; Data to end of January 2025; Returns are in USD unless specified; Returns over 1Y are annualised;

# Bond Markets

## Monthly Returns (Past 12M)

## Trailing Returns

## Yield

	Monthly Returns (Past 12M)												Trailing Returns					Yield		
	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	QTD	YTD	3M	1Y	3Y		5Y	
Global Bond	Global Bond	-1.3	0.5	-2.5	1.3	0.1	2.8	2.3	1.6	-3.4	0.4	-2.2	0.6	0.6	0.6	-1.2	0.0	-4.3	-2.7	2.9
	Global Bond Hdq USD	-0.7	0.9	-1.6	0.9	0.9	1.9	1.1	1.1	-1.4	1.2	-0.8	0.4	0.4	0.4	0.8	3.8	-0.5	-0.2	2.9
	Global Bond Hdq GBP	-0.8	0.9	-1.7	0.8	0.8	1.9	1.0	1.1	-1.5	1.2	-0.8	0.4	0.4	0.4	0.8	3.5	-1.3	-0.8	2.9
	Global Bond Hdq EUR	-0.9	0.7	-1.8	0.7	0.7	1.8	0.9	1.0	-1.6	1.1	-1.0	0.3	0.3	0.3	0.4	2.0	-2.6	-1.9	2.9
	Global Government	-1.4	0.3	-2.7	0.9	-0.2	3.2	2.6	1.7	-3.8	0.3	-2.5	0.6	0.6	0.6	-1.7	-1.3	-5.8	-4.0	2.6
	Global Inflation-Protected	-0.9	1.1	-2.5	1.9	-0.2	2.6	1.5	1.7	-3.5	-0.2	-3.2	1.0	1.0	1.0	-2.4	-0.8	-6.7	-2.2	0.9
	Global Corporate	-1.5	1.1	-2.4	1.8	0.3	2.5	2.0	1.9	-2.8	0.6	-2.1	0.6	0.6	0.6	-0.9	1.8	-1.9	-0.8	3.9
Global High Yield	0.2	1.0	-1.0	1.5	0.6	2.0	2.1	1.7	-1.0	0.4	-0.6	1.3	1.3	1.3	1.1	8.3	3.6	3.8	6.2	
USD Bond	USD Bond	-1.4	0.8	-2.4	1.7	1.0	2.3	1.4	1.3	-2.5	1.0	-1.6	0.6	0.6	0.6	0.0	2.1	-1.6	-0.6	3.6
	USD 1-3Y Bond	-0.3	0.4	-0.3	0.7	0.6	1.2	0.9	0.8	-0.5	0.9	0.2	0.5	0.5	0.5	1.6	5.0	2.2	1.6	3.0
	USD Government	-1.3	0.6	-2.2	1.4	1.0	2.2	1.3	1.2	-2.4	0.8	-1.5	0.5	0.5	0.5	-0.2	1.4	-2.1	-1.0	3.1
	USD TIPS	-1.1	0.7	-1.5	1.7	0.8	1.8	0.8	1.5	-1.8	0.5	-1.6	1.3	1.3	1.3	0.1	3.0	-1.1	1.6	-N/A
	USD Corporate	-1.6	1.2	-2.5	1.9	0.6	2.4	1.5	1.8	-2.4	1.3	-1.9	0.6	0.6	0.6	-0.1	2.7	-1.0	-0.1	4.5
	USD High Yield	0.3	1.2	-1.0	1.1	0.9	2.0	1.6	1.6	-0.6	1.1	-0.4	1.4	1.4	1.4	2.1	9.6	4.4	4.5	6.5
	USD MBS	-1.6	1.0	-3.0	2.0	1.2	2.7	1.6	1.2	-2.9	1.3	-1.6	0.5	0.5	0.5	0.2	2.3	-1.5	-0.8	-N/A
GBP Bond	GBP Bond	-1.1	1.8	-2.9	0.8	1.2	1.8	0.5	0.1	-2.5	1.7	-2.1	0.9	0.9	0.9	0.5	0.1	-6.5	-4.8	3.3
	GBP 1-3Y Bond	-0.2	0.6	-0.3	0.5	0.6	0.9	0.4	0.5	-0.4	0.7	0.2	0.7	0.7	0.7	1.6	4.3	1.7	1.0	2.4
	GBP Government	-1.2	1.8	-3.2	0.8	1.3	1.9	0.5	0.0	-2.8	1.8	-2.5	0.8	0.8	0.8	0.0	-0.9	-7.8	-5.7	2.9
	GBP Inflation-Protected	0.3	2.6	-3.8	1.5	0.2	2.0	-0.2	-0.3	-2.1	0.3	-4.3	1.3	1.3	1.3	-2.8	-2.8	-14.4	-7.5	0.5
	GBP Corporate	-0.6	1.8	-2.2	0.9	0.9	1.9	0.3	0.2	-1.7	1.9	-0.8	1.1	1.1	1.1	2.2	3.7	-2.6	-1.9	4.5
	GBP High Yield	0.7	0.5	-0.1	0.8	1.0	1.5	1.2	1.5	0.6	0.4	0.8	1.3	1.3	1.3	2.5	10.7	5.7	4.7	6.4
EUR Bond	EUR Bond	-1.1	1.1	-1.3	0.0	0.4	2.1	0.4	1.2	-0.8	2.0	-1.2	0.0	0.0	0.0	0.9	2.8	-2.9	-2.2	2.4
	EUR 1-3Y Bond	-0.5	0.4	-0.1	0.2	0.5	0.9	0.5	0.8	-0.1	0.8	0.0	0.2	0.2	0.2	1.0	3.7	0.9	0.4	1.8
	EUR Government	-1.2	1.0	-1.4	-0.2	0.3	2.3	0.4	1.3	-1.0	2.3	-1.5	-0.1	-0.1	-0.1	0.7	2.2	-3.5	-2.6	2.6
	EUR Inflation-Protected	-0.5	1.0	-0.7	-0.3	-0.7	2.0	-0.4	1.2	-0.8	1.7	-1.5	0.4	0.4	0.4	0.6	1.4	-1.2	0.7	1.0
	EUR Corporate	-1.0	1.2	-0.9	0.1	0.8	1.8	0.2	1.2	-0.5	1.7	-0.5	0.4	0.4	0.4	1.6	4.7	-0.7	-0.6	2.4
	EUR High Yield	0.3	0.4	0.0	1.0	0.5	1.3	1.2	0.9	0.6	0.6	0.7	0.7	0.7	0.7	1.9	8.4	3.6	2.9	4.7
EM Bond	EM Bond	0.1	1.4	-2.0	1.9	1.0	1.8	2.2	1.6	-2.1	0.7	-1.6	0.9	0.9	0.9	0.1	6.1	-0.1	0.0	5.4
	EM Sovereign	0.2	1.6	-2.7	2.0	1.0	1.9	2.6	1.6	-2.8	0.9	-2.2	1.1	1.1	1.1	-0.2	5.2	-0.5	-0.6	5.7
	EM Corporate	0.1	1.3	-1.4	1.8	1.0	1.7	1.8	1.5	-1.4	0.6	-1.0	0.8	0.8	0.8	0.4	6.9	0.2	0.4	5.2
	EM High Yield	1.6	1.9	-1.2	1.9	0.8	1.9	2.1	2.1	-1.1	0.8	-1.1	1.4	1.4	1.4	1.0	11.6	3.0	1.4	6.8

Source: Morningstar and Enhance Group; Data to end of January 2025; Returns are in USD unless specified; Returns over 1Y are annualised

# Alternatives, Multi-Asset Composite & Peer Group

	Monthly Returns (Past 12M)												Trailing Returns						
	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	QTD	YTD	3M	1Y	3Y	5Y	
Alternatives	Listed Private Equity	5.5	4.4	-5.5	4.9	-0.7	9.2	-0.8	5.4	0.0	9.0	-6.6	8.7	8.7	8.7	10.7	37.0	14.2	19.3
	Real Asset	0.4	2.3	-2.4	3.2	-0.4	3.7	2.3	2.1	-2.5	2.2	-4.9	1.9	1.9	1.9	-1.0	7.7	1.9	5.3
	Infrastructure	-1.0	1.6	-5.9	4.7	-0.2	3.2	4.3	1.5	-6.4	0.6	0.9	1.4	1.4	1.4	3.0	4.2	8.8	1.4
	Commodity	0.9	4.7	1.2	-1.9	1.4	-3.5	-1.7	-0.1	0.5	0.1	3.3	3.3	3.3	3.3	6.8	8.0	6.8	10.3
	Energy	2.1	5.7	-0.2	-4.7	5.8	-3.9	-4.2	-4.7	1.5	0.0	6.0	2.6	2.6	2.6	8.7	5.2	8.7	9.1
	Gold	-0.2	8.3	3.4	1.4	0.1	4.1	2.6	5.7	3.8	-3.0	-1.1	6.7	6.7	6.7	2.3	36.0	15.5	11.0
Equity/Bond Composite	USD Unhedged (20/80)	-0.2	1.1	-2.7	1.8	0.4	2.7	2.3	1.8	-3.2	1.0	-2.2	1.1	1.1	1.1	-0.1	3.7	-1.8	0.0
	USD Unhedged (40/60)	0.9	1.6	-2.8	2.3	0.8	2.5	2.3	1.9	-3.0	1.7	-2.3	1.6	1.6	1.6	1.0	7.6	0.6	2.6
	USD Unhedged (50/50)	1.4	1.8	-2.9	2.6	1.0	2.4	2.3	2.0	-2.9	2.0	-2.4	1.9	1.9	1.9	1.5	9.5	1.8	4.0
	USD Unhedged (60/40)	2.0	2.1	-3.0	2.9	1.2	2.3	2.3	2.0	-2.8	2.4	-2.4	2.2	2.2	2.2	2.1	11.5	3.0	5.3
	USD Unhedged (80/20)	3.1	2.6	-3.2	3.4	1.5	2.1	2.4	2.2	-2.6	3.1	-2.5	2.7	2.7	2.7	3.2	15.5	5.5	7.9
	GBP Unhedged (20/80)	0.4	1.2	-1.8	0.1	1.2	1.0	0.0	-0.3	1.0	2.2	-0.8	1.9	1.9	1.9	3.3	3.7	0.7	1.1
	GBP Unhedged (40/60)	1.6	1.7	-2.0	0.7	1.5	0.9	0.0	-0.1	1.3	2.9	-0.9	2.4	2.4	2.4	4.5	7.6	3.2	3.8
	GBP Unhedged (50/50)	2.1	2.0	-2.1	0.9	1.7	0.8	0.0	-0.1	1.4	3.2	-0.9	2.7	2.7	2.7	5.0	9.5	4.4	5.2
	GBP Unhedged (60/40)	2.7	2.2	-2.1	1.2	1.9	0.7	0.0	0.0	1.5	3.6	-1.0	3.0	3.0	3.0	5.6	11.5	5.7	6.5
	GBP Unhedged (80/20)	3.8	2.8	-2.3	1.7	2.3	0.5	0.0	0.1	1.7	4.3	-1.1	3.5	3.5	3.5	6.8	15.5	8.2	9.2
	EUR Unhedged (20/80)	0.2	1.3	-1.7	0.3	1.7	1.7	0.0	0.9	-0.4	3.8	-0.3	0.7	0.7	0.7	4.3	3.7	0.7	1.2
	EUR Unhedged (40/60)	1.3	1.8	-1.9	0.8	2.1	1.5	0.0	1.1	-0.2	4.5	-0.4	1.2	1.2	1.2	5.4	7.6	3.1	3.9
	EUR Unhedged (50/50)	1.8	2.0	-1.9	1.1	2.3	1.4	0.0	1.1	-0.1	4.9	-0.4	1.5	1.5	1.5	6.0	9.5	4.4	5.3
	EUR Unhedged (60/40)	2.4	2.3	-2.0	1.3	2.5	1.3	0.0	1.2	0.0	5.2	-0.5	1.8	1.8	1.8	6.6	11.5	5.6	6.6
	EUR Unhedged (80/20)	3.5	2.8	-2.2	1.9	2.8	1.1	0.1	1.3	0.2	5.9	-0.6	2.3	2.3	2.3	7.7	15.5	8.2	9.3
Morningstar Peer Group	USD Cautious	0.4	1.4	-1.8	1.4	1.2	1.1	1.7	1.5	-1.7	0.9	-1.3	1.2	1.2	1.2	0.8	6.1	0.8	3.7
	USD Moderate	1.2	2.2	-2.0	1.9	0.9	1.2	2.0	1.9	-2.1	1.2	-2.2	2.2	2.2	2.2	1.1	8.5	0.9	2.3
	USD Aggressive	2.3	2.2	-1.9	1.7	1.1	0.8	2.0	2.6	-2.1	1.0	-1.9	2.7	2.7	2.7	1.8	10.9	2.3	3.9
	GBP 0-20% Equity	-0.1	2.2	-0.8	0.5	1.0	1.2	0.8	0.4	-0.9	1.2	-1.0	1.7	1.7	1.7	2.0	6.4	0.8	1.0
	GBP 20-40% Equity	0.6	1.6	-0.7	0.2	1.2	0.3	0.3	0.1	0.2	1.4	-0.7	2.1	2.1	2.1	2.8	6.8	2.0	2.0
	GBP 40-60% Equity	0.5	2.4	-0.7	0.8	1.0	0.8	0.8	0.5	-0.7	1.5	-1.2	2.4	2.4	2.4	2.6	8.3	1.7	2.0
	GBP 60-80% Equity	2.1	2.2	-1.2	1.0	1.4	0.3	0.8	1.0	-0.4	2.0	-1.4	3.2	3.2	3.2	3.8	11.5	3.5	3.8
	GBP 80%+ Equity	1.4	2.8	-0.4	0.8	1.3	0.6	0.3	0.3	-0.2	2.2	-0.9	3.5	3.5	3.5	4.8	12.3	4.6	4.8
	EUR Cautious - Global	0.2	1.3	-1.0	0.7	0.9	0.9	0.6	1.0	-0.5	1.5	-0.6	0.9	0.9	0.9	1.8	6.1	0.9	1.2
	EUR Moderate - Global	1.3	2.0	-1.5	1.1	1.5	0.6	0.6	1.1	-0.5	2.4	-0.9	1.9	1.9	1.9	3.4	10.0	2.3	3.3
EUR Aggressive - Global	2.4	2.5	-1.9	1.8	1.9	0.7	0.6	1.4	-0.7	3.4	-1.2	2.5	2.5	2.5	4.7	14.1	4.7	6.1	

Source: Morningstar and Enhance Group; Data to end of January 2025; Returns are in USD unless specified; Returns over 1Y are annualised

# Currencies

	Monthly Returns (Past 12M)												Trailing Returns					
	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	QTD	YTD	3M	1Y	3Y	5Y
Australian Dollar (AUD)	-1.1	0.4	-0.7	2.8	0.3	-1.9	3.4	2.2	-4.8	-1.1	-5.0	0.5	0.5	0.5	-5.5	-5.3	-4.2	-1.5
Brazilian Real (BRL)	-0.3	-0.9	-3.5	-1.0	-6.2	-1.0	0.8	2.9	-5.8	-3.1	-3.3	5.7	5.7	5.7	-1.0	-15.2	-3.1	-6.0
Canadian Dollar (CAD)	-1.1	0.3	-1.7	1.1	-0.4	-0.9	2.3	-0.2	-2.9	-0.5	-2.6	-1.1	-1.1	-1.1	-4.2	-7.6	-4.4	-1.9
Swiss Franc (CHF)	-2.6	-1.9	-2.0	1.9	0.4	2.4	3.3	0.5	-2.1	-1.9	-2.9	-0.5	-0.5	-0.5	-5.1	-5.4	0.6	1.1
Danish Krone (DKK)	-0.1	-0.2	-1.2	1.7	-1.2	1.0	2.1	0.9	-2.3	-2.8	-2.1	0.0	0.0	0.0	-4.8	-4.3	-2.7	-1.3
Euro (EUR)	-0.1	-0.1	-1.2	1.7	-1.2	1.1	2.1	0.8	-2.3	-2.8	-2.1	0.1	0.1	0.1	-4.8	-4.2	-2.7	-1.4
British Pound (GBP)	-0.5	0.0	-1.0	2.0	-0.8	1.7	2.1	1.9	-3.6	-1.3	-1.7	-1.0	-1.0	-1.0	-3.9	-2.3	-2.7	-1.3
Japanese Yen (JPY)	-2.0	-0.9	-4.1	0.3	-2.2	7.3	2.6	1.8	-5.5	1.5	-4.7	1.3	1.3	1.3	-2.0	-5.3	-9.5	-6.9
South Korean Won (KRW)	0.2	-1.2	-2.5	-0.2	0.6	0.4	2.5	1.8	-4.5	-1.5	-5.1	1.2	1.2	1.2	-5.3	-8.2	-6.1	-3.9
Mexican Peso (MXN)	0.9	3.0	-3.4	0.8	-7.1	-1.6	-5.6	0.2	-1.7	-1.7	-2.2	0.7	0.7	0.7	-3.1	-16.8	-0.1	-1.8
Norwegian Krone (NOK)	-1.1	-1.9	-2.6	5.9	-1.7	-2.1	2.8	0.6	-4.1	-0.2	-3.2	0.3	0.3	0.3	-3.0	-7.4	-7.8	-4.1
New Zealand Dollar (NZD)	-0.5	-1.8	-1.5	4.3	-0.8	-2.3	5.0	1.6	-5.9	-1.0	-5.4	0.7	0.7	0.7	-5.7	-7.9	-5.0	-2.7
Swedish Krona (SEK)	0.2	-2.7	-3.3	4.7	-0.6	-0.9	4.1	1.1	-4.6	-2.3	-1.6	-0.3	-0.3	-0.3	-4.1	-6.4	-5.6	-2.8
Singapore Dollar (SGD)	-0.4	-0.3	-1.2	1.1	-0.4	1.5	2.2	1.7	-2.6	-1.5	-1.9	0.7	0.7	0.7	-2.7	-1.2	-0.1	0.1
Taiwanese Dollar (TWD)	-0.9	-1.3	-1.7	0.5	-0.1	-1.2	2.8	0.9	-1.2	-1.4	-1.0	0.3	0.3	0.3	-2.0	-4.3	-5.2	-1.6
South African Rand (ZAR)	-2.7	1.7	0.5	-0.1	3.3	-0.1	2.2	3.2	-1.9	-2.5	-4.2	0.7	0.7	0.7	-5.7	0.1	-6.2	-4.2

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Thank you



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