

PORTFOLIO INFORMATION

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|------------------------|---|---------------------------|------------------------------------|
| Launch Date | 01 November 2018 | Benchmark | IA Mixed Investment 20%-60% Shares |
| Initial Charges | Nil | Number of Holdings | 39 |
| Ongoing Charges | Investment Management Charge: 0.20% + VAT (pa) | Minimum Investment | £100 |
| | Fund Underlying OCF: 0.52% | | |
| | Transaction Cost: 0.17% | | |

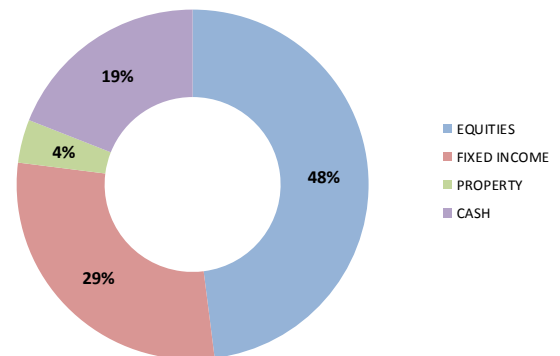
PORTFOLIO HOLDINGS

| Fund | IA Sector | % |
|--|------------------------------|-----|
| Cash Facility | Money Market | 10% |
| Aberdeen Sterling Money Market | Money Market | 9% |
| L&G Short Dated Sterling Corporate Bond Index | Sterling Corporate Bond | 4% |
| Rathbone Ethical Bond | Sterling Corporate Bond | 2% |
| Threadneedle Sterling Short Dated Corporate Bond | Sterling Corporate Bond | 2% |
| Vanguard UK Short-Term Investment Grade Bond Index | Sterling Corporate Bond | 4% |
| Artemis Strategic Bond | Sterling Strategic Bond | 2% |
| Baillie Gifford Strategic Bond | Sterling Strategic Bond | 3% |
| Insight Inflation Linked Corporate Bond | Sterling Strategic Bond | 2% |
| TwentyFour Dynamic Bond | Sterling Strategic Bond | 2% |
| Marlborough Global Bond | Global Bonds | 4% |
| Vanguard US Government Bond Index Sterling Hedged | Global Bonds | 4% |
| HSBC Global Property | Property | 3% |
| Lazard Global Listed Infrastructure Equity | Global | 1% |
| Investec Diversified Income | Mixed Inv 0%-35% Shares | 2% |
| Investec Cautious Managed | Mixed Inv 20%-60% Shares | 3% |
| Janus Henderson UK Absolute Return | Targeted Absolute Return | 2% |
| Merian Global Equity Absolute Return | Targeted Absolute Return | 3% |
| Merian Gold and Silver | Specialist | 1% |
| JOHCM UK Dynamic | UK All Companies | 2% |
| Polar Capital UK Value Opportunities | UK All Companies | 2% |
| Slater Growth | UK All Companies | 1% |
| Unicorn Outstanding British Companies | UK All Companies | 2% |
| Franklin UK Equity Income | UK Equity Income | 2% |
| Man GLG UK Income | UK Equity Income | 3% |
| Baillie Gifford European | Europe Excluding UK | 1% |
| HSBC European Index | Europe Excluding UK | 1% |
| LF Miton European Opportunities | Europe Excluding UK | 1% |
| Baillie Gifford Developed Asia Pacific | Asia Pacific Including Japan | 2% |
| Fidelity Asia | Asia Pacific Excluding Japan | 1% |
| L&G Pacific Index Trust | Asia Pacific Excluding Japan | 1% |
| Janus Henderson Emerging Markets Opportunities | Global Emerging Markets | 1% |
| L&G Global Emerging Markets Index | Global Emerging Markets | 2% |
| Newton Global Emerging Markets | Global Emerging Markets | 1% |
| Baillie Gifford International | Global | 2% |
| Fidelity Global Dividend | Global | 2% |
| JOHCM Global Opportunities | Global | 3% |
| Lazard Global Equity Franchise | Global | 3% |
| Merian Global Equity | Global | 2% |
| Rathbone Global Opportunities | Global | 2% |

PORTFOLIO OBJECTIVE

The objective of the portfolio is to seek, through a combination of capital growth and income, returns above the IA Mixed Investment 20-60% Shares Sector (although the investment constraints of this sector do not apply). By adopting an investment policy using a wide range of assets and actively avoiding areas which could be deemed overvalued, a key advantage to the portfolio is the low volatility of returns which are comparable to that of the IA Mixed Investment 20-60% Shares sector but without the constraints therein.

ASSET ALLOCATION



IAM 7 1.19

The value of an investment and the income from it can fall as well as rise and investors may get back less than they invested. Risk factors should be taken into account and understood including (but not limited to) currency movements, market risk, liquidity risk, concentration risk, lack of certainty risk, inflation risk, performance risk, local market risk and credit risk. This communication does not purport to be all-inclusive or contain all of the information which a proposed investor may require in order to make a decision as to whether to invest in the Portfolio. Nothing in this document constitutes a recommendation suitable or appropriate to a recipient's individual circumstances or otherwise constitutes a personal recommendation. This document has been issued by IBOSS Asset Management Limited which is authorised and regulated by the Financial Conduct Authority. Financial Services Register Number 697866.