

PORTFOLIO INFORMATION

Launch Date	01 November 2018	Benchmark	IA Flexible Investment
Initial Charges	Nil	Number of Holdings	37
Ongoing Charges	Investment Management Charge: 0.20% + VAT (pa)	Minimum Investment	£100
	Fund Underlying OCF: 0.60%		
	Transaction Costs: 0.18%		

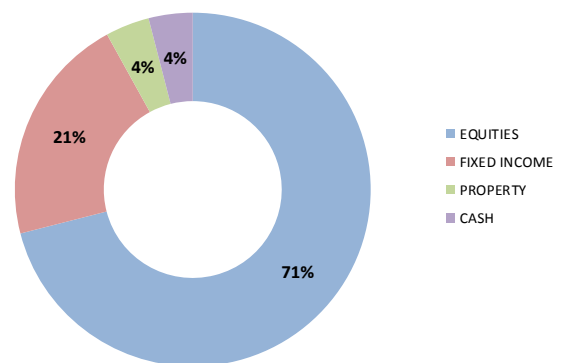
PORTFOLIO HOLDINGS

Fund	IA Sector	%
Cash Facility	Money Market	4%
L&G Short Dated Sterling Corporate Bond Index	Sterling Corporate Bond	4%
Rathbone Ethical Bond	Sterling Corporate Bond	2%
Vanguard UK Short-Term Investment Grade Bond Index	Sterling Corporate Bond	3%
Baillie Gifford Strategic Bond	Sterling Strategic Bond	2%
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	2%
HSBC Global Property	Property	3%
Lazard Global Listed Infrastructure Equity	Global	1%
Investec Diversified Income	Mixed Inv 0%-35% Shares	3%
Investec Cautious Managed	Mixed Inv 20%-60% Shares	3%
Janus Henderson UK Absolute Return	Targeted Absolute Return	1%
Investec Global Gold	Specialist	1%
JOHCM UK Dynamic	UK All Companies	2%
JOHCM UK Opportunities	Specialist	3%
Polar Capital UK Value Opportunities	UK All Companies	2%
L&G UK Index Trust	UK All Companies	1%
SVM UK Growth	UK All Companies	2%
Unicorn Outstanding British Companies	UK All Companies	2%
Franklin UK Equity Income	UK Equity Income	3%
Man GLG UK Income	UK Equity Income	3%
Baillie Gifford European	Europe Excluding UK	2%
HSBC European Index	Europe Excluding UK	3%
LF Miton European Opportunities	Europe Excluding UK	2%
Baillie Gifford Developed Asia Pacific	Asia Pacific Including Japan	3%
Fidelity Asia	Asia Pacific Excluding Japan	4%
L&G Pacific Index Trust	Asia Pacific Excluding Japan	3%
BlackRock Emerging Markets	Global Emerging Markets	3%
Fidelity Emerging Markets	Global Emerging Markets	3%
L&G Global emerging Markets Index	Global Emerging Markets	4%
Baillie Gifford International	Global	4%
Fidelity Global Dividend	Global	3%
JOHCM Global Opportunities	Global	4%
Lazard Global Equity Franchise	Global	3%
Rathbone Global Opportunities	Global	4%

PORTFOLIO OBJECTIVE

The objective of the portfolio is to seek, through a combination of capital growth and income, returns above the IA Flexible Investment 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 significant strength of the portfolio is the range of opportunities in which it can invest. The portfolio aims to select from a range of collective investment schemes offering capital growth with volatility comparable to the IA Flexible Investments sector. The portfolio's ability to access equities, fixed interest stock and currencies from across world markets provides the high degree of flexibility needed to achieve the investment objective.

ASSET ALLOCATION



IAM 78.7.19

The underlying OCF is calculated using preferred share classes— these are subject to availability and may vary slightly between platforms. Further details available upon request.

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.