

PORTFOLIO INFORMATION

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|------------------------|---|---------------------------|-----------------------------------|
| Launch Date | 01 September 2019 | Benchmark | IA Mixed Investment 40-85% Shares |
| Initial Charges | Nil | Number of Holdings | 27 |
| Ongoing Charges | Investment Management Charge: 0.125% + VAT (pa) Fund Underlying OCF: 0.14% Transaction Cost: 0.04% | Minimum Investment | £100 |

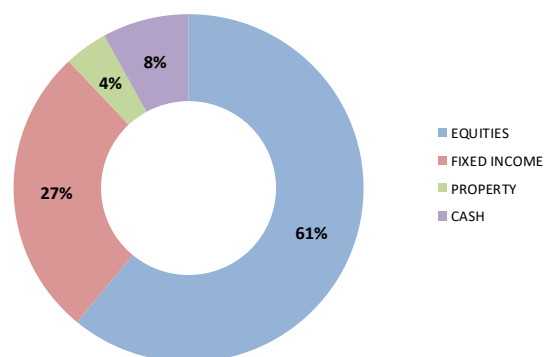
PORTFOLIO HOLDINGS

| Fund | IA Sector | % |
|--|------------------------------|----|
| Cash Facility | Money Market | 2% |
| L&G Cash Trust | Money Market | 6% |
| iShares UK Gilts All Stocks Index (UK) | UK Gilts | 1% |
| BlackRock Corporate Bond 1 to 10 Year | Sterling Corporate Bond | 3% |
| L&G Short Dated Sterling Corporate Bond Index | Sterling Corporate Bond | 8% |
| L&G Sterling Corporate Bond Index | Sterling Corporate Bond | 3% |
| Vanguard UK Short-Term Investment Grade Bond Index | Sterling Corporate Bond | 5% |
| iShares Overseas Corporate Bond Index (UK) | Global Bonds | 4% |
| Vanguard US Government Bond Index Sterling Hedged | Global Bonds | 3% |
| L&G Global Infrastructure Index | Global | 2% |
| L&G Global Real Estate Dividend Index | Property Other | 2% |
| Fidelity Multi Asset Allocator Defensive | Mixed Inv 0%-35% Shares | 3% |
| Fidelity Multi Asset Allocator Strategic | Mixed Inv 20%-60% Shares | 4% |
| Investec Global Gold | Specialist | 1% |
| L&G UK 100 Index Trust | UK All Companies | 4% |
| L&G UK Mid Cap Index | UK All Companies | 7% |
| L&G UK Index Trust | UK All Companies | 5% |
| HSBC European Index | Europe Excluding UK | 5% |
| iShares Japan Equity Index (UK) | Japan | 1% |
| Fidelity Index Pacific ex Japan | Asia Pacific Excluding Japan | 5% |
| L&G Pacific Index Trust | Asia Pacific Excluding Japan | 2% |
| iShares Emerging Markets Equity Index | Global Emerging Markets | 4% |
| L&G Global Emerging Markets Index | Global Emerging Markets | 4% |
| Fidelity Index World | Global | 8% |
| L&G Global 100 Index Trust | Global | 3% |
| Vanguard Global Small-Cap Index | Global | 2% |
| L&G International Index Trust | Global | 3% |

PORTFOLIO OBJECTIVE

The objective of the portfolio is to seek, through a combination of capital growth and income, returns above the IA Mixed Investment 40-85% 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 significant strength of the portfolio is the range of opportunities in which it can invest. The portfolio aims to select from a number of collective investment schemes offering capital growth with volatility comparable to the IA Mixed Investment 40-85% Shares sector but without the constraints therein. 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 105.9.19

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.