

**PORTFOLIO INFORMATION**

<b>Launch Date</b>	01 September 2019	<b>Benchmark</b>	IA Flexible Investment
<b>Initial Charges</b>	Nil	<b>Number of Holdings</b>	26
<b>Ongoing Charges</b>	Investment Management Charge: 0.125% + VAT (pa)	<b>Minimum Investment</b>	£100
	Fund Underlying OCF: 0.14%		
	Transaction Costs: 0.04%		

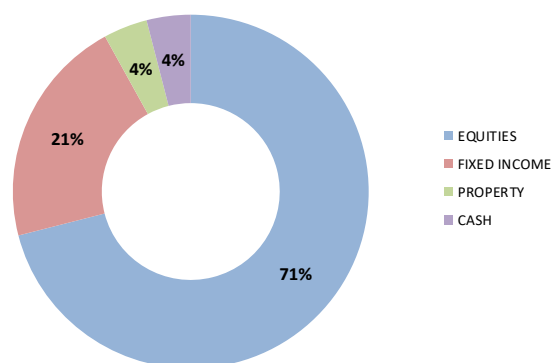
**PORTFOLIO HOLDINGS**

Fund	IA Sector	%
Cash Facility	Money Market	2%
L&G Cash Trust	Money Market	2%
BlackRock Corporate Bond 1 to 10 Year	Sterling Corporate Bond	2%
L&G Short Dated Sterling Corporate Bond Index	Sterling Corporate Bond	6%
L&G Sterling Corporate Bond Index	Sterling Corporate Bond	3%
Vanguard UK Short-Term Investment Grade Bond Index	Sterling Corporate Bond	3%
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	7%
HSBC European Index	Europe Excluding UK	7%
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	4%
iShares Emerging Markets Equity Index	Global Emerging Markets	5%
L&G Global Emerging Markets Index	Global Emerging Markets	5%
Fidelity Index World	Global	8%
L&G Global 100 Index Trust	Global	5%
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 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 105.9.19

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.