

**PORTFOLIO DETAILS**

**PORTFOLIO OBJECTIVE**

The objective of the portfolio is to seek, through a combination of capital growth and income, returns above the benchmark. 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 benchmark. 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.

**IMPORTANT INFORMATION**

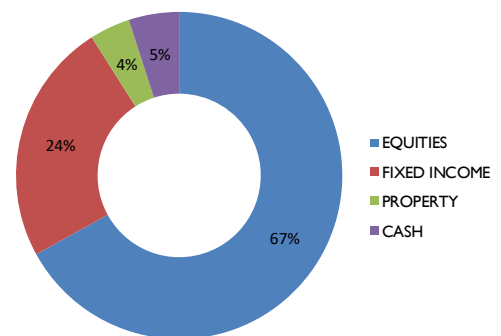
Launch Date	01 September 2019
Current Holdings	26
Minimum Investment	£100
Investment Management Charge	0.125% + VAT (pa)
Underlying Fund OCF - Capped at 0.15%	0.13%
Transaction Cost	0.03%
Benchmark	50% IA Mixed Investment 40-85% Shares / 50% IA Flexible Investment

**TARGET ALLOCATION**

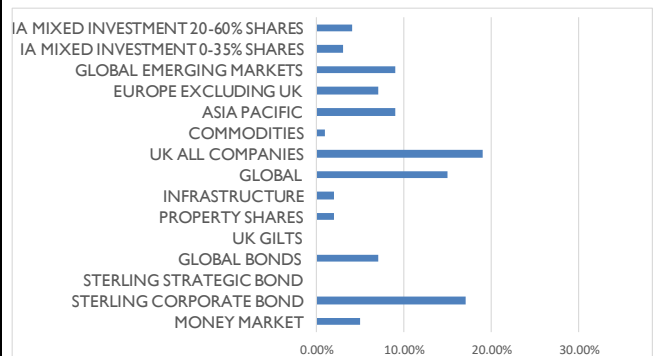
**FUND ALLOCATION**

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

**ASSET ALLOCATION**



**SECTOR ALLOCATION**



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.