

CORE MPS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

Core MPS Cumulative Performance (data to 31/10/2021)

Outperformance	Year to Date	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	8 Year	9 Year	10 Year	11 Year	12 Year	Start Date (01/11/2008)
Portfolio 0	2.48	6.50	5.67	10.18	9.90	15.90	21.53	25.05	28.20	37.64	46.58	49.04	62.02	84.40
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	1.47	4.90	5.34	9.85	8.92	12.12	18.67	20.48	22.47	28.70	34.66	36.24	45.84	64.24
Portfolio 1	3.24	8.34	7.63	13.00	12.69	20.57	27.72	33.17	36.50	49.56	60.18	62.82	78.45	106.97
IA Mixed Investment 0-35%	2.14	7.09	7.47	13.77	12.24	16.93	26.64	29.33	32.35	40.76	48.79	50.90	64.15	89.94
Portfolio 2	4.86	12.53	12.96	20.27	19.68	30.91	41.74	49.01	54.78	73.15	85.36	87.94	108.03	145.87
IA Mixed Investment 20-60%	5.88	14.13	12.25	19.55	17.29	25.37	37.60	42.05	45.57	61.36	70.88	72.39	88.21	120.19
Portfolio 3	5.65	14.64	15.62	24.22	22.88	36.32	51.07	59.49	65.74	88.75	104.06	107.46	134.76	194.07
50/50 IA Mixed 40-85% & 20-60%	7.43	16.91	15.48	23.90	21.65	31.82	46.43	52.42	55.94	77.43	87.97	89.07	109.14	149.98
Portfolio 4	6.13	15.76	17.00	26.31	24.34	39.77	55.73	65.84	72.22	100.58	116.55	118.94	149.58	218.13
IA Mixed Investment 40-85%	9.00	19.74	18.76	28.36	26.11	38.52	55.72	63.43	66.93	94.91	106.54	107.10	132.04	183.31
Portfolio 5	6.65	17.47	19.18	29.17	26.74	44.09	63.37	74.41	80.80	113.86	132.60	134.02	170.31	255.87
50/50 IA Mixed 40-85% & Flexible	9.37	20.27	20.15	29.60	26.89	39.91	58.28	65.42	69.01	97.55	108.20	108.11	134.75	189.27
Portfolio 6	7.04	18.53	20.39	30.92	28.24	46.24	67.47	80.31	86.54	122.66	142.66	143.04	184.23	284.97
IA Flexible Investment	9.74	20.79	21.56	30.85	27.66	41.30	60.86	67.42	71.09	100.17	109.82	109.06	137.37	195.18
Portfolio 7	7.87	20.58	22.54	33.73	30.52	49.83								
IA Flexible Investment	9.74	20.79	21.56	30.85	27.66	41.30								
Portfolio 8	9.42	24.10	27.04	40.00	34.20	57.57	85.57	102.25	107.89	153.07	175.79	174.78	225.13	354.62
IA Flexible Investment	9.74	20.79	21.56	30.85	27.66	41.30	60.86	67.42	71.09	100.17	109.82	109.06	137.37	195.18

Core MPS Discrete Performance

Outperformance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Portfolio 0	14.30	7.20	1.33	7.54	6.62	3.07	2.46	5.01	5.22	-2.45	7.30	1.94
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	9.42	6.25	1.15	5.03	3.46	3.39	0.31	5.95	3.40	-2.23	6.23	2.87
Portfolio 1	14.93	8.25	0.75	8.40	9.06	3.25	3.63	6.08	6.58	-2.78	8.58	2.78
IA Mixed Investment 0-35%	11.71	7.77	1.38	6.22	4.20	4.84	0.38	8.47	4.84	-3.35	8.70	3.90
Portfolio 2	13.97	9.85	-0.88	9.48	10.70	5.11	4.46	7.72	9.56	-3.51	11.27	5.45
IA Mixed Investment 20-60%	15.90	8.56	-1.89	8.35	8.85	4.85	1.21	10.32	7.16	-5.10	11.84	3.51
Portfolio 3	21.41	12.90	-2.83	11.54	12.20	5.45	4.97	9.62	11.97	-4.50	12.97	6.63
50/50 IA Mixed 40-85% & 20-60%	18.00	10.43	-3.72	9.16	11.64	4.86	1.94	11.60	8.56	-5.60	13.80	4.42
Portfolio 4	23.69	14.42	-4.42	12.31	14.30	5.52	5.91	9.88	13.51	-5.19	14.02	7.18
IA Mixed Investment 40-85%	20.12	12.29	-5.51	9.97	14.47	4.87	2.66	12.87	9.98	-6.11	15.78	5.32
Portfolio 5	27.20	16.24	-6.02	13.73	15.51	5.76	6.36	11.39	15.15	-5.68	14.92	8.23
50/50 IA Mixed 40-85% & Flexible	22.07	13.44	-7.13	10.05	14.51	4.88	2.33	13.34	10.59	-6.41	15.72	6.01
Portfolio 6	31.08	17.87	-7.27	14.41	16.01	6.01	7.31	12.17	15.49	-5.95	15.73	8.73
IA Flexible Investment	24.03	14.57	-8.73	10.13	14.54	4.89	1.99	13.82	11.21	-6.72	15.66	6.70
Portfolio 7									16.28	-6.55	16.87	9.39
IA Flexible Investment									11.21	-6.72	15.66	6.70
Portfolio 8	33.99	20.78	-10.10	15.30	17.88	6.07	8.79	14.49	19.31	-8.46	19.09	10.95
IA Flexible Investment	24.03	14.57	-8.73	10.13	14.54	4.89	1.99	13.82	11.21	-6.72	15.66	6.70

Core MPS Defensive Characteristic 5 Year Ratios (data to 31/10/2021)

[Click here for ratio definitions](#)

Outperformance	Alpha	Beta	Downside Risk	Info. Ratio Rel.	Max Drawdown	Max Loss	Sharpe	Sortino	Volatility	Downside Capture	r2
Portfolio 0	0.39	1.13	4.80	0.73	-6.91	-6.91	0.25	0.21	4.05	111.83	0.96
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	0.00	1.00	4.18	0.00	-6.00	-6.00	0.09	0.08	3.53	100.00	1.00
Portfolio 1	0.87	0.92	5.58	0.56	-8.02	-8.02	0.38	0.32	4.76	89.61	0.96
IA Mixed Investment 0-35%	0.00	1.00	5.97	0.00	-8.59	-8.59	0.23	0.20	5.06	100.00	1.00
Portfolio 2	1.48	0.86	7.04	0.60	-10.53	-10.53	0.55	0.50	6.42	82.65	0.98
IA Mixed Investment 20-60%	0.00	1.00	8.49	0.00	-12.89	-12.89	0.36	0.31	7.38	100.00	1.00
Portfolio 3	1.25	0.89	8.08	0.49	-12.37	-12.37	0.58	0.54	7.53	85.19	0.98
50/50 IA Mixed 40-85% & 20-60%	0.00	1.00	9.36	0.00	-14.15	-14.15	0.44	0.39	8.36	100.00	1.00
Portfolio 4	1.06	0.86	8.74	0.10	-13.36	-13.36	0.60	0.56	8.17	81.72	0.98
IA Mixed Investment 40-85%	0.00	1.00	10.50	0.00	-15.41	-15.41	0.50	0.45	9.39	100.00	1.00
Portfolio 5	1.07	0.93	9.59	0.39	-14.44	-14.44	0.63	0.58	8.87	87.54	0.98
50/50 IA Mixed 40-85% & Flexible	0.00	1.00	10.80	0.00	-15.47	-15.47	0.52	0.46	9.46	100.00	1.00
Portfolio 6	0.95	0.96	10.22	0.48	-15.01	-15.01	0.63	0.58	9.29	91.08	0.98
IA Flexible Investment	0.00	1.00	10.67	0.00	-15.53	-15.53	0.54	0.48	9.55	100.00	1.00
Portfolio 7	0.90	1.05	10.81	0.76	-16.28	-16.28	0.64	0.59	10.10	98.58	0.98
IA Flexible Investment	0.00	1.00	10.67	0.00	-15.53	-15.53	0.54	0.48	9.55	100.00	1.00
Portfolio 8	0.76	1.23	13.01	0.76	-19.42	-19.42	0.63	0.58	11.88	113.95	0.97
IA Flexible Investment	0.00	1.00	10.67	0.00	-15.53	-15.53	0.54	0.48	9.55	100.00	1.00

The Core MPS 0 to 6 & 8 past performance figures include simulated performance to 01/11/2018, while Core MPS 7 to 01/02/2021. Past performance is not a reliable indicator of future performance, please refer to our important information on the back page for a full list of risk warnings.

CORE MPS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

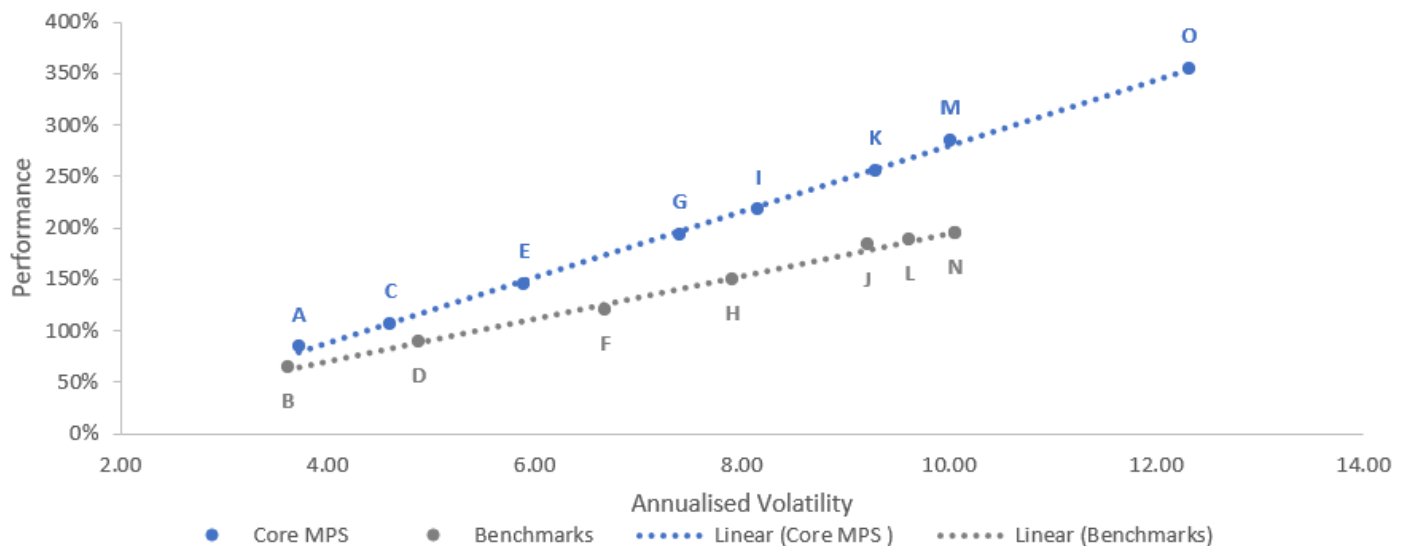
Core MPS Ratios from Start of Data (01/11/2008 to 31/10/2021)

	Alpha	%	Beta	%	Downside Risk	%	Info. Ratio Rel.	%	Jensens Alpha	%	Max Drawdown	%	Max Loss	%	r2	%	Sharpe	%	Sortino	%	Tracking Error	%	Treynor	%	Volatility	%
Portfolio 1	1.23	5	0.89	10	4.79	5	0.40	20	1.00	10	-8.02	30	-8.02	30	0.88	20	0.81	1	0.78	10	1.65	1	4.23	5	4.61	5
Portfolio 2	1.68	6	0.86	12	6.11	7	0.55	6	1.40	11	-10.53	14	-10.53	16	0.96	1	0.88	2	0.85	6	1.56	1	5.98	6	5.90	7
Portfolio 4	1.91	11	0.87	14	8.00	5	0.47	11	1.65	14	-13.36	21	-13.36	22	0.97	2	0.90	5	0.91	6	1.92	1	8.39	10	8.16	5
Portfolio 6	2.28	15	0.98	34	9.94	23	1.06	2	2.24	20	-15.01	18	-15.01	21	0.96	2	0.89	7	0.90	5	1.94	1	9.14	15	10.01	25
Portfolio 8	1.83	25	1.20	81	12.43	57	1.09	1	2.24	18	-19.42	68	-19.42	70	0.96	4	0.84	17	0.83	15	3.09	17	8.62	25	12.32	70

Quartiles Key: Colour code explanation of squares in tables representing the quartiles.



Core MPS Risk/Return Profiles from Start of Data (01/11/2008 to 31/10/2021)



Key	Portfolio	Performance	Volatility
A	Portfolio 0	84.40%	3.72
B	30/70 Comp. Mny Mrkt & IA Mixed 0-35%	64.24%	3.62
C	Portfolio 1	106.97%	4.61
D	IA Mixed Investment 0-35%	89.94%	4.88
E	Portfolio 2	145.87%	5.90
F	IA Mixed Investment 20-60%	120.19%	6.68
G	Portfolio 3	194.07%	7.40
H	50/50 IA Mixed 40-85% & 20-60%	149.98%	7.91
I	Portfolio 4	218.13%	8.16
J	IA Mixed Investment 40-85%	183.31%	9.21
K	Portfolio 5	255.87%	9.29
L	50/50 IA Mixed 40-85% & Flexible	189.27%	9.62
M	Portfolio 6	284.97%	10.01
N	IA Flexible Investment	195.18%	10.06
O	Portfolio 8	354.62%	12.32
N	IA Flexible Investment	195.18%	10.06

Outperformance A blue filled box indicates outperformance.

The Core MPS 0 to 6 & 8 past performance figures include simulated performance to 01/11/2018, while Core MPS 7 to 01/02/2021. Past performance is not a reliable indicator of future performance, please refer to our important information on the back page for a full list of risk warnings.

Next Core MPS performance commentary will be in January 2022 update



This communication is designed for professional financial advisers only and is not approved for direct marketing with individual clients. These investments are not suitable for everyone, and you should obtain expert advice from a professional financial adviser. Investments are intended to be held over a medium to long term timescale, taking into account the minimum period of time designated by the risk rating of the particular fund or portfolio, although this does not provide any guarantee that your objectives will be met. Please note that the content is based on the author's opinion and is not intended as investment advice. It remains the responsibility of the financial adviser to verify the accuracy of the information and assess whether the OEIC fund or discretionary fund management model portfolio is suitable and appropriate for their customer.

Past performance is not a reliable indicator of future performance. The value of investments and the income derived from them can fall as well as rise, and investors may get back less than they invested.

We provide the DFM MPS as both distributor and manufacturer. Details of our target market assessment can be found in our compliance investment procedures, available upon request. Each fund will be assessed independently, but it is highly unlikely that any one fund held in our portfolio will meet the target market in isolation—detail of why the inclusion collectively will be suitable is included within our research.

The DFM MPS Core range was launched 1 November 2018; other ranges have since been added. The past performance figures include simulated figures which are based on the actual performance figures/asset allocation/fund selection of the Portfolio Management Service research provided by IBOSS Limited, from 31 October 2008. The simulated past performance is not a reliable indicator of future performance.

The DFM MPS performance and displayed underlying portfolio charge is produced using the preferred share classes, this may differ from platform to platform and is shown net of fund fees only, they do not incorporate platform costs, adviser's client fee or DFM service charge.

Data is provided by Financial Express (FE). Care has been taken to ensure that the information is correct but FE neither warrants, neither represents nor guarantees the contents of the information, nor does it accept any responsibility for errors, inaccuracies, omissions or any inconsistencies herein. Please note FE data should only be given to retail clients if the IFA firm has the relevant licence with FE.

IBOSS Asset Management is authorised and regulated by the Financial Conduct Authority. Financial Services Register Number 697866.

IBOSS Limited (Portfolio Management Service) is a non-regulated organisation and provides model portfolio research and outsourced white labelling administration service to support IFA firms, it is owned by the same Group, METNOR Group Holding Limited who own IBOSS Asset Management Limited.

Registered Office is the same: 2 Sceptre House, Hornbeam Square North, Harrogate, HG2 8PB. Registered in England No: 6427223.

CONTACT INFORMATION

IAM 346.11.21

IBOSS Asset Management
2 Sceptre House
Hornbeam Square North
Harrogate, North Yorkshire
HG2 8PB

Office: 01423 878840
Email: enquiries@ibossltd.co.uk
Website: www.ibossam.com

Business Development Team

Tracey Atkin:
tracey@ibossltd.co.uk / 07719 327524
Kevin Morrison:
kevin@ibossltd.co.uk / 07891 814345
Tanya Strand:
tanya@ibossltd.co.uk / 07902 307277