

PORTFOLIO DETAILS

PORTFOLIO OBJECTIVE

The objective of the Portfolio is to provide total return over any 6-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved. A key characteristic of the Portfolio is the Portfolio's Income focus and diverse range of investable assets.

IMPORTANT INFORMATION

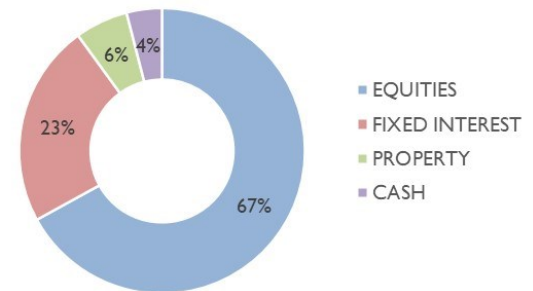
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|---|--|
| Launch Date | 16 March 2020 |
| Current Holdings | 40 |
| Minimum Investment | £100 |
| Investment Management Charge | 0.20% |
| Underlying Portfolio Charge (Capped at 0.65%) | 0.61% |
| Transaction Cost | 0.17% |
| Historic Yield | 2.65% |
| Benchmark | 50% IA Mixed Investment 40-85% Shares / 50% IA Flexible Investment |

TARGET ALLOCATION

FUND ALLOCATION

| IA Sector | Fund | % |
|-------------------------|--|----|
| MONEY MARKET | Cash Facility | 4% |
| | L&G Short Dated Sterling Corporate Bond Index | 3% |
| STERLING CORPORATE BOND | M&G Short Dated Corporate Bond | 2% |
| | Vanguard UK Short-Term Investment Grade Bond Index | 1% |
| | Rathbone Ethical Bond | 3% |
| | TwentyFour Corporate Bond | 3% |
| | Janus Henderson Fixed Interest Monthly Income | 4% |
| STERLING STRAT BOND | Janus Henderson Fixed Interest Monthly Income | 4% |
| GLOBAL GOV BONDS | Royal London International Government Bond | 2% |
| GLOBAL BONDS | Vanguard Global Bond Index Hedged | 2% |
| | Vanguard Global Short-Term Bond Index Hedged | 3% |
| INFRASTRUCTURE | L&G Global Infrastructure Index | 1% |
| | Lazard Global Listed Infrastructure Equity | 1% |
| | Premier Miton Global Infrastructure Income | 2% |
| PROPERTY | L&G Global Real Estate Dividend Index | 2% |
| UK EQUITY INCOME | Janus Henderson UK Responsible Income | 3% |
| | AXA Framlington Monthly Income | 3% |
| | Man GLG UK Income | 4% |
| | Royal London UK Equity Income | 4% |
| | Unicorn UK Income | 2% |
| UNCLASSIFIED | Threadneedle Monthly Extra Income | 2% |
| EUROPE EXC UK | HSBC European Index | 2% |
| | Montanaro European Income | 2% |
| | Blackrock Continental European Income | 3% |
| ASIA PACIFIC INC JAPAN | Baillie Gifford Developed Asia Pacific | 2% |
| ASIA PACIFIC EXC JAPAN | Fidelity Asian Dividend | 3% |
| | Schroder Asian Income | 3% |
| JAPAN | Jupiter Japan Income | 2% |
| GLOBAL EMERGING MARKETS | JPM Emerging Markets Income | 3% |
| | L&G Global Emerging Markets Index | 3% |
| | BNY Mellon Emerging Income | 2% |
| | ASI Emerging Markets Income Equity | 3% |
| MIXED INV 0-35% SHARES | Ninety One Diversified Income | 2% |
| SPECIALIST | Ninety One Global Gold | 1% |
| COMMODITIES | Blackrock Natural Resources Growth & Income | 1% |
| NORTH AMERICA | L&G US Index Trust | 2% |
| | JPM US Equity Income | 3% |
| GLOBAL EQUITY INCOME | Aviva Inv Global Equity Income | 3% |
| | Guinness Global Equity Income | 3% |
| | Baillie Gifford Global Income Growth | 3% |
| | Fidelity Global Dividend | 3% |

ASSET ALLOCATION



SECTOR ALLOCATION



ADDITIONAL INFORMATION

THIRD PARTY RISK RATINGS



eValue Mapping available upon request

Historic Yield is calculated using the underlying funds previous 12 month dividend information. The underlying portfolio charge is calculated using preferred share classes—these are subject to availability and may vary slightly between platforms. Cost caps are subject to the availability of the preferred share classes—further details are available upon request.

The value of investments may go up and down, and you may get back less than you invested originally. 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 that a proposed investor may require to decide 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.

FUND DETAILS

KEY PEOPLE



Chris Metcalfe IMC
 Chief Investment Officer

Chris has earned a reputation for building and maintaining successful model portfolios and running a close team to ensure they maintain their professional high standards of delivering an exceptional service and well researched portfolios with a consistent good track record.



Chris Rush IMC
 Investment Manager

Chris provides critique through quantitative analysis, research and one to one manager meetings, leading to specific fund recommendations. His hands on experience and technical knowledge are intrinsic components to the decision making process.



Michael Heapy IMC
 Senior Investment Analyst

Michael assists with the analysis of the funds and the provision of relevant data. Michael holds an IMC and the CFA UK Certificate in ESG Investing. He has also passed the J10 exam which awards him the certificate in discretionary investment management.



Rebecca Anscombe
 Head of Systems

Rebecca creates, coordinates and implements the development of internal systems and processes within the Investment Team. Having passed R01 and R02, Rebecca has also completed IMC unit 1 and is now studying part 2 of the certificate.



Jack Roberts IMC
 Investment Analyst Support

Jack's core responsibilities include portfolio performance reporting, as well as fund and competitor comparison analysis. Jack is IMC qualified.

PLATFORM AVAILABILITY



THIRD PARTY RATINGS



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