

## PORTFOLIO DETAILS

### PORTFOLIO OBJECTIVE

The objective of the Portfolio is to provide total return over any 5-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 use of Passive/Index funds to provide a diverse range of investable assets.

### IMPORTANT INFORMATION

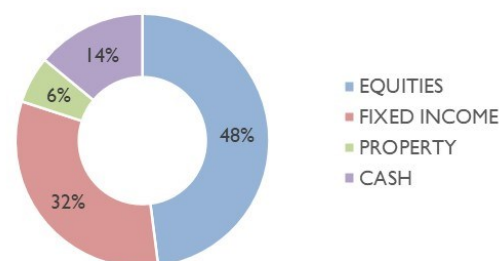
Launch Date	01 September 2019
Current Holdings	32
Minimum Investment	£100
Investment Management Charge	0.15%
Underlying Portfolio Charges - Capped at 0.14%	0.14%
Transaction Cost	0.07%
Benchmark	IA Mixed Investment 20-60% Shares

## TARGET ALLOCATION

### FUND ALLOCATION

IA Sector	Fund	%
MONEY MARKET	Cash Facility	9%
	Royal London Short Term Money Market	3%
	ASI Sterling Money Market	2%
STERLING CORPORATE BOND	BlackRock Corporate Bond 1 to 10 Year	4%
	M&G Short Dated Corporate Bond	2%
	L&G Short Dated Sterling Corporate Bond Index	5%
	L&G Sterling Corporate Bond Index	5%
	Vanguard UK Short-Term Investment Grade Bond Index	4%
GLOBAL GOV BONDS	Royal London International Government Bond	2%
GLOBAL BONDS	iShares ESG Overseas Corporate Bond Index (UK)	1%
	Vanguard US Government Bond Index Sterling Hedged	2%
	Vanguard Global Short-Term Bond Index Hedged	4%
	Vanguard Global Bond Index Hedged	3%
INFRASTRUCTURE	L&G Global Infrastructure Index	4%
PROPERTY	L&G Global Real Estate Dividend Index	2%
COMMODITIES	Ninety One Global Gold	1%
	JPM Natural Resources	1%
UK ALL COMPANIES	L&G UK 100 Index Trust	4%
	L&G UK Mid Cap Index	6%
	L&G UK Index Trust	4%
NORTH AMERICA	L&G US Index Trust	3%
EUROPE EXC UK	HSBC European Index	3%
	Vanguard SRI European Stock	1%
ASIA PACIFIC INC JAPAN	iShares Japan Equity Index (UK)	2%
ASIA PACIFIC EXC JAPAN	Fidelity Index Pacific ex Japan	2%
	L&G Pacific Index Trust	2%
GLOBAL EMERGING MARKETS	iShares Emerging Markets Equity Index	3%
	L&G Global Emerging Markets Index	2%
GLOBAL	L&G Global 100 Index Trust	3%
	Vanguard Global Equity Income	4%
	Vanguard Global Small-Cap Index	3%
	L&G International Index Trust	4%

### ASSET ALLOCATION



### SECTOR ALLOCATION



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.

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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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