

**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 Portfolio's Income focus and diverse range of investable assets.

**IMPORTANT INFORMATION**

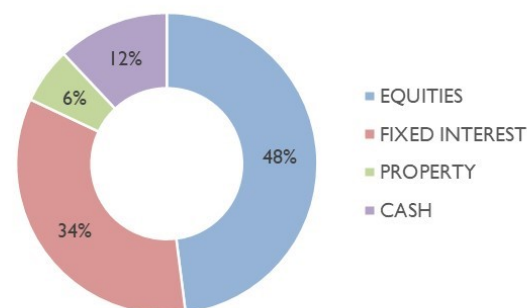
Launch Date	16 March 2020
Current Holdings	43
Minimum Investment	£100
Investment Management Charge	0.20%
Underlying Portfolio Charge (Capped at 0.65%)	0.49%
Transaction Cost	0.14%
Historic Yield	2.56%
Benchmark	IA Mixed Investment 20-60% Shares

**TARGET ALLOCATION**

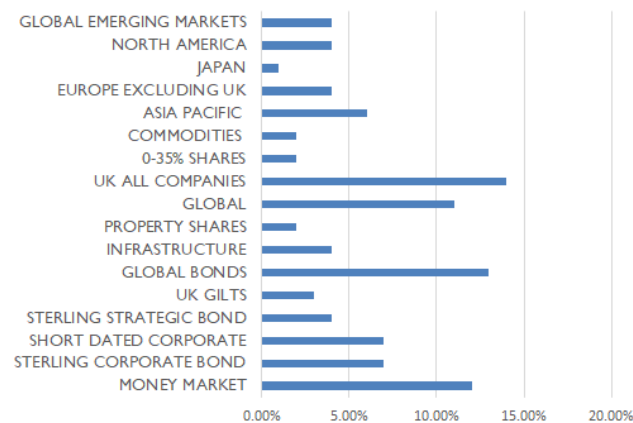
**FUND ALLOCATION**

IA Sector	Fund	%
MONEY MARKET	Cash Facility	2%
	ASI Sterling Money Market	5%
	Royal London Short Term Money Market	5%
STERLING CORPORATE BOND	L&G Short Dated Sterling Corporate Bond Index	3%
	M&G Short Dated Corporate Bond	4%
	Rathbone Ethical Bond	4%
	TwentyFour Corporate Bond	3%
STERLING STRATEGIC BOND	Janus Henderson Fixed Interest Monthly Income	4%
UK GILTS	Royal London UK Government Bond	3%
GLOBAL GOV BONDS	Royal London International Government Bond	2%
GLOBAL BONDS	Vanguard Global Short-Term Bond Index Hedged	4%
	Vanguard Global Bond Index Hedged	3%
USD GOV BOND	Vanguard US Government Bond Index Investor Hedged	4%
INFRASTRUCTURE	L&G Global Infrastructure Index	1%
	M&G Global Listed Infrastructure	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	2%
	Man GLG UK Income	3%
	Royal London UK Equity Income	3%
	Vanguard FTSE UK Equity Income	2%
	Unicorn UK Income	1%
	EUROPE EXCLUDING UK	HSBC European Index
ASIA PACIFIC INC JAPAN	Montanaro European Income	1%
	Blackrock Continental European Income	2%
ASIA PACIFIC INC JAPAN	Baillie Gifford Developed Asia Pacific	2%
ASIA PACIFIC EXC JAPAN	Fidelity Asian Dividend	2%
	Schroder Asian Income	2%
JAPAN	Jupiter Japan Income	1%
GLOBAL EMERGING MARKETS	JPM Emerging Markets Income	1%
	L&G Global Emerging Markets Index	1%
	BNY Mellon Emerging Income	1%
	ASI Emerging Markets Income Equity	1%
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	1%
	JPM US Equity Income	3%
GLOBAL EQUITY INCOME	Aviva Inv Global Equity Income	2%
	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  
*Investment Director*

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



CONTACT INFORMATION

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

**Business Development Team**  
**Tracey Atkin:** 07719 327524  
**Kevin Morrison:** 07891 814345  
**Tanya Strand:** 07902 307277  
**Dawid Lesniowski:** 07907 574921

**Email:** enquiries@ibossLtd.co.uk  
**Phone:** 01423 878840  
**Website:** www.ibossam.com

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.