

## PORTFOLIO DETAILS

### PORTFOLIO OBJECTIVE

The objective of the Portfolio is to provide total return over any 8-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

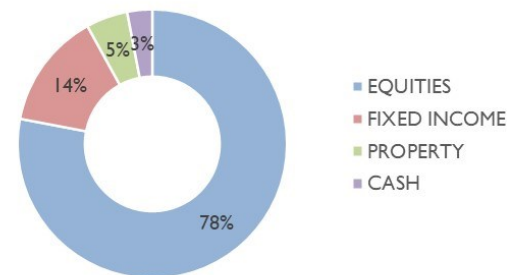
Launch Date	01 May 2021
Current Holdings	27
Minimum Investment	£100
Investment Management Charge	0.15%
Underlying Portfolio Charges	0.16%
Transaction Cost	0.07%
Benchmark	IA Flexible Investment

## TARGET ALLOCATION

### FUND ALLOCATION

IA Sector	Fund	%
MONEY MARKET	Cash Facility	3%
STERLING CORPORATE BOND	BlackRock Corporate Bond 1 to 10 Year	2%
	L&G Short Dated Sterling Corporate Bond Index	4%
	L&G Sterling Corporate Bond Index	2%
GLOBAL EM BONDS	L&G Emerging Markets Government Bond Index (\$)	1%
GLOBAL BONDS	Vanguard Global Bond Index Hedged	3%
	Vanguard US Government Bond Index Hedged	2%
INFRASTRUCTURE	L&G Global Infrastructure Index	5%
COMMODITIES	Ninety One Global Gold	1%
	JPM Natural Resources	2%
UK ALL COMPANIES	L&G UK 100 Index Trust	6%
	L&G UK Mid Cap Index	8%
	HSBC FTSE 250 Index	1%
	L&G UK Index Trust	7%
NORTH AMERICA	L&G US Index Trust	5%
EUROPE EXC UK	HSBC European Index	6%
	Vanguard SRI European Stock	2%
ASIA PACIFIC INC JAPAN	iShares Japan Equity Index (UK)	3%
ASIA PACIFIC EXC JAPAN	Fidelity Index Pacific ex Japan	2%
	L&G Pacific Index Trust	4%
GLOBAL EMERGING MARKETS	iShares Emerging Markets Equity Index	7%
	Vanguard ESG Emerging Markets All Cap Equity Index	3%
	L&G Global Emerging Markets Index	7%
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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**PORTFOLIO PERFORMANCE (to 30/04/2023)**

Cumulative Performance	1 Year	2 Year	3 Year	5 Year	Start of Data 31/07/2016	
Passive MPS Portfolio 7	0.14%	2.22%	25.18%	26.64%	48.08%	
IA Benchmark	-1.66%	-2.09%	21.79%	20.40%	39.65%	

Discrete Performance	2017	2018	2019	2020	2021	2022
Passive MPS Portfolio 7	11.70%	-5.70%	17.03%	5.41%	10.12%	-5.02%
IA Benchmark	11.21%	-6.72%	15.66%	6.70%	11.30%	-8.98%

**START OF DATA PERFORMANCE LINE CHART (31/07/2016 - 30/04/2023)**

**5 YEAR RATIO TABLE (to 30/04/2023)**

	Portfolio	Benchmark
<b>Alpha</b> a measure of the fund's over- or under- performance by comparison to its benchmark	0.89	0.00
<b>Beta</b> a statistical estimate of the fund's volatility by comparison to that of its benchmark	1.05	1.00
<b>Sharpe</b> the higher the Sharpe Ratio the better the relationship between the fund's risk and its return	0.26	0.17
<b>Downside Risk</b> represents an estimate on the potential loss on any investment	11.19	11.08
<b>Volatility</b> how widely a range of returns varied from the fund's average return over a particular period	11.02	10.33
<b>Max Loss</b> represents the worst running return over the period	-16.39	-15.53
<b>Max DD</b> represents the worst possible return over the period	-16.39	-15.53
<b>Downside Capture</b> represents the manager's performance in down-markets	99.98	100.00

Start of Data: 31/07/2016. The Passive Managed Portfolio Service (MPS) past performance figures include simulated past performance to 01/05/2021. Simulated figures are based on the actual performance figures of the Portfolio Management Service research provided by IBOSS Limited. Past performance and the simulated past performance is not a reliable indicator of future performance. The Managed Portfolio Service (MPS) performance is produced using the preferred share classes, this may differ from platform to platform. The Managed Portfolio Service (MPS) is shown net of fund fees only, and does not incorporate platform costs, adviser's client fee, or DFM service charge. Data is provided by FE Analytics. Care has been taken to ensure that the information is correct, but FE neither warrants, represents, nor guarantees the contents of the information, nor does it accept any responsibility for errors, inaccuracies, omissions or any inconsistencies herein. FE data should only be given to retail clients if the IFA firm has the relevant licence with FE.

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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 Operations & 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

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