February 2024



PORTFOLIO DETAILS

PORTFOLIO OBJECTIVE

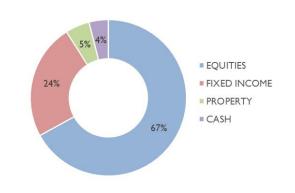
The objective of the Portfolio is to provide total return over any 6-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved.

TARGET ALLOCATION

A SECTOR	FUND ALLOCATION		
Royal London Short Term Money Market STERLING CORPORATE BOND Rathbone Ethical Bond Invesco Corporate Bond (UK) STERLING STRATEGIC BOND R&G Optimal Income JPM Global Bond Opportunities UK GILTS GLOBAL GOV BONDS GLOBAL EMBONDS GLOBAL EMBONDS GLOBAL BONDS Vanguard Global Bond Index Hedged Vanguard US Government Bond Index Vanguard US Government Bond Vanguard US Gov	IA SECTOR	FUND	%
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GLOBAL Rathbone Global Opportunities 2%		,	
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GLOBAL EQUITY INCOME Aviva Global Equity Income 2%			2%
	GLOBAL EQUITY INCOME	Aviva Global Equity Income	2%

IMPORTANT INFORMATION				
Launch Date	01 November 2018			
Current Holdings	45			
Minimum Investment	£100			
Investment Management Charge	0.20%			
Underlying Portfolio Charges-Capped at 0.58%	0.48%			
Transaction Cost	0.14%			
Benchmark	50% IA Mixed Inv 40-85% Shares 50% IA Flexible Investment			

ASSET ALLOCATION





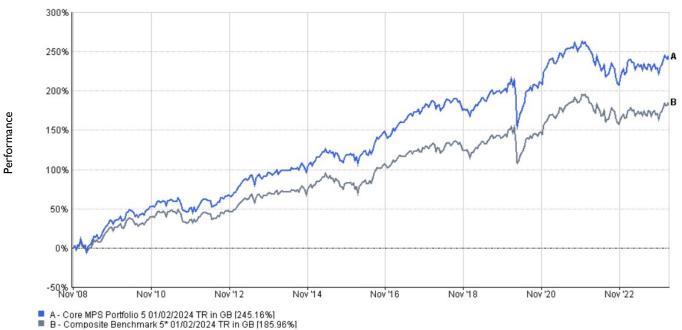


EVEN A PORTFOLIO IN THE LOWEST RISK CATEGORY IS NOT RISK-FREE

PORTFOLIO PERFORMANCE (to 31/01/2024)

Cumulative Performance	l Year	2 Year	3 Year	5 Year	10 Year		Since Launch	
MPS Portfolio 5	2.44%	-0.22%	3.62%	24.50%	78.56%		245.16%	
IA Benchmark	4.00%	2.14%	8.33%	28.25%	70.47%	185.96%		
Discrete Calendar Year Performance	2016	2017	2018	2019	2020	2021	2022	2023
MPS Portfolio 5	11.39%	15.15%	-5.68%	14.92%	8.23%	8.02%	-10.14%	7.54%
IA Benchmark	13.34%	10.59%	-6.41%	15.72%	6.01%	11.12%	-9.51%	7.58%

START OF DATA PERFORMANCE LINE CHART (01/11/2008 - 31/01/2024)



5 YEAR RATIO TABLE (to 31/01/2024)

	Portfolio	Benchmark
Alpha a measure of the fund's over- or under- performance by comparison to its benchmark	-0.49	0.00
Beta a statistical estimate of the fund's volatility by comparison to that of its benchmark	0.98	1.00
Sharpe the higher the Sharpe Ratio the better the relationship between the fund's risk and its return	0.44	0.50
Downside Risk represents an estimate on the potential loss on any investment	10.13	10.71
Volatility how widely a range of returns varied from the fund's average return over a particular period	10.10	10.14
Max Loss represents the worst running return over the period	-14.44	-15.47
Max DD represents the worst possible return over the period	-14.49	-15.47
Downside Capture represents the manager's performance in down-markets	98.03	100.00

ADDITIONAL INFORMATION





eValue Mapping available upon request

*Composite benchmark: 50% IA Mixed Investment 40-85% Shares / 50% IA Flexible Investment

Since Launch: Launch of PMS Portfolio 01/11/2008. The Managed Portfolio Service (MPS) past performance figures include simulated past performance to 1st November 2018. Simulated figures are based on the actual performance figures of the Portfolio Management Service 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.



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 JIO 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 I 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 AVAILABILTY



Clabrda









FundsNetwork











Parmenion



THIRD PARTY RATINGS







CONTACT INFORMATION

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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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IMPORTANT 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 an investment and the income from it can fall as well as rise and investors may get back less than they invested. 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 which a proposed investor may require in order to make a decision as to 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. Care has been taken to ensure that the information is correct but IBOSS Asset Management neither warrants, represents nor guarantees the contents of the information, nor does it accept any responsibility for errors, inaccuracies, omissions or any inconsistencies herein.

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