

## 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 Portfolios Income focus and diverse range of investable assets.

## TARGET ALLOCATION

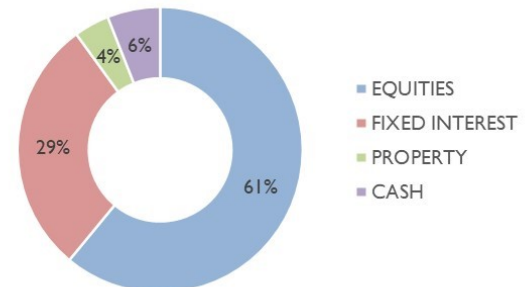
## FUND ALLOCATION

IA Sector	Fund	%
MONEY MARKET	Cash Facility	2%
	Royal London Short Term Money Market	4%
STERLING CORPORATE BOND	Rathbone Ethical Bond	3%
	Invesco Corporate Bond (UK)	1%
STERLING STRATEGIC BOND	L&G Strategic Bond	2%
	M&G Optimal Income	3%
	JPM Global Bond Opportunities	2%
UK GILTS	Royal London UK Government Bond	4%
GLOBAL EM BONDS	M&G Emerging Markets Bond	3%
GLOBAL GOV BONDS	Royal London International Government Bond	3%
GLOBAL BONDS	Vanguard Global Bond Index Hedged	4%
USD GOV BOND	Vanguard US Government Bond Index	2%
MIXED INV 0-35% SHARES	Ninety One Diversified Income	2%
INFRASTRUCTURE	BNY Mellon Global Infrastructure Income	1%
	M&G Global Listed Infrastructure	1%
PROPERTY OTHER	L&G Globa Real Estate Dividend Index	2%
TARGETED ABSOLUTE RETURN	WS Ruffer Diversified Return	2%
UK EQUITY INCOME	BNY Mellon UK Income	3%
	Gresham House UK Multi Cap Income	3%
	Man GLG UK Income	4%
	Royal London UK Equity Income	3%
	Vanguard FTSE UK Equity Income Index	4%
EUROPE EXC UK	HSBC European Index	2%
	Montanaro European Income	2%
	Blackrock Continental European Income	2%
ASIA PACIFIC EXC JAPAN	Fidelity Asian Dividend	3%
	Schroder Asian Income	2%
JAPAN	Jupiter Japan Income	2%
	iShares Japan Equity Index (UK)	2%
GLOBAL EMERGING MARKETS	JPM Emerging Markets Income	3%
	L&G Global Emerging Markets Index	3%
	BNY Mellon Emerging Income	2%
	abrdn Emerging Markets Income Equity	2%
COMMODITIES	Blackrock Natural Resources Growth & Income	2%
NORTH AMERICA	L&G US Index Trust	1%
	M&G North American Dividend	2%
	JPM US Equity Income	1%
GLOBAL EQUITY INCOME	Aviva Inv Global Equity Income	3%
	Guinness Global Equity Income	3%
	Vanguard Global Equity Income	2%
	M&G Global Dividend	3%

## IMPORTANT INFORMATION

Launch Date	16 March 2020
Current Holdings	41
Minimum Investment	£100
Investment Management Charge	0.20%
Underlying Portfolio Charge (Capped at 0.65%)	0.52%
Transaction Cost	0.19%
Historic Yield	3.56%
Benchmark	IA Mixed Investment 40-85% Shares

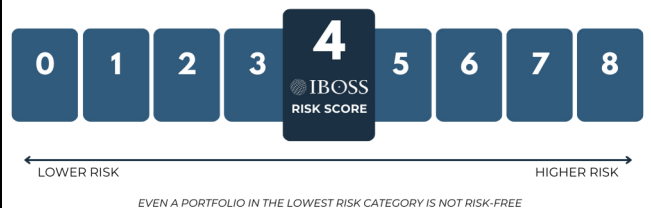
## ASSET ALLOCATION



## SECTOR ALLOCATION



## IBOSS RISK SCORE

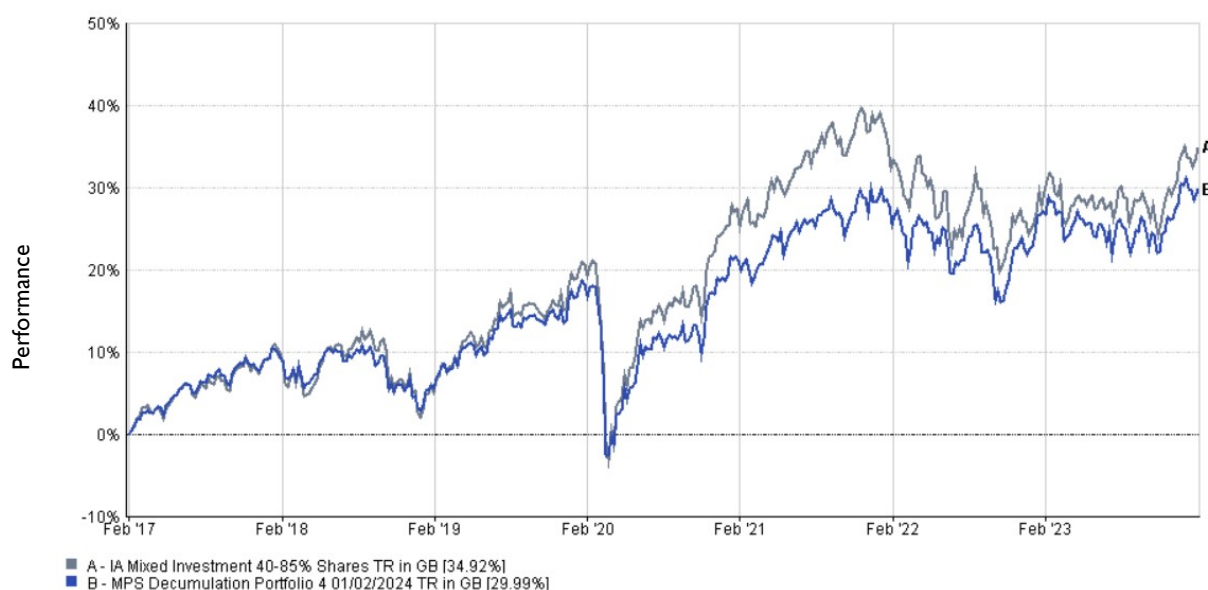


**PORTFOLIO PERFORMANCE (to 31/01/2024)**

Cumulative Performance	1 Year	2 Year	3 Year	5 Year	Start of Data 31/01/2017	
MPS Decumulation Portfolio 4	2.54%	2.98%	9.29%	21.86%	29.99%	
IA Benchmark	4.41%	1.98%	8.09%	27.21%	34.92%	

Discrete Calendar Year Performance	2018	2019	2020	2021	2022	2023
MPS Decumulation Portfolio 4	-5.43%	12.77%	2.39%	8.39%	-4.96%	6.74%
IA Benchmark	-6.11%	15.78%	5.32%	10.94%	-10.04%	8.08%

**START OF DATA PERFORMANCE LINE CHART (31/01/2017 - 31/01/2024)**

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

	Portfolio	Benchmark
<b>Alpha</b> a measure of the fund's over- or under- performance by comparison to its benchmark	-0.25	0.00
<b>Beta</b> a statistical estimate of the fund's volatility by comparison to that of its benchmark	0.86	1.00
<b>Sharpe</b> the higher the Sharpe Ratio the better the relationship between the fund's risk and its return	0.45	0.48
<b>Downside Risk</b> represents an estimate on the potential loss on any investment	9.42	10.43
<b>Volatility</b> how widely a range of returns varied from the fund's average return over a particular period	9.06	10.21
<b>Max Loss</b> represents the worst running return over the period	-14.15	-15.41
<b>Max DD</b> represents the worst possible return over the period	-14.15	-15.41
<b>Downside Capture</b> represents the manager's performance in down-markets	88.39	100.00

**ADDITIONAL INFORMATION**
**THIRD PARTY RISK PROFILES**

eValue Mapping available  
upon request

Start of Data: 31/01/2017. The Decumulation Managed Portfolio Service (MPS) past performance figures include simulated past performance to 01/02/2020. 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.

## 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

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

**Business Development Team**  
**Tracey Atkin:** 07719 327524  
**Josh Folgado:** 07828 557057  
**Dawid Lesniowski:** 07907 574921

**Email:** [enquiries@iboss Ltd.co.uk](mailto:enquiries@iboss Ltd.co.uk)  
**Phone:** 01423 878840  
**Website:** [www.ibossam.com](http://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.

## IMPORTANT INFORMATION

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 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.

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.

IBOSS Asset Management Limited is owned by Kingswood Holdings Limited, an AIM listed company incorporated in Guernsey (registered number: 42316).

Published: February 2024