

PASSIVE MPS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

The Passive range has outperformed its benchmark across all risk profiles since inception.

Passive MPS Cumulative Performance (%) (data to 01/11/2024)

Source: FE fundinfo

Outperformance	Market Lows	End of Peak Dollar Strength	Post Transitory Inflation	Year To Date	1 Year	2 Year	3 Year	5 Year	8 Year	Since Inception (31/07/2016)
Portfolio 0	12.6	12.7	6.3	4.5	10.1	12.1	6.6	12.9	24.2	25.7
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	11.2	11.7	2.0	3.9	9.1	11.0	2.1	7.5	14.6	15.7
Portfolio 1	13.8	13.7	7.2	5.1	11.1	13.3	7.3	15.7	29.2	31.5
IA Mixed Investment 0-35%	11.9	12.5	-1.5	3.8	10.8	11.5	-1.3	6.0	15.5	17.1
Portfolio 2	16.6	16.4	9.7	6.1	13.4	15.8	9.3	21.5	39.0	42.8
IA Mixed Investment 20-60%	15.1	15.1	3.0	5.2	13.1	14.6	2.8	15.6	29.3	32.7
Portfolio 3	18.2	17.4	10.3	6.8	14.4	17.2	9.7	23.9	44.2	49.3
50/50 IA Mixed 40-85% & 20-60%	16.8	16.5	4.5	6.3	14.7	16.2	4.3	20.7	38.1	42.5
Portfolio 4	19.5	18.5	11.2	7.5	15.5	18.4	10.5	25.8	48.1	54.1
IA Mixed Investment 40-85%	18.6	17.8	5.9	7.3	16.2	17.8	5.8	26.0	47.3	52.8
Portfolio 5	20.9	19.5	12.1	8.1	16.2	19.6	11.2	27.9	51.9	58.9
50/50 IA Mixed 40-85% & Flexible	18.1	16.7	5.9	7.3	16.0	17.3	5.7	27.4	48.7	55.0
Portfolio 6	21.4	19.6	12.6	8.3	16.7	20.0	11.7	29.7	54.9	62.5
IA Flexible Investment	17.6	15.7	6.0	7.3	15.7	16.9	5.6	28.9	50.1	57.2
Portfolio 7	22.3	20.2	14.1	8.7	17.4	20.8	13.0	33.2	60.8	69.5
IA Flexible Investment	17.6	15.7	6.0	7.3	15.7	16.9	5.6	28.9	50.1	57.2
Portfolio 8	24.2	21.0	16.9	9.8	19.1	22.5	15.4	39.1	69.0	79.1
IA Flexible Investment	17.6	15.7	6.0	7.3	15.7	16.9	5.6	28.9	50.1	57.2

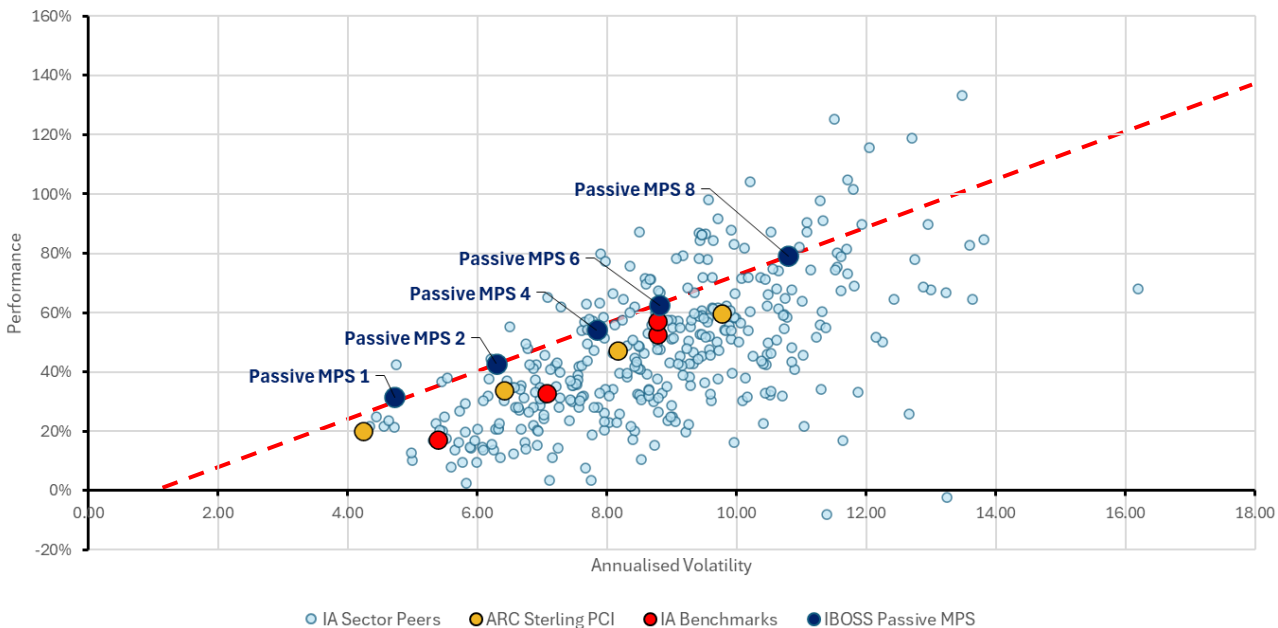
Market Lows 31/10/2022 to date - Late October 2022, marked the beginning of the recent broad market rally.

End of Peak Dollar Strength 28/09/2022 to date - A period where Pound Sterling has strengthened against the US dollar.

Post Transitory 30/11/2021 to date - The period since Jerome Powell (Federal Reserve Chair) announced that inflation was no longer considered transitory.

The Passive range has delivered better risk-adjusted returns than 82% of the peer group since inception.

Passive MPS Performance Against Volatility - Since Inception (data from 31/07/2016 to 01/11/2024)



IA Sector Peers are funds within any of the following IA Sectors: IA Mixed Investment 0-35%, 20-60% or 40-85% shares or Flexible Investment.

We have included Passive MPS Portfolios that are mapped directly to an IA benchmark only. Please contact us for information about portfolios 0, 3, & 5.

Some of the performance figures shown are simulated based on the performance figures/asset allocation/fund selection of the Portfolio Management Service research provided by IBOSS Limited, from 31 July 2016. Past performance and simulated past performance figures are not a reliable indicator of future performance. Performance is shown net of fund fees only and does not incorporate platform costs, adviser's client fee or DFM service charge. Please see our important information for full risk warnings.

PASSIVE MPS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

The Passive range has outperformed its benchmark in the majority of calendar years.

Passive MPS Discrete Calendar Performance (%)

Source: FE fundinfo

Outperformance	2017	2018	2019	2020	2021	2022	2023
Portfolio 0	3.6	-1.7	8.2	2.3	3.2	-4.6	6.1
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	3.4	-2.2	6.2	2.9	2.0	-7.4	5.6
Portfolio 1	4.9	-2.2	9.4	2.9	4.4	-4.8	6.4
IA Mixed Investment 0-35%	4.8	-3.3	8.7	3.9	2.8	-10.9	6.0
Portfolio 2	6.5	-3.1	11.8	3.8	6.3	-5.0	7.3
IA Mixed Investment 20-60%	7.2	-5.1	11.8	3.5	7.2	-9.5	6.8
Portfolio 3	8.1	-3.9	13.4	4.3	7.2	-5.5	7.4
50/50 IA Mixed 40-85% & 20-60%	8.6	-5.6	13.8	4.4	9.1	-9.8	7.4
Portfolio 4	9.3	-4.4	14.3	4.4	7.8	-5.6	7.6
IA Mixed Investment 40-85%	10.0	-6.1	15.8	5.3	10.9	-10.0	8.1
Portfolio 5	10.3	-4.6	14.9	4.5	8.6	-5.7	7.9
50/50 IA Mixed 40-85% & Flexible	10.6	-6.4	15.7	6.0	11.1	-9.5	7.6
Portfolio 6	10.7	-5.1	15.8	4.9	9.1	-5.5	7.8
IA Flexible Investment	11.2	-6.7	15.7	6.7	11.3	-9.0	7.1
Portfolio 7	11.7	-5.7	17.0	5.4	10.1	-5.0	7.9
IA Flexible Investment	11.2	-6.7	15.7	6.7	11.3	-9.0	7.1
Portfolio 8	13.6	-7.4	18.9	5.5	11.7	-3.8	7.8
IA Flexible Investment	11.2	-6.7	15.7	6.7	11.3	-9.0	7.1

The Passive range has consistently delivered superior risk characteristics for over 7 years.

Passive MPS Performance Characteristics Ranked Against IA Sector Peer Group (data from 31/07/2016 to 31/10/2024)

	Volatility	
	Value	%
Passive MPS Portfolio 1	4.73	16
Passive MPS Portfolio 2	6.29	10
Passive MPS Portfolio 4	7.84	10
Passive MPS Portfolio 6	8.81	25
Passive MPS Portfolio 7	9.48	34
Passive MPS Portfolio 8	10.80	66

*The portfolios have produced 1st or 2nd quartile volatility in 80% of calendar years.

Volatility demonstrates how widely a portfolio's return varies over time.

The lower the volatility, the smoother the client's journey.

	Max Drawdown	
	Value	%
Passive MPS Portfolio 1	-7.32	1
Passive MPS Portfolio 2	-9.93	2
Passive MPS Portfolio 4	-13.12	14
Passive MPS Portfolio 6	-15.15	21
Passive MPS Portfolio 7	-16.39	39
Passive MPS Portfolio 8	-19.52	69

*The portfolios have produced 1st or 2nd quartile maximum drawdown in 86% of calendar years.

Maximum drawdown indicates the worst period of performance in the portfolio's history i.e. buying at the top & selling at the bottom.

	Sharpe	
	Value	%
Passive MPS Portfolio 1	0.71	1
Passive MPS Portfolio 2	0.70	7
Passive MPS Portfolio 4	0.69	28
Passive MPS Portfolio 6	0.69	26
Passive MPS Portfolio 7	0.69	25
Passive MPS Portfolio 8	0.68	29

Across all risk profiles the IBOSS portfolios have provided superior returns relative to risk taken.

Sharpe ratio demonstrates a portfolio's risk adjusted returns. A positive ratio indicates clients have experienced returns above risk taken.

*Stats excludes Portfolio 8 which targets a higher equity content/risk (circa 98%).

The IBOSS Passive Portfolios have been ranked by percentile against peers within their IA Sector average benchmark.

Quartile key
Ranked against IA Sector: 1st 2nd 3rd 4th

Source: FE fundinfo

We have included Passive MPS Portfolios that are mapped directly to an IA benchmark only. Please contact us for information about portfolios 0, 3, & 5.

Some of the performance figures shown are simulated based on the performance figures/asset allocation/fund selection of the Portfolio Management Service research provided by IBOSS Limited, from 31 July 2016. Past performance and simulated past performance figures are not a reliable indicator of future performance. Performance is shown net of fund fees only and does not incorporate platform costs, adviser's client fee or DFM service charge. Please see our important information for full risk warnings.



This communication is designed for professional financial advisers only and is not approved for direct marketing with individual clients. These investments are not suitable for everyone, and you should obtain expert advice from a professional financial adviser. Investments are intended to be held over a medium to long term timescale, taking into account the minimum period of time designated by the risk rating of the particular fund or portfolio, although this does not provide any guarantee that your objectives will be met. Please note that the content is based on the author's opinion and is not intended as investment advice. It remains the responsibility of the financial adviser to verify the accuracy of the information and assess whether the OEIC fund or discretionary fund management model portfolio is suitable and appropriate for their customer.

Past performance is not a reliable indicator of future performance. The value of investments and the income derived from them can fall as well as rise, and investors may get back less than they invested.

We provide the DFM MPS as both distributor and manufacturer. Details of our target market assessment can be found in our compliance investment procedures, available upon request. Each fund will be assessed independently, but it is highly unlikely that any one fund held in our portfolio will meet the target market in isolation—detail of why the inclusion collectively will be suitable is included within our research.

The Passive Managed Portfolio Service (MPS) was launched 1 September 2019. The past performance figures include simulated past performance to 01/08/2019 (Portfolios 0-6), 01/05/2021 (Portfolio 7) and 01/11/2022 (Portfolio 8), which are based on the actual performance figures/asset allocation/fund selection 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 DFM MPS performance and displayed underlying portfolio charge is produced using the preferred share classes, this may differ from platform to platform and is shown net of fund fees only, they do not incorporate platform costs, adviser's client fee or DFM service charge.

Data is provided by Financial Express (FE). Care has been taken to ensure that the information is correct but FE neither warrants, neither represents nor guarantees the contents of the information, nor does it accept any responsibility for errors, inaccuracies, omissions or any inconsistencies herein. Please note FE data should only be given to retail clients if the IFA firm has the relevant licence with FE.

IBOSS Asset Management is authorised and regulated by the Financial Conduct Authority (registered number: 697866).

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

IBOSS Limited (Portfolio Management Service) is a non-regulated organisation and provides model portfolio research and outsourced white labelling administration service to support IFA firms, it is owned by Kingswood Holding Limited; the same group who own IBOSS Asset Management Limited. The performance of the IBOSS PMS portfolios is not a guide to the potential performance of the IBOSS Asset Management MPS discretionary model portfolios or OEIC Fund Range.

Registered Office is the same: 2 Sceptre House, Hornbeam Square North, Harrogate, HG2 8PB. Registered in England No: 6427223.

CONTACT INFORMATION

IAM 231.11.24 | approved August 2024

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

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