

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.

TARGET ALLOCATION

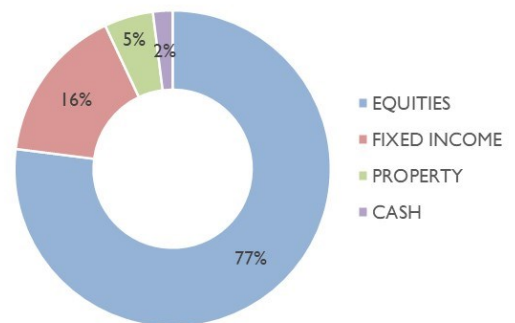
FUND ALLOCATION

IA SECTOR	FUND	%
MONEY MARKET	Cash Facility	2%
STERLING CORPORATE BOND	Rathbone Ethical Bond	2%
	Man GLG Sterling Corporate Bond	1%
STERLING STRATEGIC BOND	L&G Strategic Bond	2%
	Artemis High Income	1%
	M&G Optimal Income	2%
GLOBAL GOV BONDS	Royal London International Government Bond	2%
GLOBAL EM BONDS	M&G Emerging Markets Bond	2%
GLOBAL BONDS	Vanguard Global Bond Index Hedged	2%
	Vanguard US Government Bond Index	2%
INFRASTRUCTURE	M&G Global Listed Infrastructure	2%
	Lazard Global Listed Infrastructure Equity	1%
PROPERTY	Schroder Global Cities Real Estate	1%
	CT Global Real Estate Securities	1%
FLEXIBLE INVESTMENT	Trojan Ethical	2%
SPECIALIST	Ninety One Global Gold	2%
	JPM Natural Resources	2%
UK ALL COMPANIES	Polar Capital UK Value Opportunities	3%
	L&G UK 100 Index Trust	3%
	Artemis UK Select	3%
	Fidelity Special Situations	3%
UK EQUITY INCOME	Man GLG Income	3%
	BNY Mellon UK Income	2%
EUROPE EXCLUDING UK	Liontrust European Dynamic	3%
	HSBC European Index	2%
EUROPEAN SMALLER COMPANIES	Janus Henderson European Smaller Companies	2%
ASIA PACIFIC EX JAPAN	Fidelity Asia Pacific Opportunities	3%
	Federated Hermes Asia ex-Japan Equity	2%
JAPAN	iShares Japan Equity Index (UK)	2%
	M&G Japan	2%
	CT Japan	2%
GLOBAL EMERGING MARKETS	M&G Global Emerging Markets	3%
	Lazard Emerging Markets	3%
	L&G Global Emerging Markets Index	7%
NORTH AMERICA	L&G US Index Trust	8%
	Federated Hermes US SMID Equity	3%
	M&G North American Value	3%
GLOBAL	Rathbone Global Opportunities	4%
	L&G International Index Trust	2%
GLOBAL EQUITY INCOME	Aviva Global Equity Income	3%

IMPORTANT INFORMATION

Launch Date	01 May 2021
Current Holdings	40
Minimum Investment	£100
Investment Management Charge	0.20%
Underlying Portfolio Charges	0.49%
Transaction Cost	0.14%
Benchmark	IA Flexible Investment

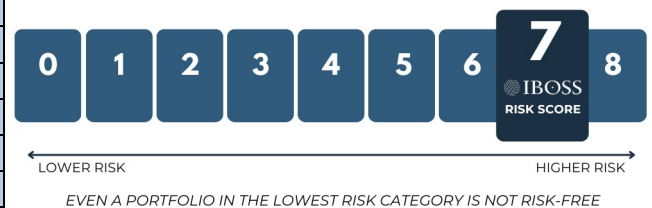
ASSET ALLOCATION



SECTOR ALLOCATION



IBOSS RISK SCORE



PORTFOLIO PERFORMANCE (to 31/01/2025)

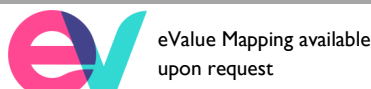
Cumulative Performance	1 Year	2 Year	3 Year	5 Year**
MPS Portfolio 7	14.94%	17.48%	15.77%	33.39%
IA Benchmark	13.35%	17.42%	15.96%	31.81%

Discrete Calendar Year Performance	2018**	2019**	2020**	2021**	2022	2023	2024
MPS Portfolio 7	-6.55%	16.87%	9.39%	9.45%	-9.83%	7.77%	9.32%
IA Benchmark	-6.72%	15.66%	6.70%	11.30%	-8.98%	7.08%	9.42%

START OF DATA PERFORMANCE LINE CHART (01/02/2016 - 31/01/2025)**

5 YEAR RATIO TABLE (to 31/01/2025)

	Portfolio	Benchmark
Alpha a measure of the fund's over- or under- performance by comparison to its benchmark (Decimal)	-0.25	0.00
Beta a statistical estimate of the fund's volatility by comparison to that of its benchmark (Decimal)	1.10	1.00
Sharpe the higher the Sharpe Ratio the better the relationship between the fund's risk and its return (Decimal)	0.53	0.57
Downside Risk represents an estimate on the potential loss on any investment (%)	11.38	10.85
Volatility how widely a range of returns varied from the fund's average return over a particular period (%)	11.16	9.93
Max Loss represents the worst running return over the period (%)	-15.67	-15.11
Max DD represents the worst possible return over the period (%)	-15.67	-15.11
Downside Capture represents the manager's performance in down-markets (%)	107.76	100.00

ADDITIONAL INFORMATION
THIRD PARTY RISK PROFILES


Start of Data: 01/02/2016. **The Managed Portfolio Service (MPS) past performance figures include simulated past performance to 1st February 2021. 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 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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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. The views expressed in this document are those of IBOSS Asset Management and do not constitute investment advice or a guarantee of future performance. Market outlooks and political landscapes are based on current economic and political conditions, which are subject to change. Past performance is not indicative of future results. Investors should form their own views and, where necessary, seek independent financial advice before making investment decisions.

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Firm Reference Number 697866.

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Published: February 2025