

Portfolio factsheet

As at: 31/12/2021

Risk level 5

Long term gross projected level of average annual return:¹

5.77%

Historic Yield

1.76%

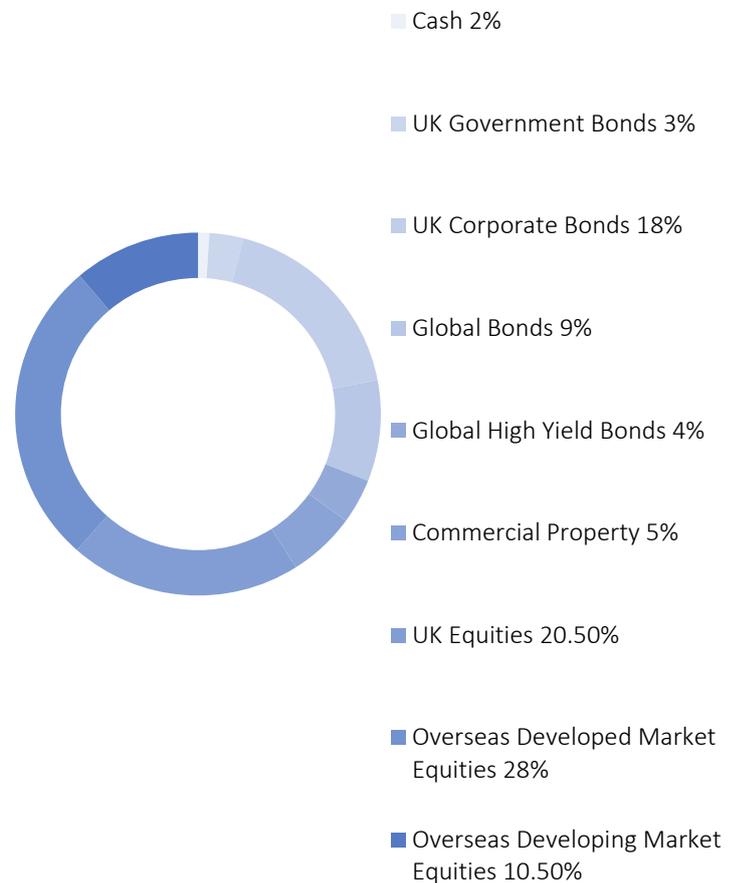
Average suggested minimum investment time frame:²

8 years

Portfolio breakdown

Fund & Weighting	
Wrap Cash	2%
Baillie Gifford High Yield Bond	4%
Dimensional International Value	4%
Dimensional UK Value	2%
Fidelity Asia	4%
iShares Global Property Securities Equity Index	5%
Jupiter European	3%
L&G Short Dated Sterling Corporate Bond Index	9%
Lindsell Train LF Lindsell Train UK Equity	5%
Vanguard Emerging Markets Stock Index	4%
Vanguard FTSE Developed Europe ex-UK Equity Index	2%
HSBC FTSE All Share Idx	13%
Vanguard Global Bond Index Hedged	6%
Vanguard Global Short-Term Bond Index Hedged	3%
Fundsmith Equity Index	8%
HSBC Japan Stock Index	3%
Vanguard Pacific ex-Japan Stock Index	2%
Vanguard UK Government Bond Index	3%
Vanguard UK Investment Grade Bond Index	9%
HSBC US Equity Index	9%

Asset class breakdown³



Costs

Annual Portfolio Expense ⁴	0.28%
Annual Transaction Costs	0.05%
Initial One-Off Purchase cost ⁵	0.00%

Risk				
Maximum drawdown during 'Credit Crunch' ¹⁶	Maximum drawdown since 31/05/12 ⁷⁸	Negative months since 31/05/12 ⁸	Months recovering since 31/05/12 ⁸	Growth months since 31/05/12 ⁸
-30.56%	-17.77%	31.30%	12.17%	56.52%

Performance⁸

Cumulative	3 month	6 month	1 Year	2 Year	3 Year	4 year	5 year	Annualised 5 Years
Portfolio ⁹	2.99	3.85	10.45	14.72	32.48	27.41	38.56	7.70%
Benchmark ¹⁰	3.23	4.47	10.76	15.81	33.18	25.66	37.48	
Discrete	2021	2020	2019	2018	2017			
Portfolio ⁹	10.45	4.27	15.04	-5.07	10.17			
Benchmark ¹⁰	10.76	4.56	15.00	-5.64	9.40			

Please note the figures refer to the past and that past performance is not a reliable indicator of future results. The value of investments may go down as well as up. You may not get back as much as you originally invested.

Important information

1. We source this assumed rate of potential return from Distribution Technology who are experts in the field. This figure is gross of inflation and any other charges. The charges include the stated cost of the portfolio, ongoing advice costs and platform costs. These will usually be no more than 1.65% pa. This would equate to a net return of 4.12 % pa before inflation.

2. Suggested length of Investment: This is how long we would suggest you invest for in order to give yourself the best chance of getting back your present value or your initial investment. A long investment timeframe is the best defence against times of market volatility. We have produced the time horizon figures using an analysis of historic performance data. Please note this does not guarantee the return of either your original investment or its present value.

3. Asset Breakdown: For this calculation a fund is assumed to invest 100% in any one asset class. For example a fund in the IMA UK All Companies sector would be classified 100% UK Equity.

4. Portfolio Expense: Where available we use the OCF (Ongoing Charges Figure), if this is not available we use the TER (Total Expense Ratio). The two figures are broadly the same, the only difference being that the OCF does not include any performance fees the fund may have. These two figures measure the total costs associated with managing and operating the fund. These costs consist primarily of management fees and additional expenses such as registration, regulation, auditing and legal fees, the costs of distribution as well as any other operational expenses.

5. The portfolio has an initial one off charge for the purchases of some of the funds. This charge relates to the bid/offer spread and/or dilution levy of the underlying holdings within a number of the funds and they have disclosed this for reasons of transparency. This is a cost to all investors and is one we believe will not reduce the performance of the recommended portfolio. This would not apply in full with a rebalance.

6. The maximum drawdown is the maximum loss from a peak to a trough of a portfolio before a new peak is attained i.e. buying equity at the highest price and selling at the lowest price. It is effectively the historical worst case loss of a portfolio. We have calculated this using weekly data from the sector averages of the underlying funds from 31/10/2007 to 03/03/2009. This portfolio was rebalanced twice a year in November and May. The price of the FTSE 100 fell by 47.75% and the return from an investment tracking the FTSE 100 over the period was -44.79% before costs (the difference is due to dividends).

7. This is the worst peak to trough loss recorded of the portfolio itself.

8. This is taken from Financial Express Analytics. All performance figures are calculated on a bid to bid total return basis in pounds sterling to last month end.

9. The performance figure does not include any product costs or adviser charges. It is net of the ongoing cost of the portfolio itself as explained in point 3.

10. We have used the relevant ARC benchmark for this risk level (Sterling Steady Growth PCI (Between 55%-75% in equities). ARC measure the average performance of around 100,000 investment accounts managed by major wealth managers across the country. This gives us data on how well other investment managers are doing.