

## Objective

The Conservative Income Portfolio aims to deliver a total return of inflation (CPI) +2% pa. over rolling five-year periods. It is anticipated that a substantial proportion of the total return will come from income.

## Suitability

Designed for investors who seek a regular investment income together with prospects for limited capital growth over not less than 5 years, and to achieve this are prepared to accept some short-term potential for capital losses.

## Asset Allocation

The portfolio can invest across all asset classes, but it is limited to a maximum equity weighting of 35%.

## Risk Profile

The portfolio adopts a low to moderate approach to risk and it is anticipated its volatility will not exceed 35% of global market equity volatility.

## Benchmark

IA Mixed Investment 0-35% Shares

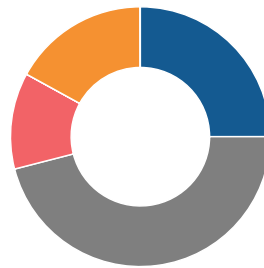
## Portfolio Details:

Inception Date	01.04.2012
Ongoing Charge Figure	0.54%
Transaction Costs	0.18%
DFM Fee	0.36%
No. of Holdings	18
Volatility	6.41
Estimated Yield	3.01%

## Top 10 Holdings:

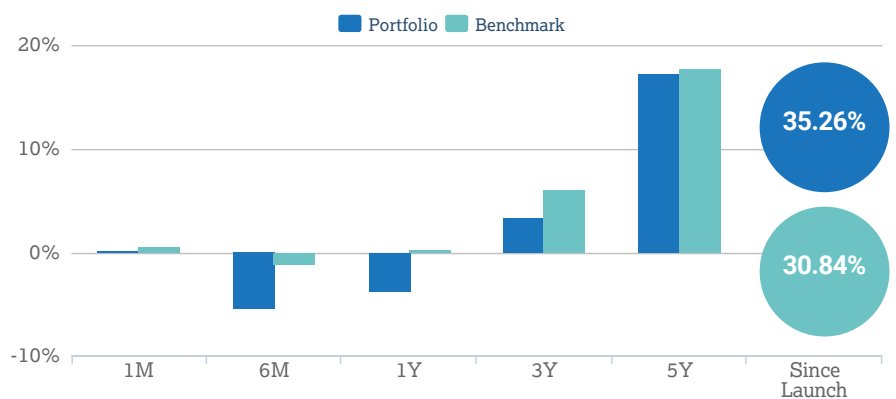
RLAM ST Money Market	17.00%
Artemis High Income	7.00%
Close Select Fixed Income	7.00%
iShares Overseas Gov Bond	7.00%
Baillie Gifford Strategic Bond	6.00%
BNY Mellon Real Return	6.00%
Ninety One Diversified Income	6.00%
Merian Global Strat Bond	6.00%
TwentyFour Dynamic Bond	6.00%
Fidelity Global Enhanced Income	5.00%

## Asset Allocation:



Equity	25.00%	<b>Equity Breakdown:</b>	
Fixed Income	46.00%	UK	44.00%
Alternatives	12.00%	Global	32.00%
Cash	17.00%	US	12.00%
		Europe	12.00%

## Performance:



Cumulative	1m	6m	1y	3y	5y
Portfolio	0.16%	-5.38%	-3.72%	3.44%	17.23%
Benchmark	0.61%	-1.11%	0.39%	6.06%	17.69%
CPI +2%	-	-	3.14%	12.20%	20.46%

Discrete	YTD	2019	2018	2017	2016
Portfolio	-5.15%	10.68%	-4.22%	8.79%	7.05%
Benchmark	-0.50%	8.70%	-3.35%	4.84%	8.47%
CPI +2%	-	3.33%	4.13%	5.00%	3.63%

## Important Information

Data source: Financial Express Analytics. Figures quoted on a bid-to-bid basis in Sterling with income reinvested, net of DFM charges. Past performance is not a reliable indicator of future returns. The value of your investments and the income derived from them can go down as well as up and may be affected by exchange rate fluctuations. You may not get back the original amount you invested. Investors actual returns may differ from the quoted performance data.

This document is for information purposes only and is not intended as investment advice. If you have any questions regarding the information contained within this document, you are recommended to speak with your financial adviser.

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