

## Objective

The Balanced Income Portfolio aims to deliver a total return of inflation (CPI) +4% pa. over rolling five-year periods. It also aims to deliver a rising income stream, growing faster than inflation.

## Suitability

Designed for investors who seek a regular investment income together with capital growth over not less than 5 years and who are prepared to accept periodic capital losses to achieve a high total return.

## Asset Allocation

The portfolio can invest across all asset classes, but it is limited to a maximum equity weighting of 85%.

## Risk Profile

The portfolio adopts a moderate to higher approach to risk and it is anticipated its volatility will not exceed 85% of global market equity volatility.

## Benchmark

IA Mixed Investment 40-85% Shares

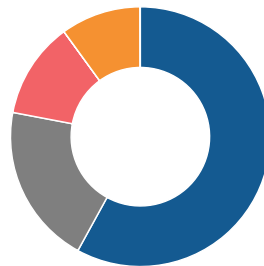
## Portfolio Details:

Inception Date	01.04.2012
Ongoing Charge Figure	0.62%
Transaction Costs	0.22%
DFM Fee	0.36%
No. of Holdings	20
Volatility	8.97
Estimated Yield	3.66%

## Top 10 Holdings:

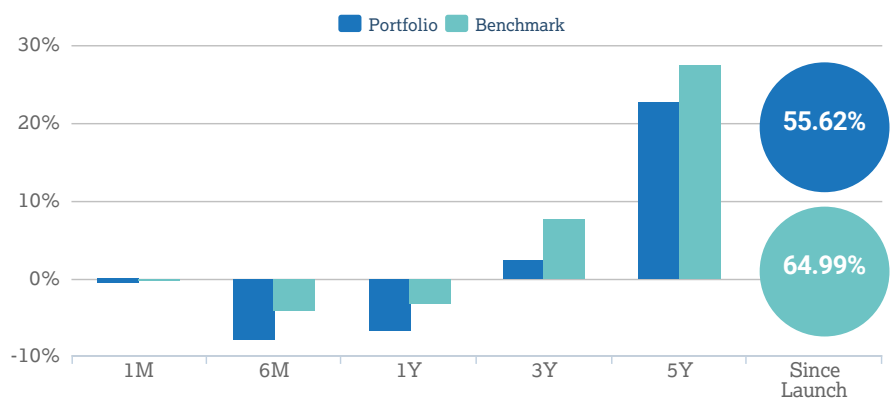
RLAM ST Money Market	10.00%
Fidelity Enhanced Income	8.00%
Fidelity Global Enhanced Income	8.00%
Man GLG UK Income	7.00%
BNY Mellon Real Return	6.00%
Ninety One Diversified Income	6.00%
Legg Mason RARE Gbl Infrastructure	6.00%
Artemis High Income	5.00%
Close Select Fixed Income	5.00%
JP Morgan US Equity Income	5.00%

## Asset Allocation:



Equity	58.00%	<b>Equity Breakdown:</b>	
Fixed Income	20.00%	UK	36.21%
Alternatives	12.00%	Global	32.76%
Cash	10.00%	US	13.79%
		Europe	6.90%
		Asia Pacific	5.17%
		Em. Mkts.	5.17%

## Performance:



Cumulative	1m	6m	1y	3y	5y
Portfolio	-0.41%	-7.68%	-6.57%	2.47%	22.73%
Benchmark	-0.01%	-4.04%	-3.00%	7.64%	27.55%
CPI +4%	-	-	5.16%	18.94%	32.74%

Discrete	YTD	2019	2018	2017	2016
Portfolio	-7.91%	14.40%	-6.29%	11.22%	11.48%
Benchmark	-4.30%	15.78%	-6.11%	9.98%	12.87%
CPI +4%	-	5.35%	6.17%	7.06%	5.66%

## 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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