

Objective

The Passive Balanced Growth Portfolio aims to deliver a total return of inflation (CPI) +4% pa. over rolling five-year periods.

Suitability

Designed for investors who seek a lower-cost means of achieving investment growth over not less than 5 years and who are prepared to accept periodic capital losses to achieve a higher return.

Asset Allocation

The portfolio can invest across all asset classes using passive instruments, 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

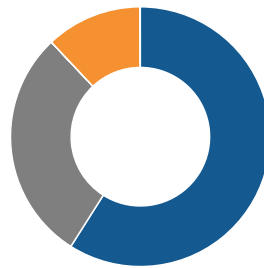
Portfolio Details:

Inception Date	01.07.2017
Ongoing Charge Figure	0.12%
Transaction Costs	0.01%
DFM Fee	0.36%
No. of Holdings	15
Volatility	n/a

Top 10 Holdings:

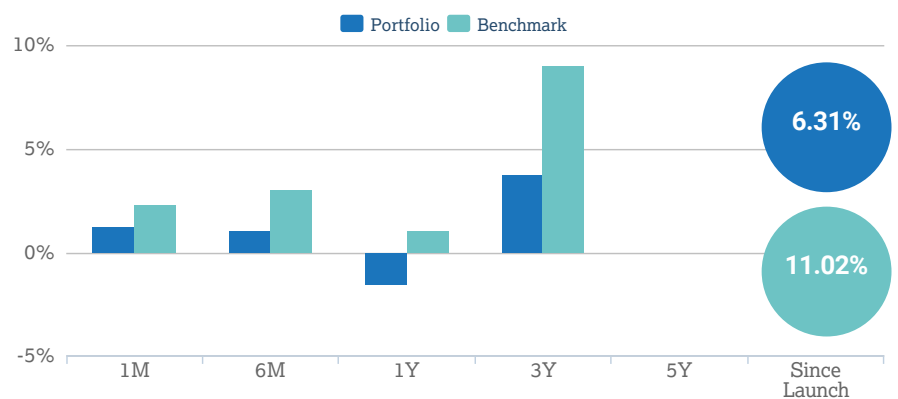
L&G Sterling Corporate Bond Index	13.00%
Fidelity Index UK	12.00%
Fidelity Index US	12.00%
RLAM ST Money Market	12.00%
Vanguard FTSE Dvlpd World ex UK Idx	12.00%
iShares Overseas Gov Bond	7.00%
iShares UK Mid Cap Equity Index	6.00%
L&G Global Infrastructure Index	5.00%
iShares Emerging Markets Index	3.00%
iShares Japan Index	3.00%

Asset Allocation:



Equity	59.00%	Equity Breakdown:	
Fixed Income	29.00%	UK	30.53%
Cash	12.00%	Global	28.81%
		US	20.34%
		Europe	5.08%
		Japan	5.08%
		Asia Pacific	5.08%
		Em. Mkts.	5.08%

Performance:



Cumulative	1m	6m	1y	3y	5y
Portfolio	1.25%	1.04%	-1.53%	3.75%	-
Benchmark	2.31%	2.99%	1.10%	8.99%	-
CPI +4%	-	-	4.19%	17.68%	-

Discrete	YTD	2019	2018	2017	2016
Portfolio	-3.60%	13.36%	-6.73%	-	-
Benchmark	-2.09%	15.78%	-6.11%	-	-
CPI +4%	-	5.35%	6.17%	-	-

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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