

PORTFOLIO DETAILS

PORTFOLIO OBJECTIVE

The objective of the Portfolio is to provide total return over any 4-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. A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.

IMPORTANT INFORMATION

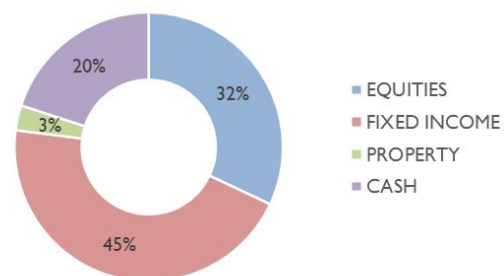
|  |                                   |
|--|-----------------------------------|
| Launch Date                                    | 01 September 2019                 |
| Current Holdings                               | 30                                |
| Minimum Investment                             | £100                              |
| Investment Management Charge                   | 0.15%                             |
| Underlying Portfolio Charges - Capped at 0.14% | 0.13%                             |
| Transaction Cost                               | 0.06%                             |
| Benchmark                                      | IA Mixed Investment 0%-35% Shares |

TARGET ALLOCATION

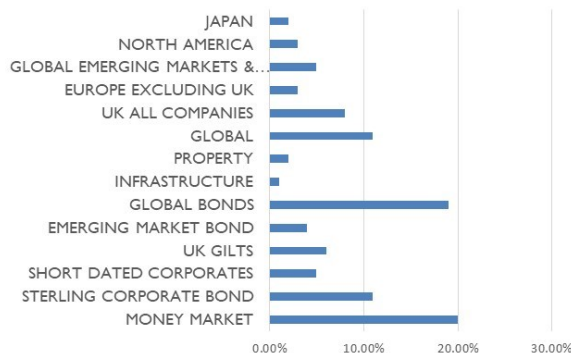
FUND ALLOCATION

| IA Sector               | Fund  | %  |
|-------------------------|---|----|
| MONEY MARKET            | Cash Facility                                   | 2% |
|                         | Royal London Short Term Money Market            | 8% |
|                         | L&G Cash Trust                                  | 4% |
| SHORT TERM MONEY MARKET | Vanguard Sterling Short Term Money Market       | 6% |
| STERLING CORPORATE BOND | BlackRock Corporate Bond 1 to 10 Year           | 5% |
|                         | L&G Short Dated Sterling Corporate Bond Index   | 1% |
|                         | L&G Sterling Corporate Bond Index               | 6% |
| UK GILTS                | Vanguard UK Government Bond Index               | 6% |
| GLOBAL GOV BONDS        | Royal London International Government Bond      | 4% |
| GLOBAL EM BONDS         | L&G Emerging Markets Government Bond Index (\$) | 4% |
| GLOBAL BONDS            | iShares ESG Overseas Corporate Bond Index (UK)  | 4% |
|                         | Vanguard US Government Bond Index               | 4% |
|                         | Vanguard Global Short-Term Bond Index Hedged    | 4% |
|                         | Vanguard Global Bond Index Hedged               | 7% |
| INFRASTRUCTURE          | L&G Global Infrastructure Index                 | 1% |
| PROPERTY                | L&G Global Real Estate Dividend Index           | 2% |
| UK ALL COMPANIES        | L&G UK 100 Index Trust                          | 2% |
|                         | L&G UK Mid Cap Index                            | 3% |
|                         | L&G UK Index Trust                              | 3% |
| NORTH AMERICA           | L&G US Index Trust                              | 3% |
| EUROPE EXC UK           | HSBC European Index                             | 2% |
|                         | Vanguard SRI European Stock                     | 1% |
| ASIA PACIFIC EXC JAPAN  | Fidelity Index Pacific ex Japan                 | 1% |
| JAPAN                   | iShares Japan Equity Index (UK)                 | 2% |
| GLOBAL EMERGING MARKETS | iShares Emerging Markets Equity Index           | 2% |
|                         | L&G Global Emerging Markets Index               | 2% |
| GLOBAL                  | L&G Global 100 Index Trust                      | 2% |
|                         | Vanguard Global Equity Income                   | 4% |
|                         | Vanguard Global Small-Cap Index                 | 2% |
|                         | L&G International Index Trust                   | 3% |

ASSET ALLOCATION



SECTOR ALLOCATION



IBOSS RISK SCORE



EVEN A PORTFOLIO IN THE LOWEST RISK CATEGORY IS NOT RISK-FREE

PORTFOLIO PERFORMANCE (to 30/04/2024)

| Cumulative Performance  | 1 Year | 2 Year | 3 Year | 5 Year** | Start of Data 31/07/2016** |
|-------------------------|--------|--------|--------|----------|----------------------------|
| Passive MPS Portfolio I | 5.96%  | 5.43%  | 5.99%  | 15.02%   | 26.94%                     |
| IA Benchmark            | 4.43%  | 0.44%  | -3.02% | 5.38%    | 13.39%                     |

| Discrete Calendar Year Performance | 2017** | 2018** | 2019** | 2020  | 2021  | 2022    | 2023  |
|------------------------------------|--------|--------|--------|-------|-------|---------|-------|
| Passive MPS Portfolio I            | 4.87%  | -2.25% | 9.35%  | 2.92% | 4.38% | -4.80%  | 6.37% |
| IA Benchmark                       | 4.84%  | -3.35% | 8.72%  | 3.90% | 2.84% | -10.87% | 5.97% |

START OF DATA PERFORMANCE LINE CHART (31/07/2016 - 30/04/2024) \*\*



5 YEAR RATIO TABLE (to 30/04/2024)

|  | Portfolio | Benchmark |
|--|-----------|-----------|
| <b>Alpha</b> a measure of the fund's over- or under- performance by comparison to its benchmark (Decimal)              | 1.92      | 0.00      |
| <b>Beta</b> a statistical estimate of the fund's volatility by comparison to that of its benchmark (Decimal)           | 0.84      | 1.00      |
| <b>Sharpe</b> the higher the Sharpe Ratio the better the relationship between the fund's risk and its return (Decimal) | 0.51      | 0.16      |
| <b>Downside Risk</b> represents an estimate on the potential loss on any investment (%)                                | 5.73      | 7.51      |
| <b>Volatility</b> how widely a range of returns varied from the fund's average return over a particular period (%)     | 5.55      | 6.48      |
| <b>Max Loss</b> represents the worst running return over the period (%)  | -7.09     | -8.59     |
| <b>Max DD</b> represents the worst possible return over the period (%)   | -7.32     | -13.28    |
| <b>Downside Capture</b> represents the manager's performance in down-markets (%)                                       | 80.33     | 100.00    |

ADDITIONAL INFORMATION

THIRD PARTY RISK PROFILES



Start of Data: 31/07/2016. \*\*The Passive Managed Portfolio Service (MPS) past performance figures include simulated past performance to 01/08/2019. Simulated figures are based on the actual performance figures of the Portfolio Management Service research 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.

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