

Smartgrowth 1

Monthly factsheet as at 28 February 2023

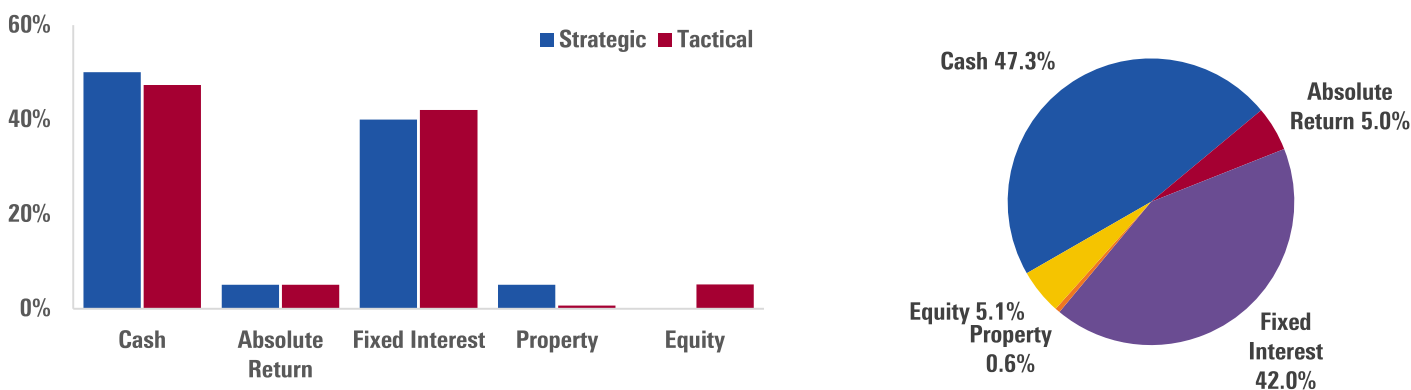
Objective, Philosophy and Strategy

Objective - The portfolio aims to achieve consistent returns in excess of those available on cash deposits for a given risk profile over the short to medium term. Suitable for clients who are willing to accept a level of capital security slightly lower than could be achieved by investing in a cash deposit account from a high street bank, in order to achieve superior returns.

Philosophy - The portfolio follows an extremely conservative investment strategy and will typically have a significant exposure to cash and fixed interest investments. To ensure the same risk profile is maintained, the portfolio has carefully designed risk controls and will be managed to a specific volatility target and within a defined volatility range.

Strategy - The portfolio uses a multi-asset approach, primarily investing in investment funds to provide exposure to a wide range of asset classes which can include equities, fixed interest, property, commodities and cash.

Asset Allocation



Volatility

	Actual 1 Year	Actual 3 Years	Expected 10 Years
Smartgrowth 1	3.4%	2.9%	2.1%
IA Targeted Absolute Return TR	3.2%	4.3%	2.9%

Performance



Cumulative Performance	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Launch*
Smartgrowth 1	0.1%	-0.5%	-3.6%	-1.2%	2.1%	-	14.1%
IA Mixed Investment 0-35% Shares TR	1.2%	1.4%	1.1%	8.2%	8.5%	-	20.6%
Relative Performance	-1.1%	-1.9%	-4.7%	-9.4%	-6.4%	-	-6.5%

Discrete Performance (calendar year)	2018	2019	2020	2021	2022	YTD	Annualised
Smartgrowth 1	-0.3%	3.3%	4.3%	1.0%	-6.3%	0.7%	1.5%
IA Mixed Investment 0-35% Shares TR	-2.7%	4.4%	3.1%	3.7%	-0.7%	0.7%	2.1%
Relative Performance	2.4%	-1.1%	1.2%	-2.7%	-5.6%	0.0%	-0.6%

* Launch: 31/12/2013

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Holdings

Asset Class	Holding Name	Weighting
Cash or Cash Equivalent	BlackRock ICS Sterling Liquidity Acc GBP	18.87%
Cash or Cash Equivalent	Aberdeen Liquidity Sterling A2 Acc GBP	18.87%
Cash or Cash Equivalent	Cash	9.56%
Absolute Return	BlackRock European Absolute Alpha D Acc GBP	1.78%
Absolute Return	JPMorgan Global Macro Opportunities C Net Acc GBP	1.73%
Absolute Return	Jupiter Strategic Absolute Return Bond Fund F2 Hedged GBP Acc	1.51%
Corporate Bond	AXA Sterling Credit Short Duration Bond Fund Acc Z Gross GBP	4.00%
Corporate Bond	Royal London Corporate Bond M Acc GBP	2.99%
Corporate Bond	BlackRock Corporate Bond D Acc GBP	2.94%
UK Index Linked Gilt	AXA Sterling Index Linked Bond Z Gross Acc GBP	2.26%
UK Gilt	iShares Core UK Gilts UCITS ETF GBP	13.76%
US Government Bond	iShares USD Treasury Bond UCITS ETF Hedged GBP Inc	13.96%
High Yield	Man GLG High Opportunities Fund GBP Professional C Acc	2.10%
Property	Aegon Property Income Feeder Fund GBP B Acc **Susp**	0.59%
Global Equity	T. Rowe Price Global Focused Growth Equity Fund Q GBP Acc	2.66%
Global Equity	GQG Partners Global Equity Fund I GBP Acc	2.41%

Important Information

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