

Smartgrowth 2

Monthly factsheet as at 28 February 2023

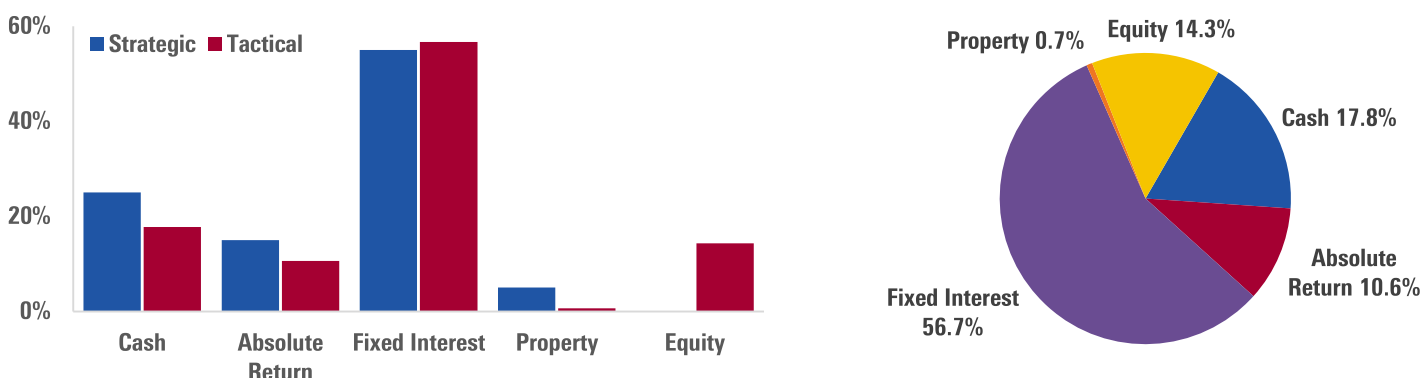
Objective, Philosophy and Strategy

Objective - The portfolio aims to achieve consistent returns in excess of those available on cash deposits for a given risk profile over the 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 a 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, alternatives and cash.

Asset Allocation



Volatility

	Actual 1 Year	Actual 3 Years	Expected 10 Years
Smartgrowth 2	5.5%	5.0%	3.4%
IA Mixed Investment 0-35% Shares TR	8.1%	7.7%	5.3%

Performance



Cumulative Performance	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Launch*
Smartgrowth 2	-0.2%	-0.7%	-5.6%	-0.8%	3.4%	-	25.6%
IA Mixed Investment 0-35% Shares TR	0.3%	-1.1%	-5.7%	-2.5%	2.9%	-	23.0%
Relative Performance	-0.5%	0.4%	0.1%	1.7%	0.5%	-	2.6%

Discrete Performance (calendar year)	2018	2019	2020	2021	2022	YTD	Annualised
Smartgrowth 2	-1.2%	4.7%	7.2%	2.2%	-9.4%	0.8%	2.5%
IA Mixed Investment 0-35% Shares TR	-3.4%	8.9%	3.8%	2.9%	-10.9%	1.4%	2.3%
Relative Performance	2.2%	-4.2%	3.4%	-0.7%	1.5%	-0.6%	0.2%

* Launch: 31/12/2013

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Holdings

Asset Class	Holding Name	Weighting
Cash or Cash Equivalent	BlackRock ICS Sterling Liquidity Acc GBP	7.18%
Cash or Cash Equivalent	Aberdeen Liquidity Sterling A2 Acc GBP	7.18%
Cash or Cash Equivalent	Cash	3.39%
Absolute Return	BlackRock European Absolute Alpha D Acc GBP	3.58%
Absolute Return	Jupiter Strategic Absolute Return Bond Fund F2 Hedged GBP Acc	3.54%
Absolute Return	JPMorgan Global Macro Opportunities C Net Acc GBP	3.48%
Corporate Bond	Royal London Corporate Bond M Acc GBP	6.12%
Corporate Bond	AXA Sterling Credit Short Duration Bond Fund Acc Z Gross GBP	6.08%
Corporate Bond	BlackRock Corporate Bond D Acc GBP	5.04%
UK Index Linked Gilt	AXA Sterling Index Linked Bond Z Gross Acc GBP	4.66%
UK Gilt	iShares Core UK Gilts UCITS ETF GBP	8.61%
US Government Bond	iShares USD Treasury Bond UCITS ETF Hedged GBP Inc	8.76%
Strategic Bond	Allianz Strategic Bond Fund I Acc GBP	4.76%
Strategic Bond	Sanlam Hybrid Capital Bond Fund A GBP Acc	4.27%
Strategic Bond	MI TwentyFour Dynamic Bond I Acc GBP	3.14%
High Yield	Man GLG High Opportunities Fund GBP Professional C Acc	5.26%
Property	Aegon Property Income Feeder Fund GBP B Acc **Susp**	0.65%
Global Equity	GQG Partners Global Equity Fund I GBP Acc	2.95%
Global Equity	Guinness Global Equity Income Fund Acc Y GBP	2.16%
Global Equity	Schroder Global Energy Transition C GBP Hgd Acc	1.64%
Flexible Investment	Atlantic House Defined Returns Fund B GBP Acc	1.59%
Specialist	MontLake Mygale Event Driven UCITS Inst Acc GBP	3.56%
Specialist	Polar Capital Global Insurance I Acc GBP	2.41%

Important Information

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