

# Smartgrowth 4 GBP

Monthly factsheet as at 28 February 2023

## Objective, Philosophy and Strategy

**Objective** - The portfolio aims to achieve consistent returns for a given risk profile, over the longer term, from a diversified portfolio offering exposure to a wide range of asset classes. This portfolio is suitable for clients with a time horizon in excess of five years, who wish to grow their investment above inflation and who are prepared to accept capital value fluctuations in the short and medium term in order to achieve an acceptable rate of return over the longer term.

**Philosophy** - The portfolio follows a conservative investment strategy and will typically have a significant exposure to cash and fixed interest. 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 4 GBP	6.8%	6.3%	4.8%
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 4 GBP	0.1%	1.1%	-2.0%	6.9%	12.3%	-	45.8%
IA Mixed Investment 0-35% Shares TR	0.3%	-1.1%	-5.7%	-2.5%	2.9%	-	23.0%
Relative Performance	-0.2%	2.2%	3.7%	9.4%	9.4%	-	22.8%

Discrete Performance (calendar year)	2018	2019	2020	2021	2022	YTD	Annualised
Smartgrowth 4 GBP	-1.1%	7.1%	9.3%	3.0%	-6.7%	1.2%	4.2%
IA Mixed Investment 0-35% Shares TR	-3.4%	8.9%	3.8%	2.9%	-10.9%	1.4%	2.3%
Relative Performance	2.3%	-1.8%	5.5%	0.1%	4.2%	-0.2%	1.9%

\* Launch: 31/12/2013

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## Holdings

Asset Class	Holding Name	Weighting
Cash or Cash Equivalent	Aberdeen Liquidity Sterling A2 Acc GBP	6.93%
Cash or Cash Equivalent	Cash	4.53%
Absolute Return	Vontobel SICAV TwentyFour Absolute Return Credit Fund N Cap	6.08%
Absolute Return	BlackRock European Absolute Return Fund D2 GBP Acc	3.30%
Absolute Return	Jupiter Strategic Absolute Return Bond Fund F2 Hedged GBP Acc	3.28%
Corporate Bond	Rathbone SICAV Ethical Bond Fund L Acc GBP	8.20%
Corporate Bond	PIMCO GIS UK Corporate Bond Fund Institutional GBP Acc	6.96%
UK Gilt	iShares Core UK Gilts UCITS ETF GBP	3.45%
US Government Bond	iShares USD Treasury Bond UCITS ETF Hedged GBP Inc	3.50%
Strategic Bond	Sanlam Hybrid Capital Bond Fund A GBP Acc	4.24%
Strategic Bond	Dimensional Sterling Inflation Linked Intermediate Duration Fixed Income Fund Acc GBP	2.86%
Global Bond	Allianz SICAV Strategic Bond Fund W H2 Dist GBP	4.61%
Global Bond	Vontobel SICAV TwentyFour Strategic Income Fund N Cap GBP	3.14%
High Yield	Man GLG High Yield Opportunities I Class GBP Accumulation	5.26%
Global Equity	Guinness Global Equity Income Fund Acc Y GBP	5.35%
Global Equity	GQG Partners Global Equity Fund I GBP Acc	4.84%
Global Equity	JPMorgan SICAV Global Macro Sustainable Fund C Acc Cap GBP	3.23%
Global Equity	iShares Core MSCI World UCITS ETF Hedged GBP	3.04%
Global Equity	Schroder Global Energy Transition C GBP Hgd Acc	2.79%
Asia ex Japan Equity	Guinness Asian Equity Income Fund Y GBP Acc	1.95%
Flexible Investment	Atlantic House Defined Returns Fund B GBP Acc	2.64%
Specialist	MontLake Mygale Event Driven UCITS Inst Acc GBP	4.01%
Specialist	Polar Capital Global Insurance I Acc GBP	3.12%
Specialist	AB - International Health Care Portfolio Class I Shares GBP Acc	2.69%

## Important Information

SmartIM is the trading name of Smart Investment Management Limited which is authorised and regulated by the Financial Conduct Authority under reference 627829. Past performance should not be taken as a guide to future returns. The value of investments and the income from them may go down as well as up and you may not get back the full amount invested. Rates and bases of taxation are subject to change. The views and opinions expressed in this document are those of Smart Investment Management's Team. This should not be taken as a recommendation to buy or sell or as advice on how any holding mentioned is likely to perform, or as a forecast. The portfolio may not be suitable for all investors and you should contact your Financial Adviser who will give you independent advice relating to your investment choices. Whilst every care has been taken to ensure the accuracy of the information published in this document Investors should note that the views expressed and information given cannot be guaranteed.