

Smartgrowth 5 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 conservatively balanced investment strategy and will typically maintain a core exposure towards 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 5 GBP	8.4%	8.3%	5.8%
IA Mixed Investment 20-60% Shares TR	9.3%	10.0%	7.0%

Performance



Cumulative Performance	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Launch*
Smartgrowth 5 GBP	1.0%	1.5%	-1.7%	8.4%	11.6%	-	48.5%
IA Mixed Investment 0-35% Shares TR	1.2%	0.1%	-3.1%	6.0%	10.8%	-	38.4%
Relative Performance	-0.2%	1.4%	1.4%	2.4%	0.8%	-	10.1%

Discrete Performance (calendar year)	2018	2019	2020	2021	2022	YTD	Annualised
Smartgrowth 5 GBP	-3.0%	9.5%	8.2%	4.5%	-8.8%	2.3%	4.4%
IA Mixed Investment 0-35% Shares TR	-5.1%	12.2%	3.5%	7.5%	-9.7%	2.2%	3.6%
Relative Performance	2.1%	-2.7%	4.7%	-3.0%	0.9%	0.1%	0.8%

* Launch: 31/12/2013

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Holdings

Asset Class	Holding Name	Weighting
Cash or Cash Equivalent	BlackRock ICS Sterling Liquidity Acc GBP	6.86%
Cash or Cash Equivalent	Cash	5.43%
Absolute Return	Vontobel SICAV TwentyFour Absolute Return Credit Fund N Cap	6.00%
Absolute Return	BlackRock European Absolute Return Fund D2 GBP Acc	1.79%
Absolute Return	Jupiter Strategic Absolute Return Bond Fund F2 Hedged GBP Acc	1.52%
Corporate Bond	Rathbone SICAV Ethical Bond Fund L Acc GBP	4.58%
Corporate Bond	PIMCO GIS UK Corporate Bond Fund Institutional GBP Acc	3.95%
UK Gilt	iShares Core UK Gilts UCITS ETF GBP	4.94%
US Government Bond	iShares USD Treasury Bond UCITS ETF Hedged GBP Inc	5.02%
Strategic Bond	Sanlam Hybrid Capital Bond Fund A GBP Acc	3.69%
Global Bond	Vontobel SICAV TwentyFour Strategic Income Fund N Cap GBP	3.70%
Global Bond	Allianz SICAV Strategic Bond Fund W H2 Dist GBP	3.65%
High Yield	Man GLG High Yield Opportunities I Class GBP Accumulation	4.70%
UK Equity	iShares Core FTSE 100 UCITS ETF GBP	2.38%
UK Equity	Polar Capital UK Value Opportunities Fund S GBP	2.23%
UK Equity	Jupiter UK Smaller Companies Focus Fund R GBP Inc	1.24%
North America Equity	iShares S&P 500 GBP Hedged UCITS ETF (Acc)	5.13%
North America Equity	Artemis Funds (Lux) US Select I GBP Acc	4.15%
North America Equity	SPDR 2000 US SML CAP ETF	3.00%
Europe Equity	Polar Capital European ex UK Income I Acc GBP	2.98%
Europe Equity	Comgest Growth Europe ex UK SU GBP Acc	2.67%
Global Equity	Patrizia Low Carbon Core Infrastructure Fund A Unhedged GBP Acc	3.03%
Global Equity	Schroder International Selection Fund Global Energy C AV GBP Inc	2.34%
Global Equity	Schroder Global Energy Transition C GBP Hgd Acc	2.15%
Global Equity	JPMorgan SICAV Global Macro Sustainable Fund C Acc Cap GBP	1.75%
Asia ex Japan Equity	Guinness Asian Equity Income Fund Y GBP Acc	2.27%
Asia ex Japan Equity	Veritas Asian Fund C GBP Acc	1.76%
Specialist	Polar Capital Global Insurance I Acc GBP	3.08%
Specialist	AB - International Health Care Portfolio Class I Shares GBP Acc	2.13%
Specialist	BGF Next Generation Technology Fund D2 GBP Hedged Acc	1.90%

Important Information

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