Smartindex 5 GBP

Monthly factsheet as at 28 February 2023

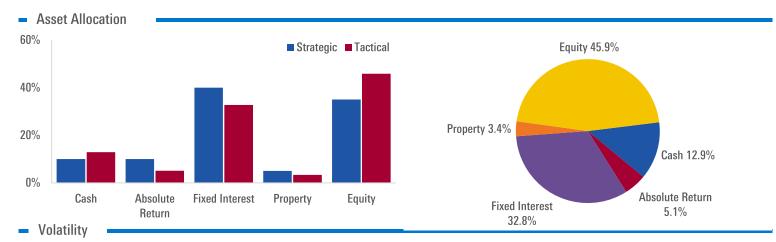


Objective, Philosophy and Strategy

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. Exposure to these asset classes will be sought predominately, although not exclusively, through low cost passive strategies. Where appropriate, exposure will be taken to active managers.



	Actual 1 Year	Actual 3 Years	Expected 10 Years
Smartindex 5	9.6%	8.7%	6.3%
IA Mixed Investment 20-60% Shares TR	9.3%	10.0%	7.0%

Pe	rformance ————————————————————————————————————
50%	——IA Mixed Investment 20-60% Shares TR ——Smartindex 5
40%	
30%	my my many many many many many many many
20%	and the same of th
10%	
0%	
-10%	

Mar-15	Mar-16	Mar-17	Mar-	-18	Mar-19	Mar-20	Mar-21	Mar-22	
Cumulative Per	formance		3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Launch*
Smartindex 5			1.0%	1.9%	-0.8%	9.6%	17.1%	-	38.0%
IA Mixed Investr	ment 20-60% Shar	es TR	1.2%	0.1%	-3.1%	6.0%	10.8%	-	26.2%
Relative Perform	nance		-0.2%	1.8%	2.3%	3.6%	6.3%	-	11.8%

Discrete Performance (calendar year)	2018	2019	2020	2021	2022	YTD	Annualised
Smartindex 5	-1.6%	12.1%	3.8%	6.1%	-6.4%	2.4%	4.2%
IA Mixed Investment 20-60% Shares TR	-5.1%	12.2%	3.5%	7.5%	-9.7%	2.2%	3.0%
Relative Performance	3.5%	-0.1%	0.3%	-1.4%	3.3%	0.2%	1.2%

Smartindex 5 GBP





Holdings

Asset Class	Holding Name	Weighting
Cash or Cash Equivalent	Cash	6.58%
Cash or Cash Equivalent	BlackRock ICS Sterling Liquidity Acc GBP	6.34%
Absolute Return	Vontobel SICAV TwentyFour Absolute Return Credit Fund N Cap	5.07%
Corporate Bond	iShares GBP Corp Bond 0-5yr UCITS ETF GBP	5.04%
Corporate Bond	Invesco GBP Corporate Bond Ucits ETF GBP	4.99%
UK Gilt	iShares Core UK Gilts UCITS ETF GBP	4.99%
US Government Bond	iShares USD Treasury Bond UCITS ETF Hedged GBP Inc	5.05%
Global Bond	Vanguard UK Short Term Inv Grade Bond Index Fund Acc GBP	5.03%
Global Bond	JPMorgan Global High Yield Corporate Bond Multi-Factor UCITS ETF Hedged GBP	4.55%
Global Bond	Invesco AT1 Capital Bond UCITS ETF Hedged GBP	3.12%
Property	iShares MSCI Target UK Real Estate UCITS ETF GBP	3.36%
UK Equity	iShares Core FTSE 100 UCITS ETF GBP	3.81%
UK Equity	Amundi Prime UK Mid and Small Cap DR GBP	2.50%
North America Equity	iShares Core S&P 500 UCITS ETF Hedged GBP	6.12%
North America Equity	SPDR 2000 US SML CAP ETF	2.69%
North America Equity	Xtrackers (IE) PLC - Xtrackers S&P 500 Equal Weight UCITS ETF	2.65%
Europe Equity	iShares Edge MSCI Europe Value Factor UCITS ETF EUR Acc (GBP)	4.94%
Global Equity	iShares Edge MSCI World Value Factor UCITS ETF USD Acc (GBP)	5.62%
Global Equity	JPMorgan SICAV Global Macro Sustainable Fund C Acc Cap GBP	5.01%
Global Equity	iShares MSCI Europe Energy Sector UCITS ETF GBP	3.38%
Global Equity	L&G Clean Energy UCITS ETF USD Acc (GBP)	2.45%
Japan Equity	Multi Units Luxembourg SICAV - Amundi MSCI Japan	2.01%
Asia ex Japan Equity	UBS (Irl) MSCI AC Asia ex Japan SF UCITS ETF A USD (GBP) Acc	4.68%

Important Information

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