

# Smartgrowth 3

Monthly factsheet as at 31 May 2021



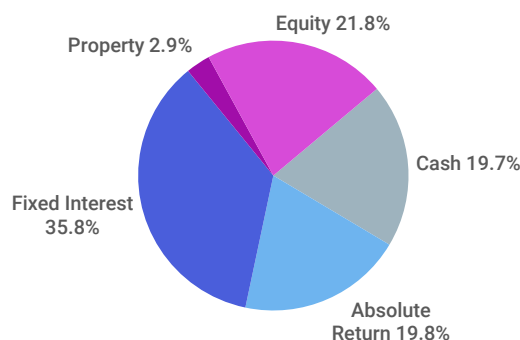
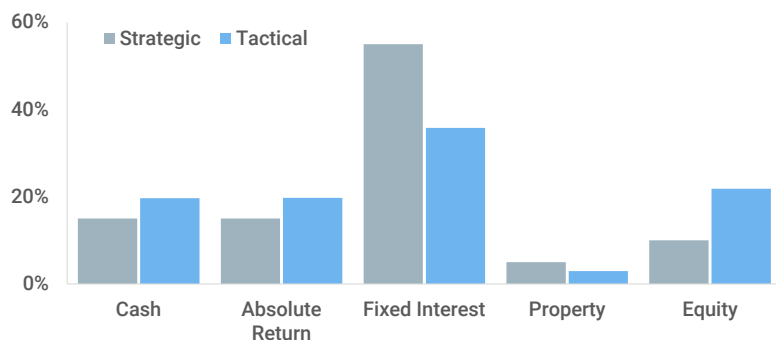
## Objective, Philosophy and Strategy

**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 3	2.8%	4.1%	3.3%
IA Mixed Investment 0-35% Shares TR	4.2%	6.2%	4.7%

## Performance



Cumulative Performance	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Launch*
Smartgrowth 3	0.8%	1.0%	5.7%	12.0%	28.1%	-	39.4%
IA Mixed Investment 0-35% Shares TR	2.3%	2.2%	7.3%	10.4%	23.5%	-	33.4%
Relative Performance	-1.5%	-1.2%	-1.6%	1.6%	4.6%	-	6.0%

Discrete Performance (calendar year)	2016	2017	2018	2019	2020	YTD	Annualised
Smartgrowth 3	8.7%	6.0%	-1.2%	5.9%	8.2%	-0.2%	4.6%
IA Mixed Investment 0-35% Shares TR	9.1%	5.0%	-3.4%	8.9%	3.8%	0.8%	4.0%
Relative Performance	-0.4%	1.0%	2.2%	-3.0%	4.4%	-1.0%	0.6%

\* Launch: 31/12/2013

## Holdings

Asset Class	Holding Name	Weighting
Cash or Cash Equivalent	Aberdeen Liquidity Sterling A2 Acc GBP	9.62%
Cash or Cash Equivalent	Cash	5.21%
Cash or Cash Equivalent	BlackRock ICS Sterling Liquidity Acc GBP	4.84%
Absolute Return	JPMorgan Global Macro Opportunities C Net Acc GBP	8.95%
Absolute Return	BlackRock European Absolute Alpha D Acc GBP	6.02%
Absolute Return	Janus Henderson Absolute Return Income Fund G2 Hedged GBP Acc	4.79%
Corporate Bond	GAM Star Credit Opportunities Inst Acc GBP	5.60%
Corporate Bond	Royal London Corporate Bond M Acc GBP	2.99%
Corporate Bond	BlackRock Corporate Bond D Acc GBP	2.97%
UK Index Linked Gilt	AXA Sterling Index Linked Bond Z Gross Acc GBP	4.94%
Strategic Bond	MI TwentyFour Dynamic Bond I Acc GBP	5.93%
Strategic Bond	Allianz Strategic Bond Fund I Acc GBP	5.27%
Global Bond	TCW Unconstrained Bond Fund IGHG-QD Dist GBP	5.11%
Emerging Market Bond	M&G Emerging Markets Bond Fund -I- Acc GBP	2.99%
Property	Aegon Property Income Feeder Fund GBP B Acc <b>**susp**</b>	2.93%
Global Equity	T. Rowe Price Global Focused Growth Equity Fund Q GBP Acc	5.82%
Global Equity	CPR Invest Global Disruptive Opportunities I GBP Acc	4.10%
Specialist	MontLake Mygale Event Driven UCITS Inst Acc GBP	6.38%
Specialist	Polar Capital Global Insurance I Acc GBP	5.53%

## Important Information

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