

Smartgrowth 1 GBP

Monthly factsheet as at 31 July 2021



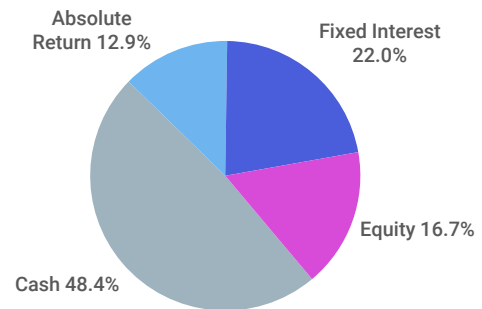
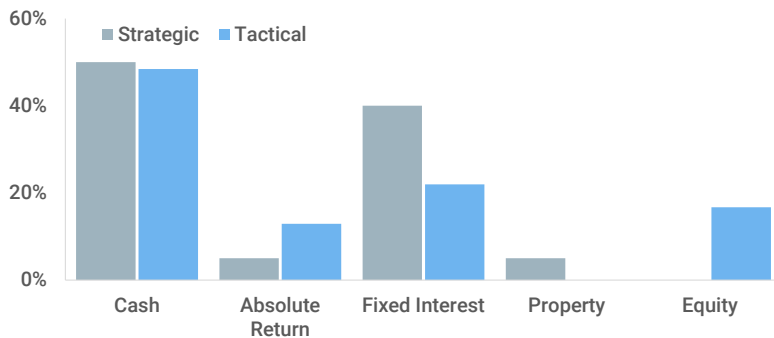
Objective, Philosophy and Strategy

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

Asset Allocation



Volatility

	Actual 1 Year	Actual 3 Years	Expected 10 Years
Smartgrowth 1 GBP	1.5%	2.2%	1.8%
IA Targeted Absolute Return TR	2.6%	4.2%	2.8%

Performance



Cumulative Performance	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Launch*
Smartgrowth 1 GBP	0.9%	1.1%	3.0%	7.6%	12.9%	-	21.3%
IA Targeted Absolute Return TR	0.4%	2.8%	7.0%	7.3%	12.2%	-	19.1%
Relative Performance	0.5%	-1.7%	-4.0%	0.3%	0.7%	-	2.2%

Discrete Performance (calendar year)	2016	2017	2018	2019	2020	YTD	Annualised
Smartgrowth 1 GBP	3.1%	3.2%	-0.3%	3.3%	4.0%	0.8%	2.6%
IA Targeted Absolute Return TR	1.9%	3.3%	-2.7%	4.4%	3.1%	2.4%	2.3%
Relative Performance	1.2%	-0.1%	2.4%	-1.1%	0.9%	-1.6%	0.3%

* Launch: 31/12/2013

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Holdings

Asset Class	Holding Name	Weighting
Cash or Cash Equivalent	Aberdeen Liquidity Sterling A2 Acc GBP	18.57%
Cash or Cash Equivalent	Cash	15.23%
Cash or Cash Equivalent	BlackRock ICS Sterling Liquidity Acc GBP	14.63%
Absolute Return	BlackRock European Absolute Return Fund D2 GBP Acc	4.95%
Absolute Return	Vontobel SICAV TwentyFour Absolute Return Credit Fund N Cap	4.00%
Absolute Return	Janus Henderson Absolute Return Income Fund G2 Hedged GBP Acc	3.96%
Corporate Bond	GAM Star Credit Opportunities Inst Acc GBP	4.28%
Corporate Bond	Rathbone SICAV Ethical Bond Fund L Acc GBP	3.05%
Corporate Bond	PIMCO GIS UK Corporate Bond Fund Institutional GBP Acc	3.03%
Strategic Bond	Dimensional Sterling Inflation Linked Intermediate Duration Fixed Income Fund Acc GBP	3.64%
Global Bond	Vontobel SICAV TwentyFour Strategic Income Fund N Cap GBP	3.99%
Global Bond	Allianz SICAV Strategic Bond Fund W H2 Dist GBP	3.97%
Global Equity	JPMorgan SICAV Global Macro Sustainable Fund C Acc Cap GBP	6.38%
Global Equity	T. Rowe Price Global Focused Growth Equity Fund Q GBP Acc	5.01%
Specialist	MontLake Mygale Event Driven UCITS Inst Acc GBP	5.31%

Important Information

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