

Smartgrowth 11 GBP

Monthly factsheet as at 31 March 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 an aggressive growth investment strategy and will predominantly have exposure to equities. 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 11 GBP | 11.4% | 13.2% | 11.1% |
| IA Flexible Investment TR | 9.7% | 11.6% | 9.3% |

Performance



| Cumulative Performance | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 10 Years | Launch* |
|---------------------------|----------|----------|--------|---------|---------|----------|---------|
| Smartgrowth 11 GBP | 2.2% | 15.5% | 37.4% | 25.3% | 67.6% | - | 85.8% |
| IA Flexible Investment TR | 2.3% | 11.3% | 29.5% | 22.6% | 49.9% | - | 60.7% |
| Relative Performance | -0.1% | 4.2% | 7.9% | 2.7% | 17.7% | - | 25.1% |

| Discrete Performance (calendar year) | 2016 | 2017 | 2018 | 2019 | 2020 | YTD | Annualised |
|--------------------------------------|-------|-------|--------|-------|-------|-------|------------|
| Smartgrowth 11 GBP | 18.3% | 19.1% | -10.6% | 17.6% | 12.3% | 2.2% | 8.9% |
| IA Flexible Investment TR | 14.4% | 11.4% | -6.7% | 15.5% | 6.7% | 2.3% | 6.8% |
| Relative Performance | 3.9% | 7.7% | -3.9% | 2.1% | 5.6% | -0.1% | 2.1% |

* Launch: 31/12/2013

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Holdings

| Asset Class | Holding Name | Weighting |
|-------------------------|--|-----------|
| Cash or Cash Equivalent | Cash | 3.43% |
| UK Equity | Polar Capital UK Value Opportunities Fund S GBP | 7.19% |
| UK Equity | Jupiter UK Smaller Companies Focus Fund R GBP Inc | 5.60% |
| North America Equity | Xtrackers S&P 500 Equal Weight UCITS ETF | 6.16% |
| North America Equity | Artemis Funds (Lux) US Select I GBP Acc | 4.17% |
| North America Equity | Granahan US Focused Growth Fund A GBP Acc | 4.04% |
| Europe Equity | Polar Capital European ex UK Income I Acc GBP | 4.55% |
| Europe Equity | Comgest Growth Europe ex UK SU GBP Acc | 4.31% |
| Global Equity | Lindsell Train Global Equity Fund -B- GBP | 8.06% |
| Japan Equity | Man GLG Japan CoreAlpha Equity I GBP | 5.12% |
| Japan Equity | Sparx Japan Fund Institutional E Unhedged GBP Acc | 4.26% |
| Asia ex Japan Equity | Schroder Asian Total Return C Dist GBP | 5.07% |
| Asia ex Japan Equity | Veritas Asian Fund C GBP Acc | 4.76% |
| Asia ex Japan Equity | Guinness Asian Equity Income Fund Y GBP Acc | 4.51% |
| Emerging Market Equity | Federated Hermes Global Emerging Markets Equity Fund F GBP Acc | 10.59% |
| Emerging Market Equity | KLS Emerging Markets Fund I GBP Acc | 6.83% |
| Specialist | Polar Capital Global Insurance I Acc GBP | 3.95% |
| Specialist | Schroder Global Energy Transition C GBP Inc | 3.83% |
| Specialist | BGF Next Generation Technology Fund D2 GBP Acc | 3.57% |

Important Information

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