

Smartgrowth 4 GBP

Monthly factsheet as at 31 July 2021



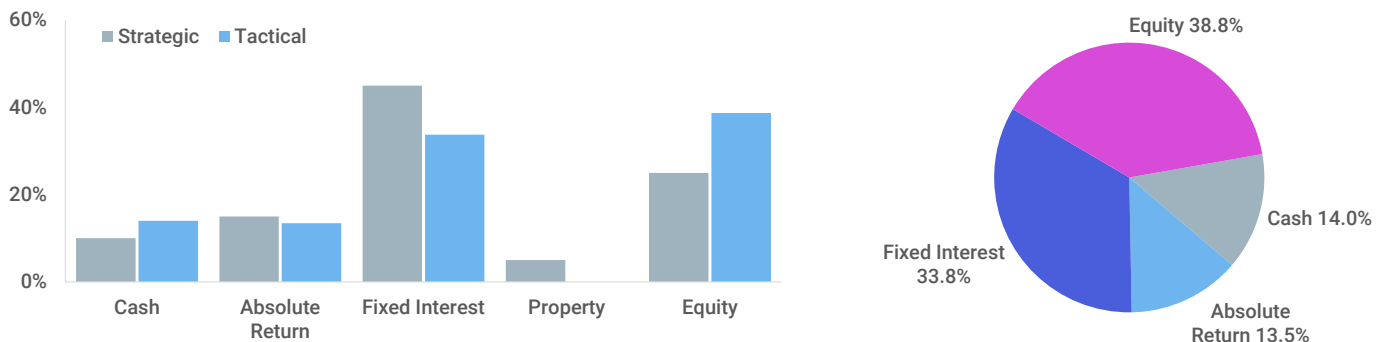
Objective, Philosophy and Strategy

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.

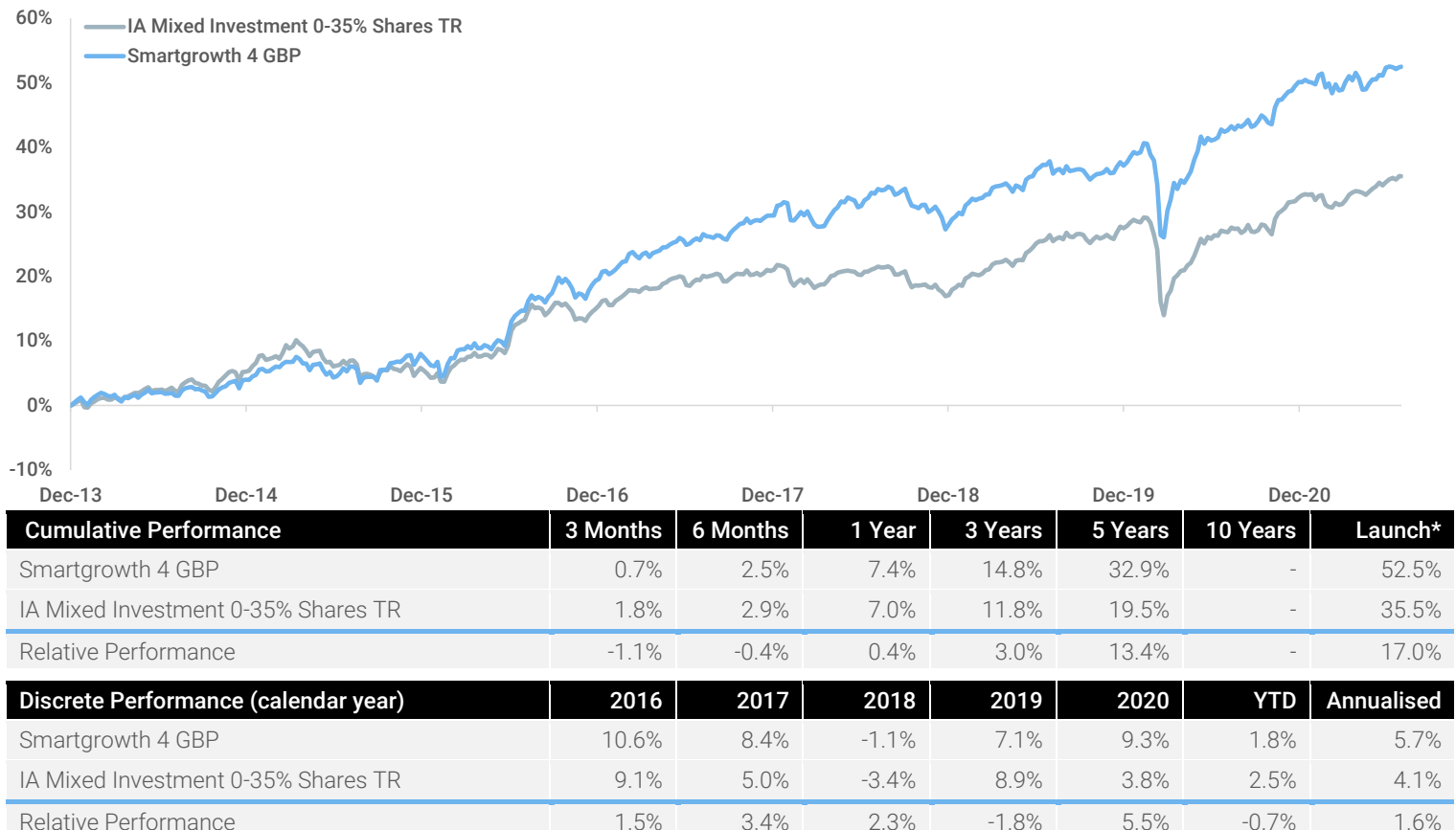
Asset Allocation



Volatility

	Actual 1 Year	Actual 3 Years	Expected 10 Years
Smartgrowth 4 GBP	4.0%	5.2%	4.4%
IA Mixed Investment 0-35% Shares TR	4.2%	6.2%	4.7%

Performance



* Launch: 31/12/2013

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Holdings

Asset Class	Holding Name	Weighting
Cash or Cash Equivalent	Aberdeen Liquidity Sterling A2 Acc GBP	7.52%
Cash or Cash Equivalent	Cash	6.50%
Absolute Return	BlackRock European Absolute Return Fund D2 GBP Acc	5.55%
Absolute Return	Vontobel SICAV TwentyFour Absolute Return Credit Fund N Cap	3.99%
Absolute Return	Janus Henderson Absolute Return Income Fund G2 Hedged GBP Acc	3.93%
Corporate Bond	GAM Star Credit Opportunities Inst Acc GBP	5.97%
Corporate Bond	Rathbone SICAV Ethical Bond Fund L Acc GBP	3.04%
Corporate Bond	PIMCO GIS UK Corporate Bond Fund Institutional GBP Acc	3.02%
Strategic Bond	Dimensional Sterling Inflation Linked Intermediate Duration Fixed Income Fund Acc GBP	3.11%
Global Bond	Vontobel SICAV TwentyFour Strategic Income Fund N Cap GBP	5.52%
Global Bond	Allianz SICAV Strategic Bond Fund W H2 Dist GBP	5.34%
Global Bond	TCW Unconstrained Bond Fund IGHG-QD Dist GBP	4.94%
Global Bond	M&G Emerging Markets Bond Fund C Dist GBP	2.81%
Global Equity	T. Rowe Price Global Focused Growth Equity Fund Q GBP Acc	9.99%
Global Equity	JPMorgan SICAV Global Macro Sustainable Fund C Acc Cap GBP	7.16%
Specialist	Polar Capital Global Insurance I Acc GBP	10.79%
Specialist	MontLake Mygale Event Driven UCITS Inst Acc GBP	4.95%
Specialist	BGF Next Generation Technology Fund D2 GBP Acc	2.94%
Specialist	Schroder Global Energy Transition C GBP Inc	2.92%

Important Information

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