

DB Wood Low Risk Portfolio

Model Portfolio Factsheet

April 2024

Portfolio Objectives

The low risk portfolio aims to achieve a modest return higher than cash over a rolling five-year time horizon. Its main objective is to achieve sustainable growth whilst protecting capital.

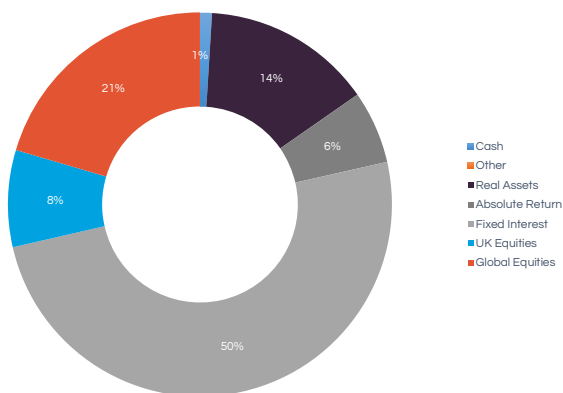
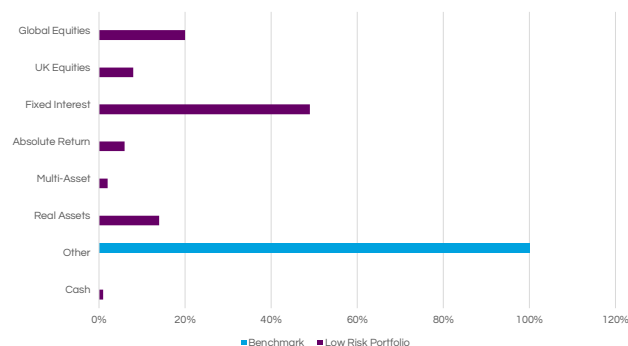
The portfolio is invested in actively managed funds, with underlying investments diversified across all major asset classes: equities, fixed income, absolute return and property.

Risk is controlled through fund selection and asset allocation and the portfolio is rebalanced quarterly to minimise portfolio drift.

Portfolio Characteristics

Inception Date:	01 March 2008
Portfolio Size:	£100.46 million
Portfolio Benchmark:	IA Mixed Investment 0% - 35% Shares
Investment Management Charge:	0.65% per annum
Minimum Investment:	No Minimum
Currency:	GBP
Wrapper Accessibility:	ISA, OEIC, SIPP, Onshore & Offshore Bond
On-going Fund Charge*:	0.39%
Risk Rating:	Low

Current Asset Allocation



Source: DB Wood, Financial Express (Apr 2024)

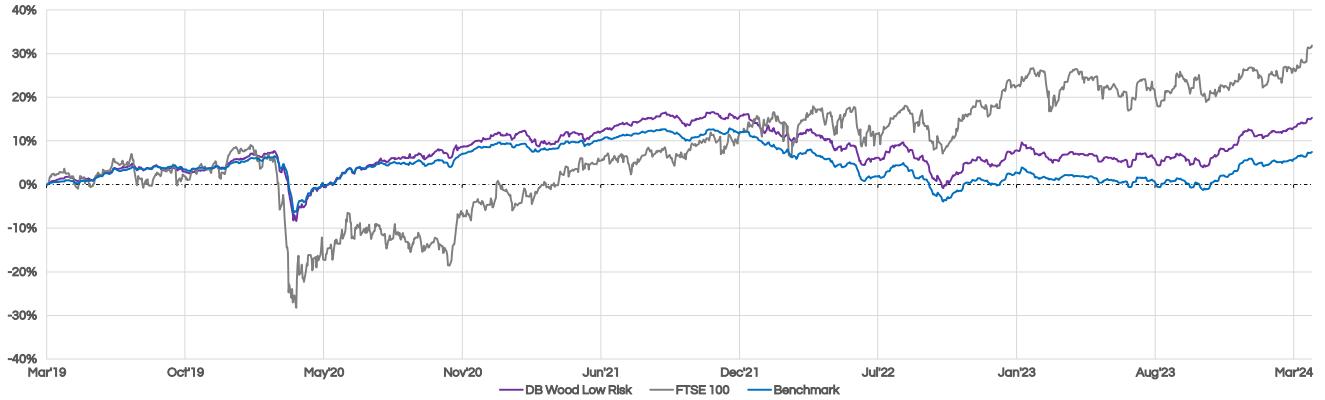
Performance Summary

	2024 YTD	2023	2022	2021	2020	2019
Portfolio	2.19%	7.68%	-10.03%	0.00%	5.08%	9.15%
Benchmark	1.00%	5.97%	-10.87%	0.00%	3.90%	8.70%
FTSE 100	3.90%	4.70%	4.70%	-11.55%	-11.55%	17.32%

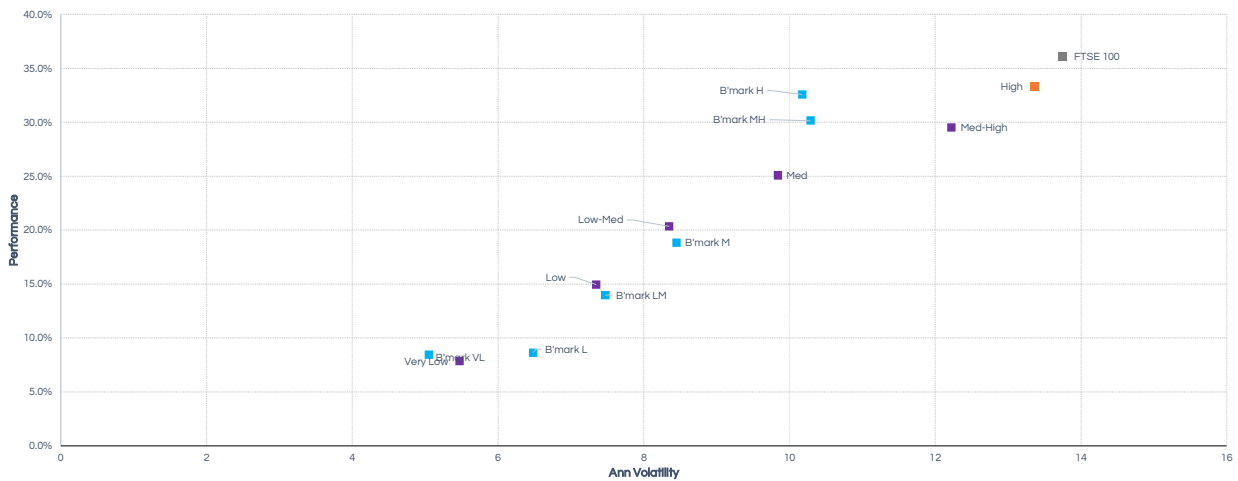
Portfolio Holdings: Top 10

Fund	Sector	Allocation
Royal London Short Duration	Fixed Income	12.00%
Close Select Fixed Income X	Fixed Income	10.25%
Liontrust MIB B Gr Acc	Fixed Income	7.00%
Nomura Global Dynamic Bond	Fixed Income	6.50%
AXA Global Strategic Bond	Fixed Income	5.00%
Fidelity Index US P	US Equities	4.00%
AXA Global Short Duration	Fixed Income	4.00%
Artemisf UK Select	UK Equities	3.50%
Vanguard UK Long Duration Gilt	Fixed Income	3.50%
Fidelity UK Gilt	Fixed Income	3.00%
Total		58.8%

*On-going Fund Charge = Total percentage fee charged by the underlying funds expressed as a weighted average.



	YTD	6 Months	1 Year	3 Years	5 Years
Portfolio	2.19%	8.98%	8.58%	5.47%	13.90%
Benchmark	1.00%	7.21%	5.85%	-0.64%	6.32%
FTSE 100	3.90%	6.38%	8.38%	32.59%	31.91%



Basis of return: total gross return net of annual management charges, bid to bid basis. The figures do not include any initial charge. You should be aware: pension and life fund performance differs from unit trust/CEIC performance, due to the underlying tax treatment. Past performance is not a reliable indicator of future returns. The value of any investment can go up and down, and investors may get back less than they invested. A small portion of the portfolio may be invested in illiquid assets, meaning you may not be able to buy or sell units in those assets during uncertain times.