

Portfolio Objectives

The passive 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.

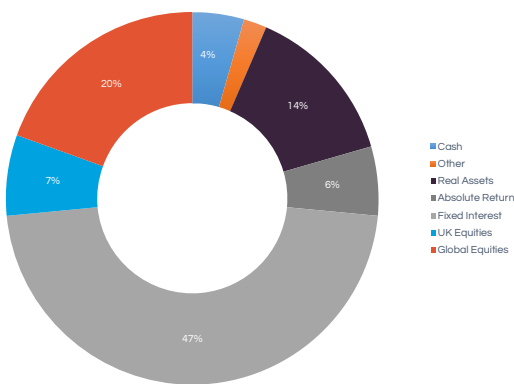
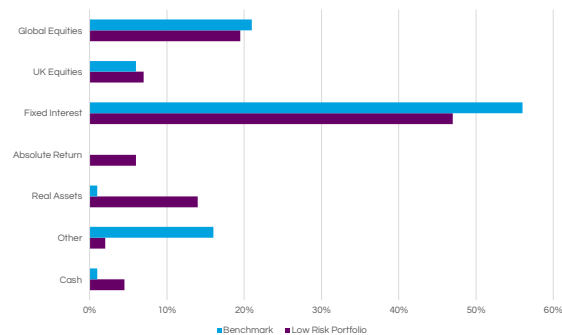
The portfolio is invested in passive equity & bond funds. All other asset classes are invested in actively managed fund.

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

Portfolio Characteristics

Inception Date:	01 May 2018
Portfolio Size:	£591,000
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*:	0.14%
Risk Rating:	Low

Current Asset Allocation



Source: DB Wood, Financial Express (Apr 2024)

Performance Summary

	2024 YTD	2023	2022	2021	2020	2019
Portfolio	0.88%	7.21%	-9.52%	4.84%	4.27%	-
Benchmark	0.57%	5.97%	-10.87%	2.84%	3.95%	3.66%
FTSE 100	3.90%	7.93%	4.70%	18.44%	5.18%	22.94%

Portfolio Holdings: Top 10

Fund	Sector	Allocation
Vanguard UK Investment Grade Bond	Fixed Income	34.75%
Vanguard Global Bond Index Hedged	Fixed Income	16.50%
Vanguard FTSE 100 Index	UK Equities	7.00%
Fidelity Index World	Global Equities	7.00%
Vanguard US Equity Index	US Equity	4.00%
Vanguard UK Long Duration Government Bond	Fixed Income	3.50%
L&G European Index Trust	European Equities	3.00%
Man GLG Global High Yield Opportunities	Global High Yield	3.00%
Fidelity UK Gilf S	Fixed Income	3.00%
Total		81.75%

*On-going Fund Charge = Total percentage fee charged by the underlying funds expressed as a weighted average.
**From 1st May 2018 to 31st December 2018



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Portfolio Performance



	YTD	6 Months	1 Year	3 Years	5 Years	10 Years
Portfolio	0.88%	7.58%	6.83%	-1.29%	13.19%	-
Benchmark	0.57%	7.21%	5.85%	-4.78%	7.48%	27.59%
FTSE 100	3.90%	6.38%	8.38%	10.02%	31.91%	76.91%



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/OEIC 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 portfolios may be invested in liquid assets, meaning you may not be able to buy or sell units in those assets during uncertain times.