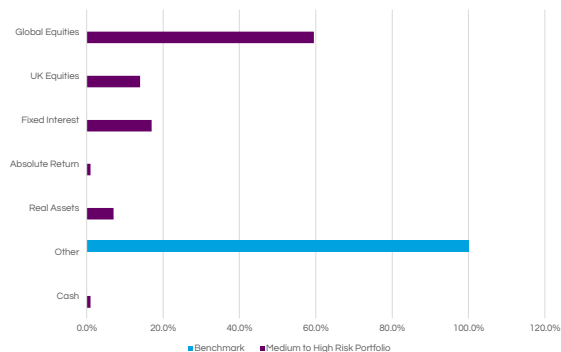


**Portfolio Objectives**

The investment objective of this portfolio is to provide long term capital growth by investing primarily in growth assets. It aims to achieve this on a sustainable basis whilst protecting capital. The portfolio is invested in passive equity and bond funds. All other asset classes are invested in actively managed funds. Risk is controlled through fund selection and asset allocation and the portfolio is rebalanced quarterly to minimise portfolio drift.

**Portfolio Characteristics**

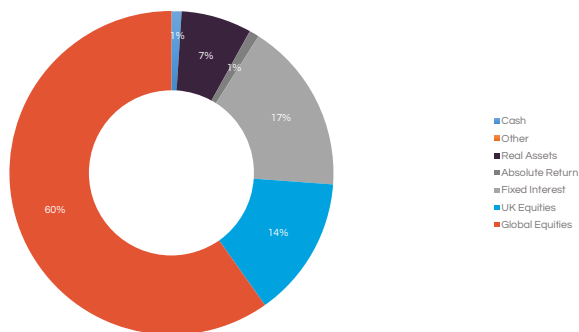
Inception Date:	01 May 2018
Portfolio Size:	£472,000
Portfolio Benchmark:	IA Mixed Investment 40%-85% Shares
Investment Management Charge:	0.65% per annum
Minimum Investment:	No Minimum
Currency:	GBP
Wrapper Accessibility:	ISA, OEIC, SIPP, Onshore & Offshore Bond
On-going Fund Charge*:	0.16%
Risk Rating:	Medium to High

**Current Asset Allocation**

**Performance Summary**

	2024 YTD	2023	2022	2021	2020	2019
<b>Portfolio</b>	4.98%	10.70%	-8.64%	11.53%	6.08%	15.22%
<b>Benchmark</b>	3.80%	8.08%	-10.04%	10.94%	5.88%	15.78%
<b>FTSE 100</b>	3.90%	7.93%	4.70%	18.44%	5.18%	17.32%

**Portfolio Holdings: Top 10**

Fund	Sector	Allocation
Fidelity Index World	Global Equities	19.0%
Vanguard US Equity Index	US Equities	16.0%
Vanguard FTSE 100 Index	UK Equities	10.5%
Vanguard Emerging Markets Stock Index	Emerging Markets	10.0%
Vanguard UK Investment Grade Bond Index	Fixed Income	8.5%
L&G European Index Trust	European Equities	8.0%
Vanguard Global Bond Index Hedged	Fixed Income	5.0%
Man GLG Global High Yield Opportunities	Fixed Income	4.0%
NB Commodity	Real Assets	3.0%
L&G Japan Index Trust	Japanese Equities	2.5%
<b>Total</b>		<b>86.5%</b>



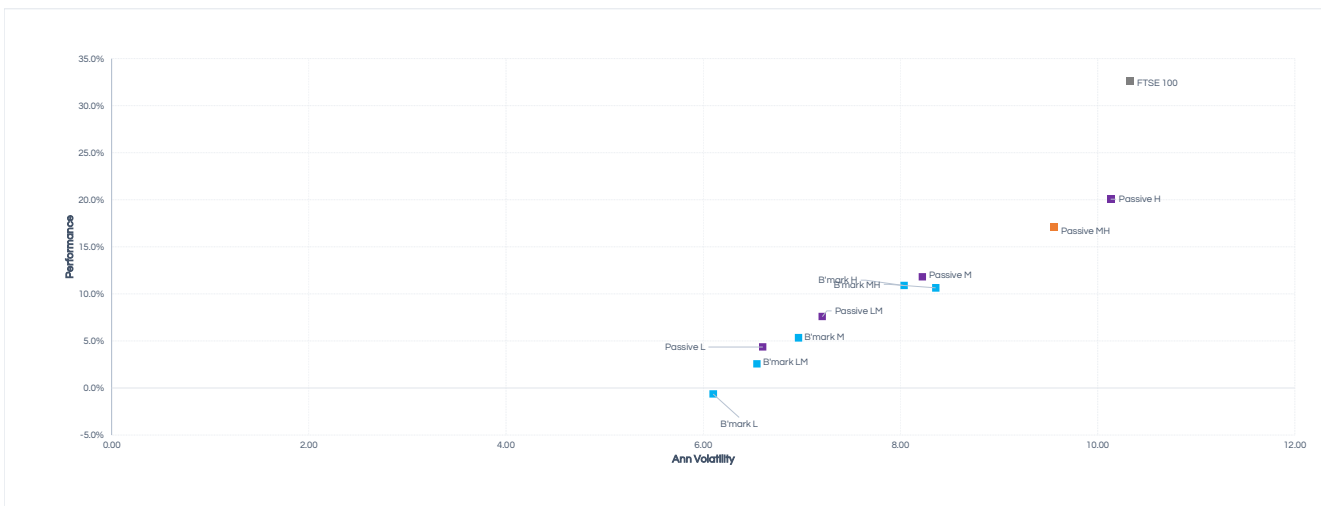
Source: DB Wood, Financial Express (Apr 2024)

\*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

Portfolio Performance



	YTD	6 Months	1 Year	3 Years	5 Years	10 Years
Portfolio	4.98%	11.54%	13.79%	17.11%	37.26%	-
Benchmark	3.80%	10.18%	10.16%	10.65%	28.73%	71.44%
FTSE 100	3.90%	6.38%	8.38%	32.59%	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 illiquid assets, meaning you may not be able to buy or sell units in those assets during uncertain times.