

# DB Wood Passive Low to Medium Risk Portfolio

## Model Portfolio Factsheet

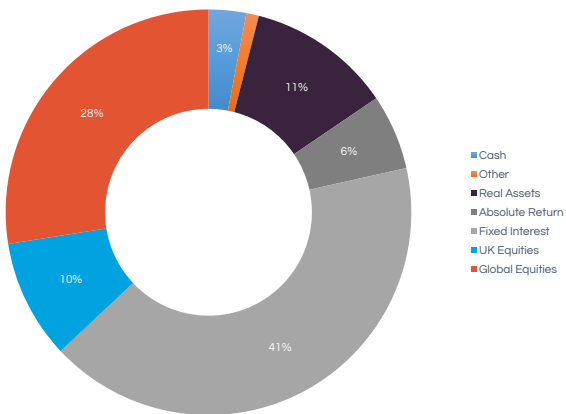
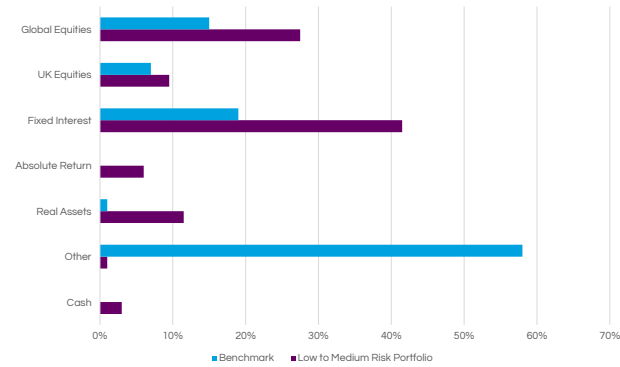
Aug-24

### Portfolio Objectives

The passive low to medium 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 and bond funds. All other asset classes are in actively managed funds

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

### Current Asset Allocation



Source: DB Wood, Financial Express (Aug 2024)

### Portfolio Characteristics

Inception Date:	01 May 2018
Portfolio Size:	£1.69 Million
Portfolio Benchmark:	IA Mxed Investment 0% - 35% @ 20%-60% Shares, 50%/50%
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*:	0.19%
Risk Rating:	Low to Medium

### Performance Summary

	2024 YTD	2023	2022	2021	2020	2019
<b>Portfolio</b>	3.55%	8.27%	-9.48%	6.66%	4.72%	11.20%
<b>Benchmark</b>	3.92%	6.43%	-10.11%	5.15%	4.39%	10.34%
<b>FTSE 100</b>	8.00%	7.93%	4.70%	18.44%	5.18%	17.32%

### Portfolio Holdings: Top 10

Fund	Sector	Allocation
Vanguard UK Investment Grade Bond	UK Equities	26.50%
Vanguard Global Bond Index Hedged	Global Equities	12.50%
Fidelity Index World	Global Equities	9.00%
Fidelity Index US	US Equities	7.50%
Vanguard FTSE 100 Index	UK Equities	6.50%
Fidelity Emerging Market	Emerging Markets	5.00%
L&G European Index Trust	European Equities	4.50%
Fidelity UK Gilt S	Fixed Interest	4.00%
Man GLG Global High Yield Opportunities	Fixed Income	3.50%
Vanguard UK Long Duration Government Bond	Fixed Income	2.50%
<b>Total</b>		<b>79.00%</b>

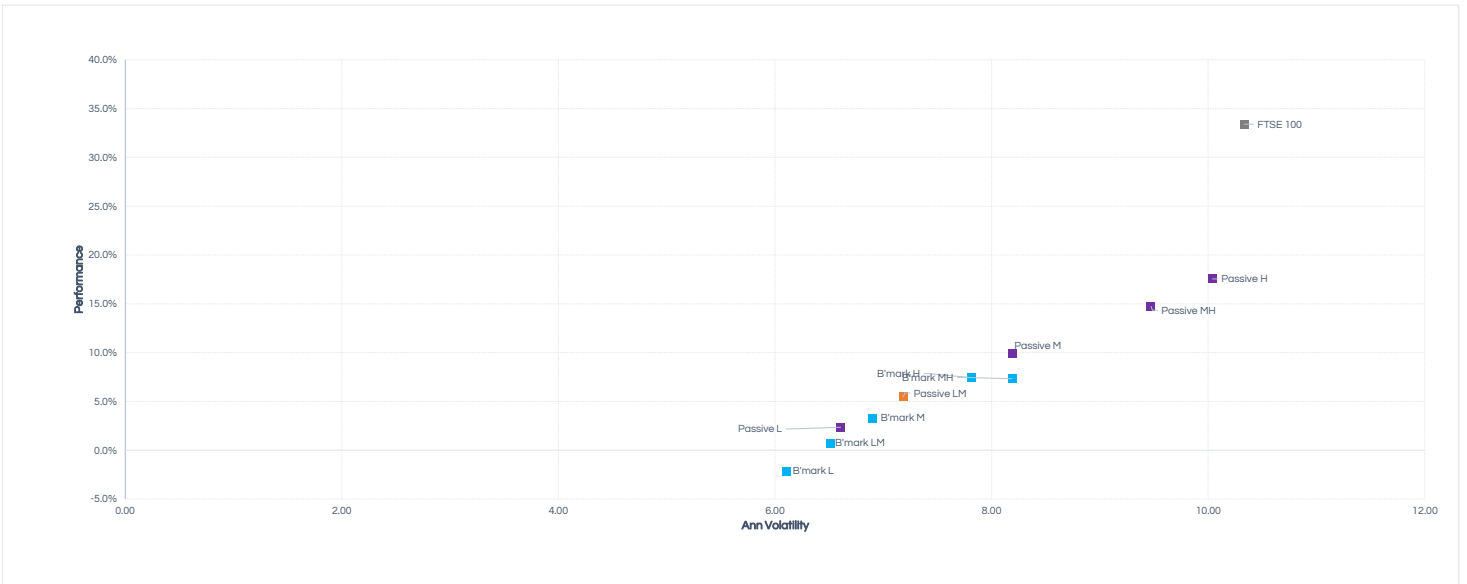
\*On-going Fund Charge = Total percentage fee charged by the underlying funds expressed as a weighted average.

\*\*From 1st May 2018 to 31st December 2018

## Portfolio Performance



	YTD	6 Months	1 Year	3 Years	5 Years	10 Years
Portfolio	3.55%	-0.87%	9.82%	5.45%	16.23%	-
Benchmark	3.92%	-0.39%	8.32%	0.72%	9.76%	37.28%
FTSE 100	8.00%	7.19%	12.99%	33.40%	32.82%	82.56%



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.