



Private Wealth Management Solutions

September 2023

Whether your journey is just beginning, or you're a seasoned expert looking for solutions, our team of internationally qualified advisers can offer a service that's perfectly suited to you. We are here to help you achieve your ambitions through expert, personalised financial planning. For many years, we've earned the trust of our clients through offering straightforward and innovative products that help meet the needs of their everyday financial issues.

STERLING PORTFOLIO PERFORMANCE SUMMARY

GBP	Aug 2023	YTD	2022	1 Year	3 year	5 year	Annualised*
Conservative	-0.51	0.89	-6.00	-0.90	5.13	11.64	2.19
Cautious	-0.75	1.71	-7.15	-1.28	7.80	14.56	2.71
Balanced	-0.87	3.55	-6.96	0.54	13.23	20.22	3.69
Growth	-1.47	3.83	-7.29	0.60	16.12	21.77	3.95
Thematic Growth	-2.24	2.96	-8.83	1.05	18.10	40.87	6.97

PORTFOLIO METRICS

GBP	Total OCF	Blended KIID Rating	Volatility*	Equity	Fixed Income	Tactical, Alt Income & Cash	Other**
Conservative	0.63	2.85	5.05	24.44	53.92	7.62	14.01
Cautious	0.65	3.40	6.45	37.60	43.38	4.98	14.03
Balanced	0.67	3.70	7.79	50.82	31.23	3.93	14.01
Growth	0.69	4.25	9.38	66.39	17.51	2.08	14.02
Thematic Growth	0.67	4.35	10.26	81.33	5.37	1.45	11.85

*Data based on most recent 5 years.
**Other can include but is not limited to commodities, infrastructure, project finance and property.

INVESTMENT PROCESS AND PHILOSOPHY

We seek to maximize the return for your chosen level of risk by ensuring your investment is sufficiently diversified and cost-effective. To achieve this, we focus on the security of the structure, liquidity and a level of transparency (in terms of direct investments and underlying exposure), minimizing the possibility of any unwelcome surprises. We have blended the holdings to provide an overall optimum solution for you rather than viewing each component on a standalone basis. Consequently, we are unlikely to make changes to the portfolio in isolation.

Over the long term, funds managed actively by large international fund management companies have generally underperformed indexes, in part due to the higher charges imposed. However, in the short term there are certainly tactical themes to exploit in geographical regions, sectors, factors and individual stocks and bonds. That is why we have chosen to blend broad macro exposure with shorter term tactical themes, providing an overall solution that effectively manages market exposure and cost while giving you the opportunity to benefit through dynamic adjustments as market conditions vary.

Investment decisions are guided by a variety of internal and external information sources. They are governed by strict parameters to reduce risk and are monitored accordingly.

Broad Macro Exposure

This allocation of the portfolio consists primarily of Exchange-Traded Funds (ETFs). These provide exposure to a wide variety of asset classes including equities, fixed income, commodities and cash, with much greater diversification than would be practical with solely direct investments. Additionally, costs are lower than with most forms of collective investment.

As the objective is to provide stability across the overall portfolio over time, exposure to the different asset classes within this part of the portfolio will be rebalanced periodically as investment conditions vary.

Agile Tactical Themes

The objective of this portion of the portfolio is to enhance the overall return by actively exploiting shorter term and more speculative market opportunities.

Key Features

- Highly diversified by asset class, geographically, currency and factor allocation
- Can be customised to individual investor needs
- All investments are liquid & transparent
- Costs are reduced by the blending of exchange traded products
- No exposure to hedge funds or esoteric investments
- Opportunity to benefit from tactical opportunities

Strategy	Description / Objective
Conservative	The objective of the Conservative Portfolio is to achieve returns that are better than those obtained from cash while accepting some volatility, or movement in prices, will occur. It is intended for a risk averse investor for whom preservation of nominal capital is important over all timeframes even if this means that their portfolio fails to keep up with inflation. The risk relative to world equity markets will typically be between 20% and 40% though may move outside this range on a shorter term basis.
Cautious	The objective of the Cautious Portfolio is to achieve returns that are better than those obtained from cash while accepting some volatility, or movement in prices, will occur. It is intended for a risk averse investor for whom preservation of nominal capital is important over all timeframes even if this means that their portfolio fails to keep up with inflation. The risk relative to world equity markets will typically be between 40% and 60% though may move outside this range on a shorter term basis.
Balanced	The objective of the Balanced Portfolio is to achieve long term capital growth and income, while reducing volatility through diversification and an element of hedging. As a balanced investor you are aiming to preserve the real value of capital by either matching or exceeding the rate of inflation. You accept that investments are inherently volatile, in other words, that prices may move up as well as down, and are prepared to accept this in the short term, in order to secure longer term gains. The risk relative to world equity markets will typically be between 45% and 65% though may move outside this range on a shorter term basis.
Growth	The objective of the Growth portfolio is to achieve long term capital growth while reducing volatility through diversification and an element of hedging. It is intended for a moderately adventurous investor prepared to accept (and capable of taking) significant risk in pursuit of significant returns. Investors should recognise that this may result in high levels of volatility - in other words movements up and down over all timeframes - and be prepared to accept this in pursuit of growth. The risk relative to world equity markets will typically be between 60% and 100% though it may move outside this range on a shorter term basis.
Thematic Growth	The objective of the Thematic Growth Portfolio is to achieve long term capital growth while reducing volatility through diversification and an element of hedging. It is intended for an adventurous investor, prepared to accept and capable of taking significant risk in pursuit of significant returns. As a result, investors should recognise that this may result in high levels of volatility, in other words movements up and down over all timeframes and be prepared to accept this in pursuit of growth. The risk relative to world equity markets will typically be between 75% and 95% though may move outside this range on a shorter term basis.



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