

# conservative model

## July 2023 | Factsheet

### Key Facts

|                        |                                   |
|------------------------|-----------------------------------|
| Number of holdings:    | 26                                |
| Benchmark:             | IA Mixed Investments 0-35% Shares |
| Model Inception:       | 1st January 2023                  |
| Platform Availability: | Pershing and SS&C Hubwise         |

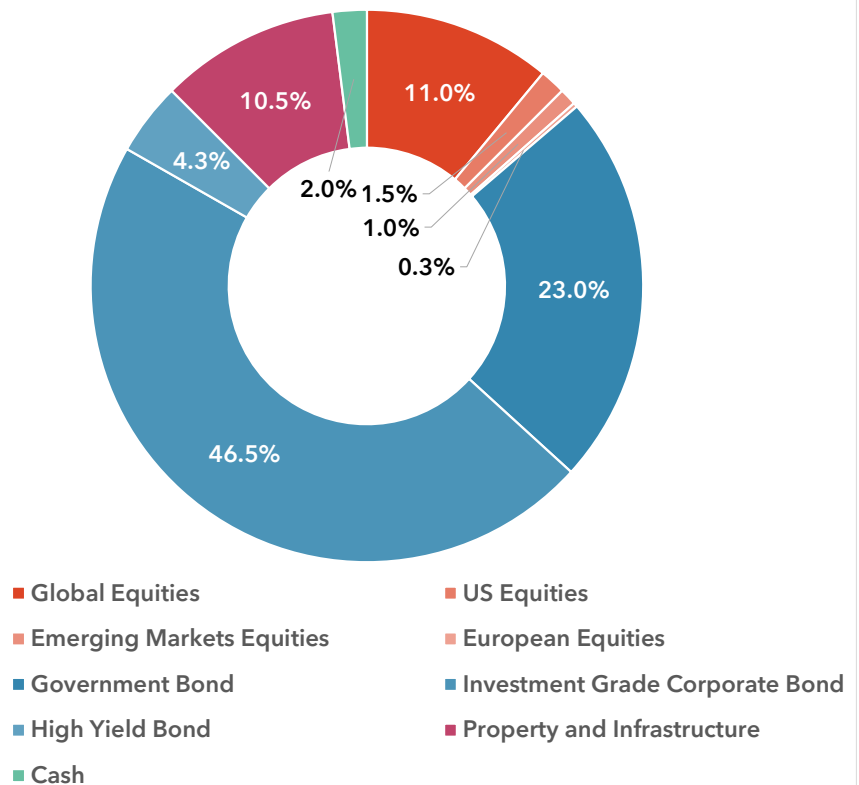
### Overview

The aim of our conservative mandate is to achieve capital and/or income growth that keeps in line with the rate of inflation. Investors are prepared to accept investment risk with the aim of at least protecting the spending power of their money. Investors will accept fluctuations in the value of their investments but, in order to minimise the impact of short-term market falls, are prepared to invest for a minimum of five years. Our conservative model portfolio will typically invest in a mixture of asset classes, predominantly by way of collective investment funds, the majority being fixed interest securities along with some equities, both UK and overseas. Other assets, such as listed real estate and infrastructure, may be used to diversify the risk within the portfolio.

### Top Holdings

|  |        |
|--|--------|
| Robeco Multi-Factor Global Credits Fund (GBP Hdg)                                | 18.25% |
| State Street Global Aggregate Bond Index Fund (GBP Hdg)                          | 17.00% |
| State Street Global Treasury Bond Index Fund (GBP Hdg)                           | 17.00% |
| AXA ACT Carbon Transition Sterling Buy & Maintain Credit Fund                    | 6.50%  |
| ATLAS Global Infrastructure Fund   | 5.25%  |
| Legal & General Global Real Estate Dividend Index Fund                           | 5.25%  |
| Insight Sterling Liquidity Plus Fund   | 4.75%  |
| State Street Sustainable Climate World Equity Fund (GBP Hdg)                     | 3.00%  |
| State Street Multi-Factor Global ESG Equity Fund                                 | 3.00%  |
| BNYM Insight Efficient US High Yield Beta Fund (GBP Hdg)                         | 2.50%  |
| Cash   | 2.00%  |
| State Street World Screened Index Equity Fund (GBP Hdg)                          | 2.00%  |
| BNYM Insight Efficient US Fallen Angels Fund (GBP Hdg)                           | 1.75%  |
| iShares USD TIPS UCITS ETF (GBP Hdg)   | 1.50%  |
| iShares US Treasury Bond 20+yr UCITS ETF (GBP Hdg)                               | 1.50%  |
| State Street Emerging Markets Hard Currency Government Bond Index Fund (GBP Hdg) | 1.50%  |

### Sector Breakdown



### Investment Product Costs

| MiFiD Disclosure        | Details  |      |
|-------------------------|--|------|
| Investment Product Cost | The total 'expected' cost of the model portfolio, including atomos' discretionary management charge, the weighted average cost of the model's underlying funds annual management charges, ACD and auditor expenses, and advisory service charges | 0.90 |
| Transactional Fees      | The weighted average of the transactional fees (brokerage, research, slippage costs etc) within the model's underlying fund holdings   | 0.11 |

Please note that these figures do not incorporate the cost of financial advice or platform fees

The value of investments and the income from them may fall as well as rise and is not guaranteed. You may not get back the original amount invested. Changes in exchange rates may have an adverse effect on the value, price or income of the portfolio's investments.

Investment in this portfolio is subject to a number of risk factors. There is no guarantee that the investment objectives of the portfolio will actually be achieved. The portfolio should be considered as a medium to long-term investment. Please contact your adviser if you have any further questions.

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