

balanced model

July 2023 | Factsheet

Key Facts

Number of holdings:	28
Benchmark:	IA Mixed Investments 40-85% Shares
Model Inception:	1st January 2023
Platform Availability:	Pershing and SS&C Hubwise

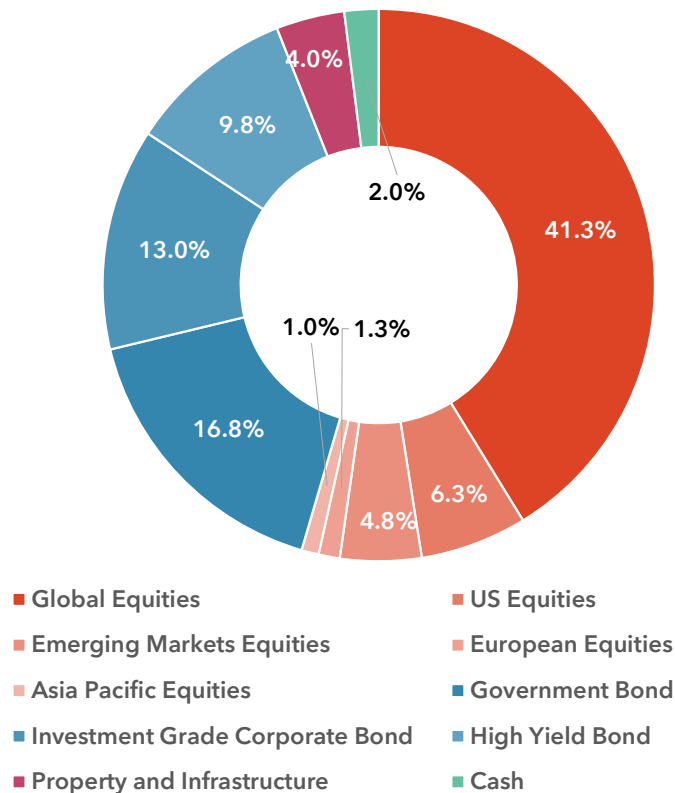
Overview

The aim of our balanced mandate is to increase the potential for return over the longer term. Capital protection is less important than achieving a better return. Investors are prepared to accept significant short-term fluctuations in the value of their investments in order to increase the potential return over the longer term and, in order to bear the impact of short-term market falls, are prepared to invest for a minimum of at least five years. Our balanced model portfolio will typically invest in a mixture of asset classes, predominantly by way of collective investment funds, including fixed interest securities and 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

State Street Sustainable Climate World Equity Fund (GBP Hdg)	13.00%
State Street Multi-Factor Global ESG Equity Fund	13.00%
State Street World Screened Index Equity Fund (GBP Hdg)	8.00%
State Street US Screened Index Equity Fund	6.25%
BNYM Insight Efficient US High Yield Beta Fund (GBP Hdg)	5.75%
Robeco Multi-Factor Global Credits Fund (GBP Hdg)	5.50%
State Street Global Aggregate Bond Index Fund (GBP Hdg)	5.25%
State Street Global Treasury Bond Index Fund (GBP Hdg)	5.25%
State Street Global Emerging Markets Sreened Index Equity Fund	4.75%
BNYM Insight Efficient US Fallen Angels Fund (GBP Hdg)	4.00%
State Street Emerging Markets Local Currency Government Bond Index Fund	3.25%
State Street Emerging Markets Hard Currency Government Bond Index Fund (GBP Hdg)	3.25%
State Street World Screened Index Equity Fund	2.50%
iShares USD TIPS UCITS ETF (GBP Hdg)	2.50%
iShares US Treasury Bond 20+yr UCITS ETF (GBP Hdg)	2.50%
Cash	2.00%

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	0.10

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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