

Monthly Performance Factsheet

31st December 2021



ACTIVE 01

Objectives

This Portfolio invests mainly in Cash and Fixed Interest and suits investors for whom minimising any capital loss is a priority over returns.

Portfolio Information

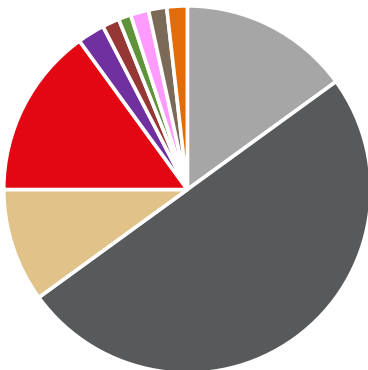
| | |
|-------------------------------------|--|
| Sector | 0%-35% Mixed Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.49% |

YOU Risk Rating

1

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 15 |
| Fixed Income | 50 |
| Property & Real Assets | 10 |
| Absolute Return | 15 |
| UK Equity | 2.4 |
| US Equity | 1.5 |
| Europe ex-UK Equity | 1.1 |
| Japanese Equity | 1.6 |
| Global Emerging Market Equity | 1.6 |
| Global Developed Market Equity | 1.8 |



Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 0.6% | 1.0% | 2.1% | 10.2% | 12.9% |
| Sector | 1.1% | 1.4% | 3.3% | 17.1% | 18.6% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 2.5 | 2.8% |
| Sector | 5.3 | 3.9% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| Janus Henderson Horizon Strategic Bond | 16.0% |
| ASI SD ILB Fund | 15.0% |
| Cash | 15.0% |
| UBS China Bond | 13.0% |
| Hermes Unconstrained Credit | 6.0% |
| Top 5 Holdings as Percentage of Total Portfolio | 65.0% |

Data provided by Financial Express Analytics as at 31st December 2021

Disclaimers

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This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

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For Clients of YOU ONLY: Past performance is not necessarily a guide to future investment returns. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested.

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Monthly Performance Factsheet

31st December 2021



ACTIVE 02

Objectives

This Portfolio invests mainly in Cash and Fixed Interest and is suitable for investors who wish to protect their capital with a minimal amount of risk.

Portfolio Information

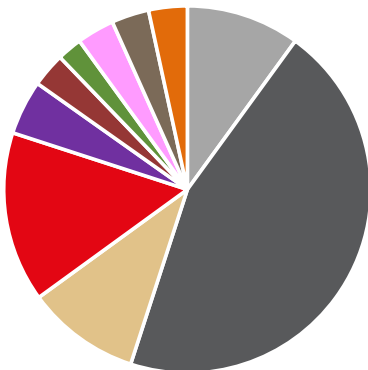
| | |
|-------------------------------------|--|
| Sector | 0%-35% Mixed Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.55% |

YOU Risk Rating

2

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 10 |
| Fixed Income | 45 |
| Property & Real Assets | 10 |
| Absolute Return | 15 |
| UK Equity | 4.8 |
| US Equity | 3 |
| Europe ex-UK Equity | 2.2 |
| Japanese Equity | 3.3 |
| Global Emerging Market Equity | 3.3 |
| Global Developed Market Equity | 3.4 |



Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 0.9% | 1.3% | 3.1% | 14.8% | 18.3% |
| Sector | 1.1% | 1.4% | 3.3% | 17.1% | 18.6% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 4.1 | 3.5% |
| Sector | 5.3 | 3.9% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| Janus Henderson Horizon Strategic Bond | 14.0% |
| UBS China Bond | 13.0% |
| ASI SD ILB Fund | 12.0% |
| Cash | 10.0% |
| Hermes Unconstrained Credit | 6.0% |
| Top 5 Holdings as Percentage of Total Portfolio | 55.0% |

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31st December 2021



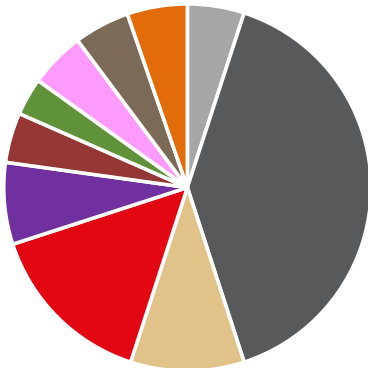
ACTIVE 03

Objectives

This Portfolio invests mainly in Fixed Interest and a small amount of riskier assets and is suitable for investors who wish to protect their capital, if possible, but increase the chances of better long-term returns.

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 5 |
| Fixed Income | 40 |
| Property & Real Assets | 10 |
| Absolute Return | 15 |
| UK Equity | 7.2 |
| US Equity | 4.4 |
| Europe ex-UK Equity | 3.3 |
| Japanese Equity | 4.9 |
| Global Emerging Market Equity | 4.9 |
| Global Developed Market Equity | 5.3 |



Portfolio Information

| | |
|-------------------------------------|--|
| Sector | 0%-35% Mixed Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.61% |

YOU Risk Rating

3

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 1.1% | 1.7% | 4.4% | 19.5% | 23.4% |
| Sector | 1.1% | 1.4% | 3.3% | 17.1% | 18.6% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 5.9 | 4.6% |
| Sector | 5.3 | 3.9% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| ASI SD ILB Fund | 11.0% |
| Janus Henderson Horizon Strategic Bond | 11.0% |
| UBS China Bond | 10.0% |
| Hermes Unconstrained Credit | 8.0% |
| Allianz FIM | 5.5% |
| Top 5 Holdings as Percentage of Total Portfolio | 45.5% |

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Monthly Performance Factsheet

31st December 2021



ACTIVE 04

Objectives

This Portfolio invests in a moderate amount of Fixed Interest, with some Equity & Property as well. It is suitable for investors who wish to increase the chances of reasonable returns and protect capital, if possible.

Portfolio Information

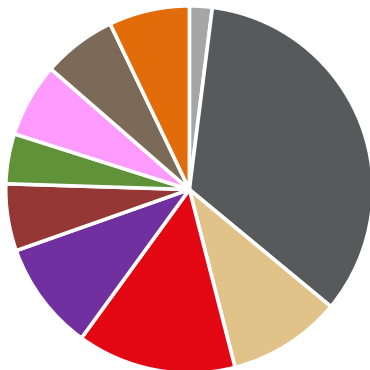
| | |
|-------------------------------------|--|
| Sector | 20%-60% Mixed Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.66% |

YOU Risk Rating

4

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 2 |
| Fixed Income | 34 |
| Property & Real Assets | 10 |
| Absolute Return | 14 |
| UK Equity | 9.6 |
| US Equity | 5.9 |
| Europe ex-UK Equity | 4.4 |
| Japanese Equity | 6.5 |
| Global Emerging Market Equity | 6.5 |
| Global Developed Market Equity | 7.1 |



Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 1.4% | 2.0% | 5.6% | 25.9% | 30.6% |
| Sector | 1.9% | 2.8% | 7.6% | 24.6% | 26.7% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 7.5 | 5.7% |
| Sector | 7.0 | 5.1% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| UBS China Bond | 10.0% |
| Hermes Unconstrained Credit | 8.0% |
| ASI SD ILB Fund | 8.0% |
| Janus Henderson Horizon Strategic Bond | 8.0% |
| Allianz FIM | 5.0% |
| Top 5 Holdings as Percentage of Total Portfolio | 39.0% |

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Monthly Performance Factsheet

31st December 2021



ACTIVE 05

Objectives

This Portfolio invests in a moderate amount of Fixed Interest with a greater proportion in Equities and Property. It is suitable for investors who wish to increase the chances of reasonable returns and still protect capital, if possible.

Portfolio Information

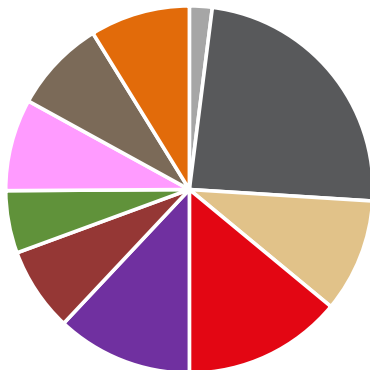
| | |
|-------------------------------------|--|
| Sector | 20%-60% Mixed Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.71% |

YOU Risk Rating

5

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 2 |
| Fixed Income | 24 |
| Property & Real Assets | 10 |
| Absolute Return | 14 |
| UK Equity | 12 |
| US Equity | 7.4 |
| Europe ex-UK Equity | 5.5 |
| Japanese Equity | 8.1 |
| Global Emerging Market Equity | 8.2 |
| Global Developed Market Equity | 8.8 |



Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 1.7% | 2.6% | 7.8% | 32.6% | 39.3% |
| Sector | 1.9% | 2.8% | 7.6% | 24.6% | 26.7% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 8.9 | 6.6% |
| Sector | 7.0 | 5.1% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| UBS China Bond | 6.0% |
| Allianz FIM | 5.0% |
| Sanlam Multi Strategy | 5.0% |
| Man GLG High Yield Opportunities | 5.0% |
| Hermes Unconstrained Credit | 5.0% |
| Top 5 Holdings as Percentage of Total Portfolio | 26.0% |

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Monthly Performance Factsheet

31st December 2021



ACTIVE 06

Objectives

This Portfolio invests in a variety of assets to obtain diversification. It is suitable for investors for whom returns are more important than capital protection.

Portfolio Information

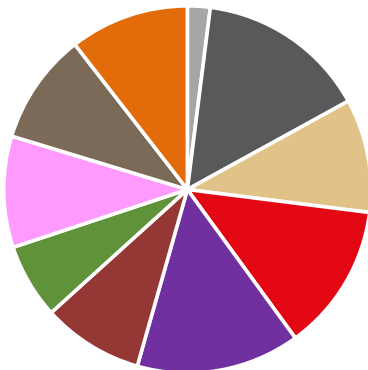
| | |
|-------------------------------------|--|
| Sector | 40%-85% Mixed Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.73% |

YOU Risk Rating

6

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 2 |
| Fixed Income | 15 |
| Property & Real Assets | 10 |
| Absolute Return | 13 |
| UK Equity | 14.4 |
| US Equity | 8.9 |
| Europe ex-UK Equity | 6.6 |
| Japanese Equity | 9.8 |
| Global Emerging Market Equity | 9.8 |
| Global Developed Market Equity | 10.5 |



Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 1.9% | 3.1% | 9.8% | 39.5% | 46.2% |
| Sector | 2.9% | 4.3% | 11.4% | 36.8% | 41.7% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 10.3 | 7.4% |
| Sector | 9.6 | 6.9% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| Allianz FIM | 5.0% |
| Sanlam Multi Strategy | 5.0% |
| Man GLG High Yield Opportunities | 5.0% |
| Nikko AM Japan Value | 4.9% |
| Matthews Asia Japan | 4.9% |
| Top 5 Holdings as Percentage of Total Portfolio | 24.8% |

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31st December 2021



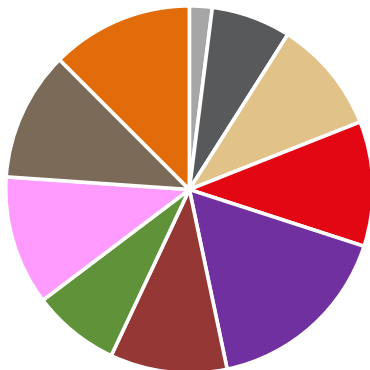
ACTIVE 07

Objectives

This Portfolio invests in a variety of assets to obtain diversification. It is suitable for investors who are comfortable with some investment risk and where returns are more important than capital protection.

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 2 |
| Fixed Income | 7 |
| Property & Real Assets | 10 |
| Absolute Return | 11 |
| UK Equity | 16.7 |
| US Equity | 10.3 |
| Europe ex-UK Equity | 7.7 |
| Japanese Equity | 11.4 |
| Global Emerging Market Equity | 11.4 |
| Global Developed Market Equity | 12.5 |



Portfolio Information

| | |
|-------------------------------------|--|
| Sector | 40%-85% Mixed Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.76% |

YOU Risk Rating

7

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 2.0% | 3.2% | 10.7% | 46.5% | 54.0% |
| Sector | 2.9% | 4.3% | 11.4% | 36.8% | 41.7% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 11.3 | 8.1% |
| Sector | 9.6 | 6.9% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| Franklin UK Managers' Focus | 5.8% |
| Premier Miton UK Value Opportunities | 5.8% |
| Nikko AM Japan Value | 5.7% |
| Matthews Asia Japan | 5.7% |
| Brown Advisory Global Leaders | 5.6% |
| Top 5 Holdings as Percentage of Total Portfolio | 28.6% |

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Monthly Performance Factsheet

31st December 2021



ACTIVE 08

Objectives

This Portfolio invests mainly in Equities and some specialist Equities in order to obtain diversification. It is suitable for investors who are prepared to take some investment risk to improve long-term returns, where these are more important than capital protection.

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 2 |
| Fixed Income | 6 |
| Property & Real Assets | 4 |
| Absolute Return | 8 |
| UK Equity | 19.1 |
| US Equity | 11.8 |
| Europe ex-UK Equity | 8.7 |
| Japanese Equity | 13 |
| Global Emerging Market Equity | 13.1 |
| Global Developed Market Equity | 14.3 |



Portfolio Information

| | |
|-------------------------------------|--|
| Sector | 40%-85% Mixed Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.78% |

YOU Risk Rating

8

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 1.7% | 2.9% | 10.9% | 50.5% | 57.4% |
| Sector | 2.9% | 4.3% | 11.4% | 36.8% | 41.7% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 12.2 | 8.6% |
| Sector | 9.6 | 6.9% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| Nikko AM Japan Value | 6.5% |
| Matthews Asia Japan | 6.5% |
| Franklin UK Managers' Focus | 6.5% |
| Premier Miton UK Value Opportunities | 6.5% |
| Brown Advisory Global Leaders | 6.4% |
| Top 5 Holdings as Percentage of Total Portfolio | 32.4% |

Data provided by Financial Express Analytics as at 31st December 2021

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Monthly Performance Factsheet

31st December 2021



ACTIVE 09

Objectives

This Portfolio invests mainly in Equities and some specialist Equities in order to obtain diversification. It is suitable for investors who are happy to take more investment risk to improve long-term returns, where these are more important than capital protection.

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 2 |
| Fixed Income | 3 |
| Property & Real Assets | 0 |
| Absolute Return | 5 |
| UK Equity | 21.5 |
| US Equity | 13.3 |
| Europe ex-UK Equity | 9.8 |
| Japanese Equity | 14.6 |
| Global Emerging Market Equity | 14.7 |
| Global Developed Market Equity | 16.1 |



Portfolio Information

| | |
|-------------------------------------|--|
| Sector | Flexible Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.79% |

YOU Risk Rating

9

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 1.7% | 2.8% | 11.4% | 56.0% | 64.6% |
| Sector | 2.7% | 4.1% | 11.5% | 36.9% | 41.3% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 13.0 | 9.2% |
| Sector | 10.5 | 6.8% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| Nikko AM Japan Value | 7.3% |
| Matthews Asia Japan | 7.3% |
| Franklin UK Managers' Focus | 7.3% |
| Premier Miton UK Value Opportunities | 7.3% |
| Brown Advisory Global Leaders | 7.2% |
| Top 5 Holdings as Percentage of Total Portfolio | 36.4% |

Data provided by Financial Express Analytics as at 31st December 2021

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Monthly Performance Factsheet

31st December 2021



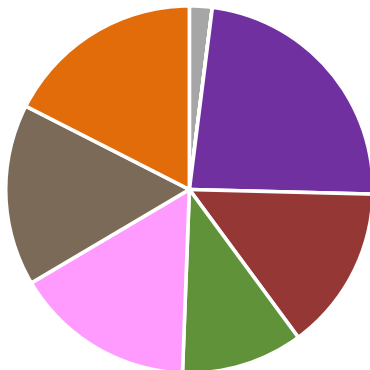
ACTIVE 10

Objectives

This Portfolio invests wholly in equities, with a significant proportion in specialist equities. It is suitable for those investors looking for the highest potential long-term returns, but who must also be prepared to accept the greatest investment risk and significant short-term falls as well.

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 2 |
| Fixed Income | 0 |
| Property & Real Assets | 0 |
| Absolute Return | 0 |
| UK Equity | 23.4 |
| US Equity | 14.5 |
| Europe ex-UK Equity | 10.7 |
| Japanese Equity | 15.9 |
| Global Emerging Market Equity | 16 |
| Global Developed Market Equity | 17.5 |



Portfolio Information

| | |
|-------------------------------------|--|
| Sector | Flexible Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.80% |

YOU Risk Rating

10

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 1.8% | 3.1% | 12.5% | 60.4% | 70.7% |
| Sector | 2.7% | 4.1% | 11.5% | 36.9% | 41.3% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 13.7 | 9.8% |
| Sector | 10.5 | 6.8% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| Matthews Asia Japan | 8.0% |
| Franklin UK Managers' Focus | 8.0% |
| Premier Miton UK Value Opportunities | 8.0% |
| Brown Advisory Global Leaders | 7.9% |
| Nikko AM Japan Value | 7.9% |
| Top 5 Holdings as Percentage of Total Portfolio | 39.8% |

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Monthly Performance Factsheet

31st December 2021



INCOME PORTFOLIO

Objectives

The Income Portfolio has been designed to provide a consistent and steady level of income, with the possibility of some capital appreciation over the long-term.

Portfolio Information

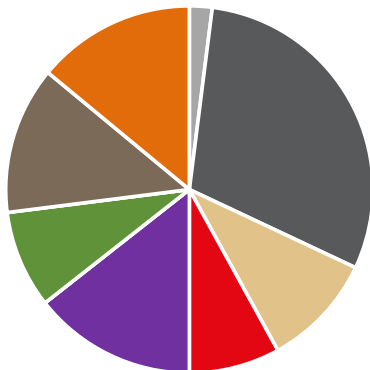
| | |
|-------------------------------------|--|
| Sector | 20%-60% Mixed Investment |
| Inception Date | 01 November 2010 |
| Investment Management Charge (p.a.) | 0.31% |
| Minimum Investment | £10,000.00 |
| Currency Options | GBP |
| Accessibility | ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform) |
| Underlying Fund OCF (Weighted)* | 0.70% |

YOU Risk Rating

5

Current Asset Allocation

| Sector | Allocation |
|--------------------------------|------------|
| Cash | 2 |
| Fixed Income | 30 |
| Property & Real Assets | 10 |
| Absolute Return | 8 |
| UK Equity | 14.4 |
| US Equity | 0 |
| Europe ex-UK Equity | 8.6 |
| Japanese Equity | 0 |
| Global Emerging Market Equity | 13 |
| Global Developed Market Equity | 14 |



Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 1.9% | 1.8% | 6.5% | 19.9% | 25.8% |
| Sector | 1.9% | 2.8% | 7.6% | 24.6% | 26.7% |
| FTSE 100 | 4.7% | 6.8% | 18.4% | 22.9% | 25.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 1.8% | 3.4% | 6.4% | 10.0% | 17.7% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 7.4 | 6.0% |
| Sector | 7.0 | 5.1% |
| FTSE 100 | 13.7 | 6.6% |
| Cash (90 Day Notice Account) | 0.0 | 0.5% |
| Retail Price Index | 1.5 | 3.0% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| Federated Hermes Unconstrained Credit | 15.0% |
| Man GLG High Yield Opportunities | 15.0% |
| Schroder Asian Income Maximiser | 13.0% |
| Liontrust Global Dividend | 10.0% |
| River and Mercantile European Fund | 8.6% |
| Top 5 Holdings as Percentage of Total Portfolio | 61.6% |

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