

# Monthly Performance Factsheet

31st July 2024



## ACTIVE 01

### Objectives

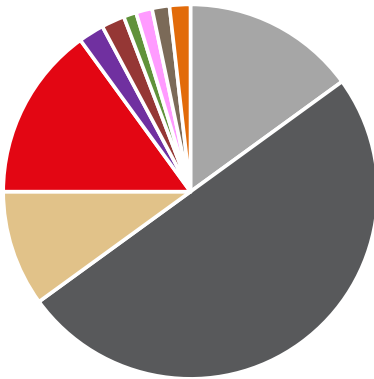
This Portfolio invests mainly in Cash and Fixed Interest and suits investors for whom minimising any capital loss is a priority over returns.

### Portfolio Information

Benchmark	Consumer Price Index
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.55%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	15.0
Fixed Income	50.0
Property & Real Assets	10.0
Absolute Return	15.0
UK Equity	2.2
US Equity	2.0
Europe ex-UK Equity	1.1
Japanese Equity	1.4
Global Emerging Market Equity	1.5
Global Developed Market Equity	1.8



### YOU Risk Rating

1

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.9%	3.4%	6.3%	1.0%	5.8%
Benchmark	0.4%	2.0%	2.4%	20.5%	24.3%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	3.1%	2.5%
Benchmark	1.5%	2.9%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PGIM Global Corporate Bond	16.7%
ASI SD ILB Fund	16.7%
UBS China Bond	16.6%
Cash	15.0%
Fulcrum Thematic Equity Market Neutral	5.0%
Top 5 Holdings as Percentage of Total Portfolio	70.0%

Data provided by Financial Express Analytics as at 31st July 2024

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31st July 2024



## ACTIVE 02

### Objectives

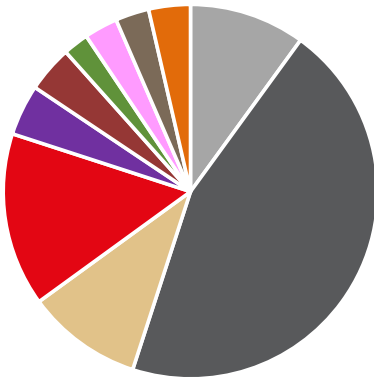
This Portfolio invests mainly in Cash and Fixed Interest and is suitable for investors who wish to protect their capital with a minimal amount of risk.

### Portfolio Information

Benchmark	Consumer Price Index
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.60%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	10.0
Fixed Income	45.0
Property & Real Assets	10.0
Absolute Return	15.0
UK Equity	4.4
US Equity	4.0
Europe ex-UK Equity	2.2
Japanese Equity	2.9
Global Emerging Market Equity	2.9
Global Developed Market Equity	3.6



### YOU Risk Rating

2

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.1%	4.2%	7.0%	2.6%	8.7%
Benchmark	0.4%	2.0%	2.4%	20.5%	24.3%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	4.2%	3.1%
Benchmark	1.5%	2.9%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PGIM Global Corporate Bond	15.0%
ASI SD ILB Fund	15.0%
UBS China Bond	15.0%
Cash	10.0%
Fulcrum Thematic Equity Market Neutral	5.0%
Top 5 Holdings as Percentage of Total Portfolio	60.0%

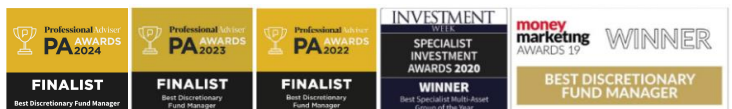
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# Monthly Performance Factsheet

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## ACTIVE 03

### Objectives

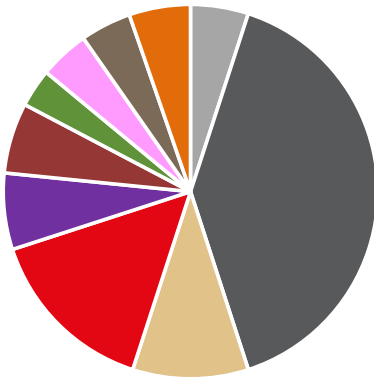
This Portfolio invests mainly in Fixed Interest and a small amount of riskier assets and is suitable for investors who wish to protect their capital, if possible, but increase the chances of better long-term returns.

### Portfolio Information

Benchmark	Consumer Price Index
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.65%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	5.0
Fixed Income	40.0
Property & Real Assets	10.0
Absolute Return	15.0
UK Equity	6.6
US Equity	6.1
Europe ex-UK Equity	3.3
Japanese Equity	4.3
Global Emerging Market Equity	4.4
Global Developed Market Equity	5.3



### YOU Risk Rating

3

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.3%	4.9%	7.8%	4.4%	13.5%
Benchmark	0.4%	2.0%	2.4%	20.5%	24.3%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	5.5%	4.2%
Benchmark	1.5%	2.9%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PGIM Global Corporate Bond	13.4%
ASI SD ILB Fund	13.3%
UBS China Bond	13.3%
Fulcrum Thematic Equity Market Neutral	5.0%
Pacific G10 Macro Rates	5.0%
Top 5 Holdings as Percentage of Total Portfolio	50.0%

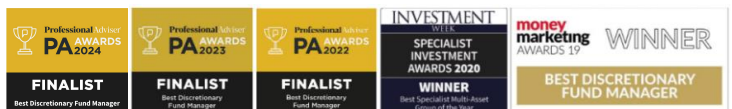
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# Monthly Performance Factsheet

31st July 2024



## ACTIVE 04

### Objectives

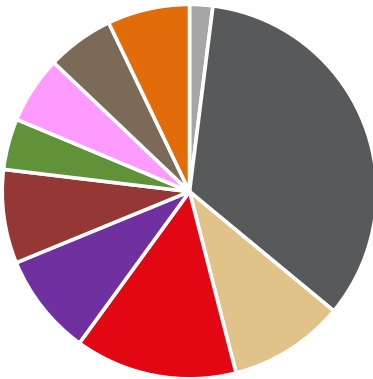
This Portfolio invests in a moderate amount of Fixed Interest, with some Equity & Property as well. It is suitable for investors who wish to increase the chances of reasonable returns and protect capital, if possible.

### Portfolio Information

Benchmark	IA Mixed Investment 20-60%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.68%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	34.0
Property & Real Assets	10.0
Absolute Return	14.0
UK Equity	8.8
US Equity	8.1
Europe ex-UK Equity	4.4
Japanese Equity	5.8
Global Emerging Market Equity	5.8
Global Developed Market Equity	7.1



### YOU Risk Rating

4

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.4%	5.5%	8.4%	5.8%	17.0%
Benchmark	2.9%	5.1%	8.9%	3.2%	14.0%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	6.9%	5.2%
Benchmark	6.8%	4.3%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PGIM Global Corporate Bond	11.4%
ASI SD ILB Fund	11.3%
UBS China Bond	11.3%
Pacific G10 Macro Rates	4.7%
Sanlam Multi Strategy	4.7%
Top 5 Holdings as Percentage of Total Portfolio	43.4%

Data provided by Financial Express Analytics as at 31st July 2024

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# Monthly Performance Factsheet

31st July 2024



## 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

Benchmark	IA Mixed Investment 20-60%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.71%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	24.0
Property & Real Assets	10.0
Absolute Return	14.0
UK Equity	11.1
US Equity	10.1
Europe ex-UK Equity	5.5
Japanese Equity	7.2
Global Emerging Market Equity	7.3
Global Developed Market Equity	8.8



### YOU Risk Rating

5

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.6%	6.1%	8.9%	7.4%	23.3%
Benchmark	2.9%	5.1%	8.9%	3.2%	14.0%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	8.3%	6.0%
Benchmark	6.8%	4.3%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PGIM Global Corporate Bond	9.0%
UBS China Bond	7.0%
Morgan Stanley Emerging Markets Local Income	6.0%
Pacific G10 Macro Rates	4.7%
Sanlam Multi Strategy	4.7%
Top 5 Holdings as Percentage of Total Portfolio	31.4%

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# Monthly Performance Factsheet

31st July 2024



## 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

Benchmark	IA Mixed Investment 20-60%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.72%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	15.0
Property & Real Assets	10.0
Absolute Return	13.0
UK Equity	13.3
US Equity	12.1
Europe ex-UK Equity	6.6
Japanese Equity	8.7
Global Emerging Market Equity	8.7
Global Developed Market Equity	10.6



### YOU Risk Rating

6

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.6%	6.7%	9.2%	8.1%	28.0%
Benchmark	2.9%	5.1%	8.9%	3.2%	14.0%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	9.4%	6.7%
Benchmark	6.8%	4.3%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Lindsell Train UK Equity	5.3%
Invesco UK Opportunities	5.3%
Morgan Stanley Emerging Markets Local Income	5.0%
PGIM Global Corporate Bond	4.5%
Pacific G10 Macro Rates	4.4%
Top 5 Holdings as Percentage of Total Portfolio	24.5%

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# Monthly Performance Factsheet

31st July 2024



## 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.

### Portfolio Information

Benchmark	IA Mixed Investment 40-85%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.74%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	7.0
Property & Real Assets	10.0
Absolute Return	11.0
UK Equity	15.5
US Equity	14.2
Europe ex-UK Equity	7.7
Japanese Equity	10.1
Global Emerging Market Equity	10.2
Global Developed Market Equity	12.3



### YOU Risk Rating

7

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.6%	7.1%	9.4%	9.0%	32.7%
Benchmark	3.0%	6.6%	10.6%	7.3%	22.7%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.3%	7.3%
Benchmark	9.1%	6.0%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Lindsell Train UK Equity	6.2%
Invesco UK Opportunities	6.2%
Morgan Stanley Emerging Markets Local Income	5.0%
Pzena Global Value	4.9%
Brown Advisory Global Leaders	4.9%
Top 5 Holdings as Percentage of Total Portfolio	27.2%

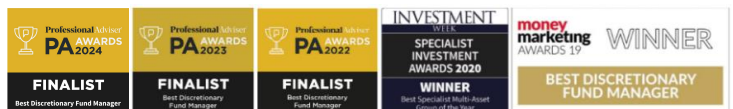
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# Monthly Performance Factsheet

31st July 2024



## 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.

### Portfolio Information

Benchmark	IA Mixed Investment 40-85%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.74%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	6.0
Property & Real Assets	4.0
Absolute Return	8.0
UK Equity	17.7
US Equity	16.2
Europe ex-UK Equity	8.7
Japanese Equity	11.5
Global Emerging Market Equity	11.6
Global Developed Market Equity	14.3



### YOU Risk Rating

8

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.9%	7.6%	9.8%	10.1%	35.7%
Benchmark	3.0%	6.6%	10.6%	7.3%	22.7%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	11.0%	7.8%
Benchmark	9.1%	6.0%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Lindsell Train UK Equity	7.1%
Invesco UK Opportunities	7.1%
Pzena Global Value	5.7%
Brown Advisory Global Leaders	5.7%
Morgan Stanley Emerging Markets Local Income	5.0%
Top 5 Holdings as Percentage of Total Portfolio	30.6%

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# Monthly Performance Factsheet

31st July 2024



## 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.

### Portfolio Information

Benchmark	IA Mixed Investment 40-85%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.75%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	3.0
Property & Real Assets	0.0
Absolute Return	5.0
UK Equity	19.9
US Equity	18.2
Europe ex-UK Equity	9.8
Japanese Equity	13.0
Global Emerging Market Equity	13.1
Global Developed Market Equity	16.0



### YOU Risk Rating

9

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.1%	8.1%	10.3%	11.2%	39.8%
Benchmark	3.0%	6.6%	10.6%	7.3%	22.7%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	11.7%	8.4%
Benchmark	9.1%	6.0%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Lindsell Train UK Equity	8.0%
Invesco UK Opportunities	7.9%
Pzena Global Value	6.4%
Brown Advisory Global Leaders	6.4%
Nikko AM Value	5.2%
Top 5 Holdings as Percentage of Total Portfolio	33.9%

Data provided by Financial Express Analytics as at 31st July 2024

### Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid. This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

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# Monthly Performance Factsheet

31st July 2024



## 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.

### Portfolio Information

Benchmark	IA Flexible Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.75%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### YOU Risk Rating

10

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	0.0
Property & Real Assets	0.0
Absolute Return	0.0
UK Equity	21.7
US Equity	19.8
Europe ex-UK Equity	10.7
Japanese Equity	14.1
Global Emerging Market Equity	14.2
Global Developed Market Equity	17.5



### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.2%	8.4%	10.4%	12.3%	43.1%
Benchmark	2.5%	6.6%	10.2%	7.4%	25.2%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	12.3%	8.9%
Benchmark	9.8%	6.2%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Lindsell Train UK Equity	8.7%
Invesco UK Opportunities	8.7%
Pzena Global Value	7.0%
Brown Advisory Global Leaders	7.0%
North of South EM All Cap	5.6%
Top 5 Holdings as Percentage of Total Portfolio	37.0%

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## Monthly Performance Factsheet

31st July 2024



## INCOME PORTFOLIO

### Objectives

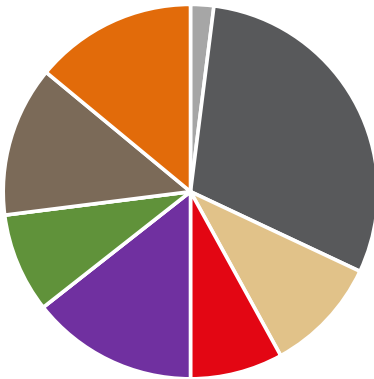
The Income Portfolio has been designed to provide a consistent and steady level of income, with the possibility of some capital appreciation over the long-term.

### Portfolio Information

Benchmark	IA Mixed Investment 20-60%
Inception Date	01 November 2010
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.69%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	30.0
Property & Real Assets	10.0
Absolute Return	8.0
UK Equity	14.4
US Equity	0.0
Europe ex-UK Equity	8.6
Japanese Equity	0.0
Global Emerging Market Equity	13.0
Global Developed Market Equity	14.0



### YOU Risk Rating

5

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.3%	5.8%	8.8%	6.2%	13.1%
Benchmark	2.9%	5.1%	8.9%	3.2%	14.0%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.5%	5.1%
Benchmark	6.8%	4.3%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
North of South EM All Cap	13.0%
PGIM Global Corporate Bond	12.0%
BNY Mellon Global Income	10.0%
ClearBridge Global Infrastructure Income	10.0%
Man GLG High Yield Opportunities	9.0%
Top 5 Holdings as Percentage of Total Portfolio	54.0%

Data provided by Financial Express Analytics as at 31st July 2024

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