

# Monthly Performance Factsheet

31st July 2024



## ENHANCED PASSIVE 01

### Objectives

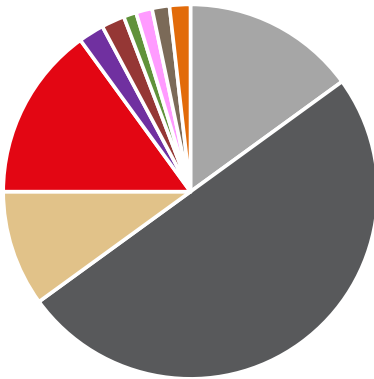
This Portfolio invests mainly in Cash and Fixed Interest and suits investors for whom minimising any capital loss is a priority over returns.

### Portfolio Information

|                                     |  |
|-------------------------------------|--|
| Benchmark                           | Consumer Price Index   |
| Inception Date                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.19%  |
| 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                    | 3.0% | 2.8% | 5.9% | -1.7% | 4.6%  |
| 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                    | 3.6%       | 1.6%   |
| 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 |
|---|------------|
| Vanguard Global Bond Index                      | 25.0%      |
| GSAM Absolute Return Tracker                    | 15.0%      |
| Vanguard Global Short-Term Bond Index           | 15.0%      |
| Cash  | 15.0%      |
| iShares Gbl Property Sec Equity Index           | 10.0%      |
| Top 5 Holdings as Percentage of Total Portfolio | 80.0%      |

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

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# Monthly Performance Factsheet

31st July 2024



## ENHANCED PASSIVE 02

### Objectives

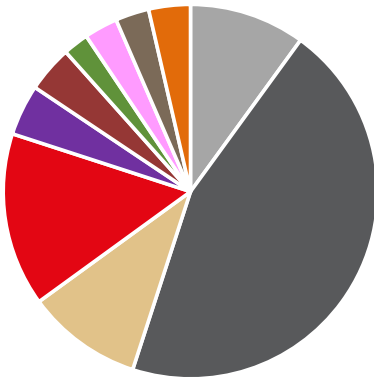
This Portfolio invests mainly in Cash and Fixed Interest and is suitable for investors who wish to protect their capital with a minimal amount of risk.

### Portfolio Information

|                                     |  |
|-------------------------------------|--|
| Benchmark                           | Consumer Price Index   |
| Inception Date                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.20%  |
| 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                    | 3.2% | 3.7% | 7.1% | 0.5%  | 8.6%  |
| 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                    | 4.8%       | 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 |
|---|------------|
| Vanguard Global Bond Index                      | 25.0%      |
| GSAM Absolute Return Tracker                    | 15.0%      |
| iShares Gbl Property Sec Equity Index           | 10.0%      |
| Vanguard Global Corporate Bond Index            | 10.0%      |
| Vanguard Global Short-Term Bond Index           | 10.0%      |
| Top 5 Holdings as Percentage of Total Portfolio | 70.0%      |

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# Monthly Performance Factsheet

31st July 2024



## ENHANCED PASSIVE 03

### Objectives

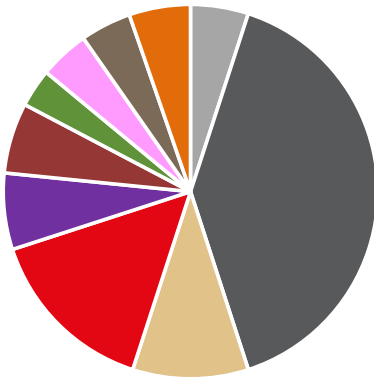
This Portfolio invests mainly in Fixed Interest and a small amount of riskier assets and is suitable for investors who wish to protect their capital, if possible, but increase the chances of better long term returns.

### Portfolio Information

|                                     |  |
|-------------------------------------|--|
| Benchmark                           | Consumer Price Index   |
| Inception Date                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.20%  |
| 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                    | 3.4% | 4.6% | 8.3% | 3.2%  | 13.3% |
| 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                    | 5.9%       | 4.3%   |
| 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 |
|---|------------|
| Vanguard Global Bond Index                      | 20.0%      |
| GSAM Absolute Return Tracker                    | 15.0%      |
| iShares Gbl Property Sec Equity Index           | 10.0%      |
| Vanguard Global Corporate Bond Index            | 10.0%      |
| Vanguard Global Short-Term Bond Index           | 10.0%      |
| Top 5 Holdings as Percentage of Total Portfolio | 65.0%      |

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## Monthly Performance Factsheet

31st July 2024



### ENHANCED PASSIVE 04

#### Objectives

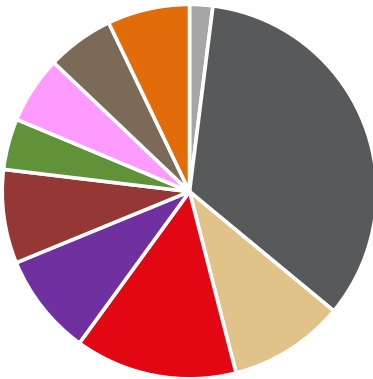
This Portfolio invests in a moderate amount of Fixed Interest, with some Equity & Property as well. It is suitable for investors who wish to increase the chances of reasonable returns and protect capital, if possible.

#### Portfolio Information

|                                     |  |
|-------------------------------------|--|
| Benchmark                           | IA Mixed Investment 20-60%   |
| Inception Date                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.20%  |
| 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                    | 3.5% | 5.5% | 9.3% | 5.6%  | 16.8% |
| 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%       | 5.7%   |
| 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 |
|---|------------|
| Vanguard Global Bond Index                      | 20.0%      |
| GSAM Absolute Return Tracker                    | 14.0%      |
| iShares Gbl Property Sec Equity Index           | 10.0%      |
| Vanguard Global Corporate Bond Index            | 9.0%       |
| Fidelity Index UK                               | 8.8%       |
| Top 5 Holdings as Percentage of Total Portfolio | 61.8%      |

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# Monthly Performance Factsheet

31st July 2024



## ENHANCED PASSIVE 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                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.20%  |
| 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                    | 3.5% | 6.3% | 10.3% | 8.4%  | 21.0% |
| 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                    | 7.8%       | 6.6%   |
| 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 |
|---|------------|
| GSAM Absolute Return Tracker                    | 14.0%      |
| Vanguard Global Corporate Bond Index            | 12.0%      |
| Vanguard Global Bond Index                      | 12.0%      |
| Fidelity Index UK                               | 11.1%      |
| Fidelity Index US                               | 10.1%      |
| Top 5 Holdings as Percentage of Total Portfolio | 59.2%      |

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## Monthly Performance Factsheet

31st July 2024



## ENHANCED PASSIVE 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                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.19%  |
| 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                    | 3.5% | 7.1% | 11.1% | 11.5% | 25.8% |
| 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                    | 8.5%       | 7.3%   |
| 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 |
|---|------------|
| Fidelity Index UK                               | 13.3%      |
| GSAM Absolute Return Tracker                    | 13.0%      |
| Fidelity Index US                               | 12.1%      |
| Vanguard Global Bond Index                      | 11.0%      |
| Fidelity Index World                            | 10.6%      |
| Top 5 Holdings as Percentage of Total Portfolio | 60.0%      |

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## Monthly Performance Factsheet

31st July 2024



## ENHANCED PASSIVE 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                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.18%  |
| 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                    | 3.5% | 7.8% | 12.0% | 14.7% | 31.8% |
| 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                    | 9.2%       | 8.0%   |
| 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 |
|---|------------|
| Fidelity Index UK                               | 15.5%      |
| Fidelity Index US                               | 14.2%      |
| Fidelity Index World                            | 12.3%      |
| GSAM Absolute Return Tracker                    | 11.0%      |
| Fidelity Index Emerging Markets                 | 10.2%      |
| Top 5 Holdings as Percentage of Total Portfolio | 63.2%      |

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## Monthly Performance Factsheet

31st July 2024



## ENHANCED PASSIVE 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                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.15%  |
| 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                    | 3.3% | 8.4% | 12.8% | 17.4% | 35.1% |
| 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                    | 9.5%       | 8.3%   |
| 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 |
|---|------------|
| Fidelity Index UK                               | 17.7%      |
| Fidelity Index US                               | 16.2%      |
| Fidelity Index World                            | 14.3%      |
| Fidelity Index Emerging Markets                 | 11.6%      |
| Fidelity Index Japan                            | 11.5%      |
| Top 5 Holdings as Percentage of Total Portfolio | 71.3%      |

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

### Disclaimers

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## Monthly Performance Factsheet

31st July 2024



### ENHANCED PASSIVE 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                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.13%  |
| 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

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#### Performance Summary

|                              | 3MTH | 6MTH | 1YR   | 3YR   | 5YR   |
|------------------------------|------|------|-------|-------|-------|
| Portfolio                    | 3.2% | 9.1% | 13.6% | 20.3% | 39.6% |
| 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                    | 10.0%      | 8.9%   |
| 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 |
|---|------------|
| Fidelity Index UK                               | 19.9%      |
| Fidelity Index US                               | 18.2%      |
| Fidelity Index World                            | 16.0%      |
| Fidelity Index Emerging Markets                 | 13.1%      |
| Fidelity Index Japan                            | 13.0%      |
| Top 5 Holdings as Percentage of Total Portfolio | 80.2%      |

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

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# Monthly Performance Factsheet

31st July 2024



## ENHANCED PASSIVE 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                      | 02 April 2013  |
| Investment Management Charge (p.a.) | 0.26%  |
| Underlying Fund OCF (Weighted)*     | 0.10%  |
| 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                    | 3.3% | 9.7% | 14.3% | 22.7% | 44.1% |
| 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                    | 10.5%      | 9.4%   |
| 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 |
|---|------------|
| Fidelity Index UK                               | 21.7%      |
| Fidelity Index US                               | 19.8%      |
| Fidelity Index World                            | 17.5%      |
| Fidelity Index Emerging Markets                 | 14.2%      |
| Fidelity Index Japan                            | 14.1%      |
| Top 5 Holdings as Percentage of Total Portfolio | 87.3%      |

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

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