

## Monthly Performance Factsheet

31st December 2024



### ENHANCED PASSIVE 01

#### Objectives

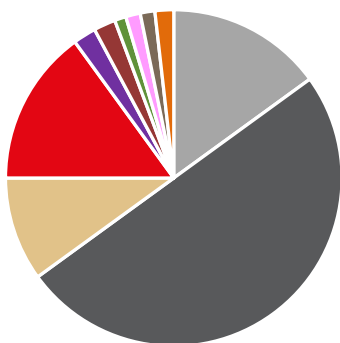
This Portfolio invests mainly in Cash and Fixed Interest and suits investors for whom minimising any capital loss is a priority over returns.

#### 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 Peter Griffin 07842 417674 |

#### 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                      | 2.1        |
| Europe ex-UK Equity            | 1.1        |
| Japanese Equity                | 1.4        |
| Global Emerging Market Equity  | 1.4        |
| Global Developed Market Equity | 1.8        |



#### YOU Risk Rating

1

#### Performance Summary

|                              | 3MTH  | 6MTH | 1YR  | 3YR   | 5YR   |
|------------------------------|-------|------|------|-------|-------|
| Portfolio                    | -0.9% | 2.5% | 3.4% | -1.8% | 5.3%  |
| Benchmark                    | 0.7%  | 0.7% | 2.2% | 17.4% | 24.5% |
| Cash (90 Day Notice Account) | 0.1%  | 0.3% | 0.5% | 1.5%  | 2.5%  |
| Retail Price Index           | 0.6%  | 0.9% | 3.1% | 23.0% | 33.9% |

#### Annualised Performance (Since Inception)

|                              | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio                    | 3.6%       | 1.6%   |
| Benchmark                    | 1.5%       | 2.8%   |
| Cash (90 Day Notice Account) | 0.0%       | 0.5%   |
| Retail Price Index           | 1.7%       | 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 December 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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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. \* Please be aware that the OCF can change at the discretion of Fund Managers and that it may vary from platform to platform. If you have any queries please speak to your Independent Financial Adviser. YOU Asset Management is authorised and regulated by the Financial Conduct Authority.

