

FEATURES

IA Sector - Mixed Investments 20%-60% Shares

Daily Dealing

Multi-Asset: Equities, Bonds, Commodities, Property

RISK AND REWARD PROFILE



This model has an internal risk rating classification of 5 and will aim to maintain this risk rating classification. The risk rating range is from 1 (lowest risk) to 10 (highest risk). This range is utilised across the whole of our investment proposition.

DETAILS

Inception: 18th February 2008

CHARGES

Ongoing Charges Figure (OCF): 0.93%

Top 5 Holdings

Royal London Global Equity Diversified Z Acc

Fidelity MSCI World Index P Hedged GBP

Xtrackers MSCI World Quality UCITS ETF 1C GBP

Muzinich Funds - Global Tactical Credit Fund

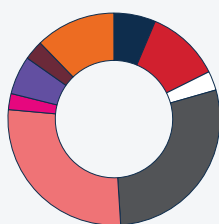
Fidelity Index US P GBP Hdg

The top 5 holdings comprise 31.81% of the portfolio

CUMULATIVE PERFORMANCE (%)

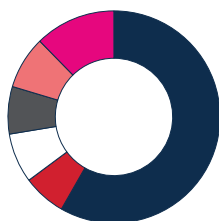
| | 1 Month | YTD | 1 Year | 3 Years | 5 Years | ITD |
|---|---------|------|--------|---------|---------|-------|
| Portfolio (GBP) | 2.95 | 5.89 | 5.37 | -0.50 | 11.27 | 83.69 |
| IA Sector - Mixed Investments 20%-60% Shares | 2.39 | 2.51 | 7.76 | 5.18 | 17.44 | 44.29 |

ASSET ALLOCATION



| | | | |
|--------|-----------------------------|--------|----------------------------|
| 6.37% | ● Government Bonds | 2.45% | ● Emerging Market Equities |
| 11.27% | ● Corporate Bonds | 5.88% | ● Commodities |
| 2.94% | ○ Index-Linked Bonds | 2.98% | ● Cash |
| 28.42% | ● Global Equities | 12.25% | ● Alternatives |
| 27.44% | ● Developed Market Equities | | |

REGIONAL ALLOCATION



| | | | |
|--------|------------------|--------|-----------------|
| 58.26% | ● North America | 7.23% | ● Asia ex Japan |
| 6.58% | ● United Kingdom | 8.04% | ● Japan |
| 7.57% | ○ Europe ex UK | 12.32% | ● Rest of World |

INVESTMENT STRATEGY

Overview: The aim of the PROFILE is to increase in value, over a minimum of 5 years, by investing in a range of asset classes and global markets. The PROFILE will be actively managed, on a low medium risk strategy. It has an internal risk rating classification of 5 and will aim to maintain this risk rating classification.

Objective: The aim of the PROFILE is to increase in value, over a minimum of 5 years, by investing in a range of asset classes and global markets. This will be achieved through a combination of capital growth, which is profit on investments held, and income, which is money paid out of investments such as dividends from shares and interest from bonds.

Policy: The PROFILE will be actively managed, on a low medium risk strategy. It will aim to maintain an internal risk rating classification of 5. The risk rating range is from 1 (lowest risk) to 10 (highest risk). The PROFILE will invest in a number of different asset classes across global markets, including shares in companies, bonds, property and commodities

Tavistock

PROFILE 5

FACTSHEET
March 2024

TAVISTOCK PROFILES

The Tavistock PROFILES are risk progressive and designed to cater for the varying risk appetite of different investors.

ABOUT TAVISTOCK ASSET MANAGEMENT

Tavistock Asset Management (TAM) is authorised and regulated by the Financial Conduct Authority to provide Discretionary Fund Management (FRN: 955719). Tavistock Asset Management Limited is a wholly owned subsidiary of Tavistock Investments Plc. TAM manage over £1bn of assets on behalf of all clients, aiming to provide private clients with access to institutional quality portfolio management at a retail price. TAM's model portfolios provide individual investors with the benefit of collective buying power to ensure that the charges they incur for model portfolio management, platform fees and dealing are amongst the lowest in the industry. Currently, Tavistock has over 175 financial advisers helping 50,000+ private clients look after more than £3.5bn of investments.

INVESTMENT PHILOSOPHY

The fund management industry has experienced significant change in the last quarter of a century. Product innovation has enabled investors to benefit from wider exposure to global financial markets with far greater efficiency and at a lower cost. Index-tracking investments such as Exchange Traded Funds (ETF) and Index-Tracking Funds have grown increasingly important and may therefore form a part of the portfolio construction.

INVESTMENT TEAM

The Tavistock Asset Management Investment Committee carries direct responsibility for all discretionary investments at the firm. The principal focus of the committee is to monitor the performance of each investment solution within the Centralised Investment Proposition (CIP) against its stated investment objectives, target market and long-term return objective versus its peer group.

PEER GROUP

Although the PROFILE is not benchmarked against the IA sector one may wish to compare the performance of PROFILE 5 to the IA Mixed Investment 20- 60% Shares sector for peer group analysis.

CONTACT INFORMATION

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The Portfolio is available on the following platforms:

ABRDN WRAP
AEGON RETIREMENT CHOICES (ARC)
AVIVA PLATFORM · FIDELITY
M&G WEALTH PLATFORM
MORNINGSTAR WEALTH PLATFORM · NUCLEUS
QUILTER · SCOTTISH WIDOWS
THE TAVISTOCK PLATFORM · TRANSACT
WEALTHTIME

MANAGER COMMENTARY

Equity markets continued to rise for the fifth consecutive month and started to broaden out with moderate returns across regions. The US and Japan extended their strong start to the year, with the S&P 500 up 3.22% and the Nikkei 225 up 3.17%. Following a slower start to the year, UK equities were up 4.84% after a modest expansion in GDP. Emerging markets underperformed its developed market peers, up 2.50%, suppressed by subdued Chinese equity performance. The Shanghai Shenzhen 300 index was up just 0.61%.

In fixed income, most developed markets left their interest rates unchanged hinting towards interest rate cuts later in the year. Yields remained relatively flat across the month, with the 10-year US Treasury Yield falling 5bps to 4.2% and the 10-year UK Gilt yield down 19bps to 3.9%. The Bloomberg Global Aggregate Index was up 0.55%, and the Bloomberg Global High Yield Index rose 1.51%

Commodities had a strong month with the Bloomberg Commodity index up 2.89%. Precious metals were notable outperformers with Gold prices up 9.08%, breaching 2,200 \$/lbs, and Silver prices up 10.09%. Oil prices rose nearly 5% to \$87.48 per barrel (Brent) due to Opec production cuts, rising geopolitical tensions and stronger demand.

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Date of data: 31st March 2024 unless otherwise stated.