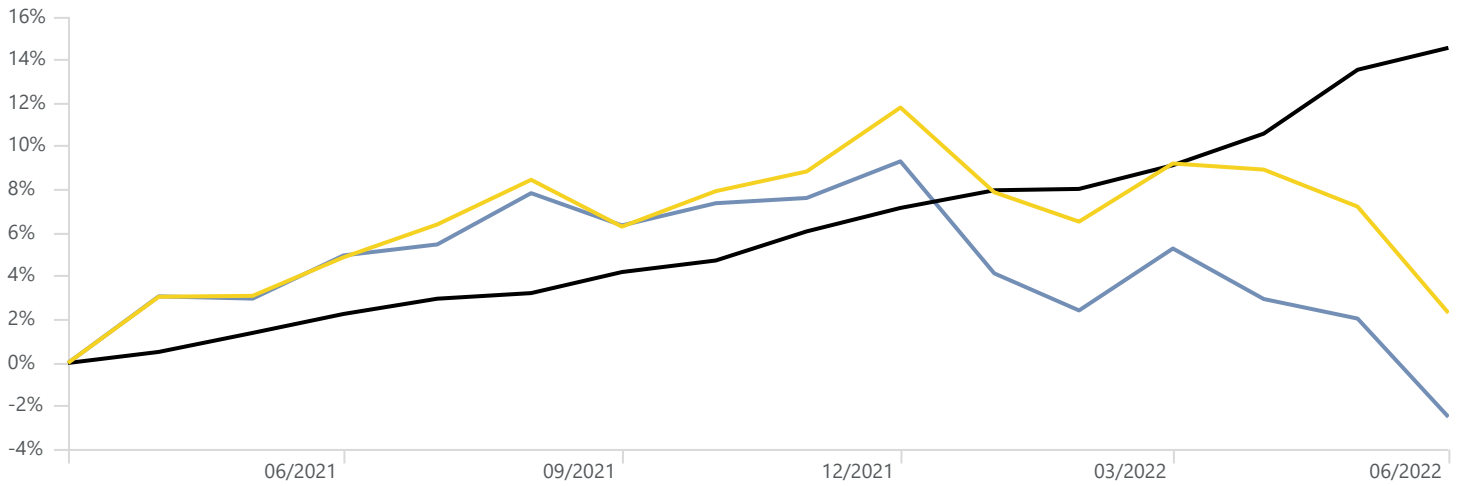


## Performance Since Inception



— OFNPM Growth (Income)

— CPI + 3%

— IA Mixed Investment 40-85% Shares

### Trailing Returns

	1 Month	3 Months	1 Year	3 Years
OFNPM Growth (Income)	-4.58	-6.32	-2.45	—
CPI + 3%	0.89	4.97	12.03	21.96
IA Mixed Investment 40-85% Shares	-4.45	-7.39	-7.11	9.15

### Annualised Returns

	Inception	Volatility	Sharpe
OFNPM Growth (Income)	2.32%	8.07%	0.22
CPI + 3%	14.57%	2.07%	5.24
IA Mixed Investment 40-85% Shares	-2.49%	8.39%	-0.24

### Rolling 1 Year Returns

	06/2022	06/2021	06/2020	06/2019	06/2018
OFNPM Growth (Income)	-2.45%	—	—	—	—
CPI + 3%	12.03%	5.12%	3.56%	—	—
IA Mixed Investment 40-85% Shares	-7.11%	17.39%	0.10%	3.71%	4.99%

### Income Investment Philosophy

The Income Models have an objective of providing a **high and growing level of income**. At One Four Nine Portfolio Management (OFNPM) we fundamentally believe that **investors are loss averse, not risk averse**. Our investment philosophy is built around 3 principles:

- 1. Preserve Capital**  
We wish to avoid the permanent loss of capital
- 2. Grow Wealth**  
We measure our success by growing capital faster than the rate of inflation
- 3. Manage Risk**  
We build efficient portfolios. For a given level of risk we maximise return

Each Model Portfolio aims to achieve its objectives through investment in a global multi-asset portfolio consisting of equities, bond, commercial property and other asset classes. Exposure is primarily gained through collective investment schemes (unit trusts, OEICS, investment trusts, ETFs).

### Key Information

**Launch Date:** 31 March 2021

**Benchmark:** UK CPI Plus 3%

**Base Currency:** Sterling

**Yield:** 2.88%

**One Four Nine Fee:** 0.20% (+VAT)

**Underlying Fund Fees:** 0.57%

**Transaction Fees:** 0.11%

**Total Charges:** 0.92%

### Growth Risk Profile and Objective

The Growth Portfolio aims to deliver a return of UK CPI plus 3% over rolling 5 years.

The Growth Portfolio is appropriate for an investor who is comfortable with significant volatility of returns and having up to around 80% of their portfolio in equities. You are comfortable that in **1 year out of 20** your portfolio could **fall by more than 20% in any one year**. Volatility is typically between 9% and 15% and investors should have a minimum time horizon of 5 years, ideally longer.

**Parmenion**

NOVIA

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**transact**  
take control

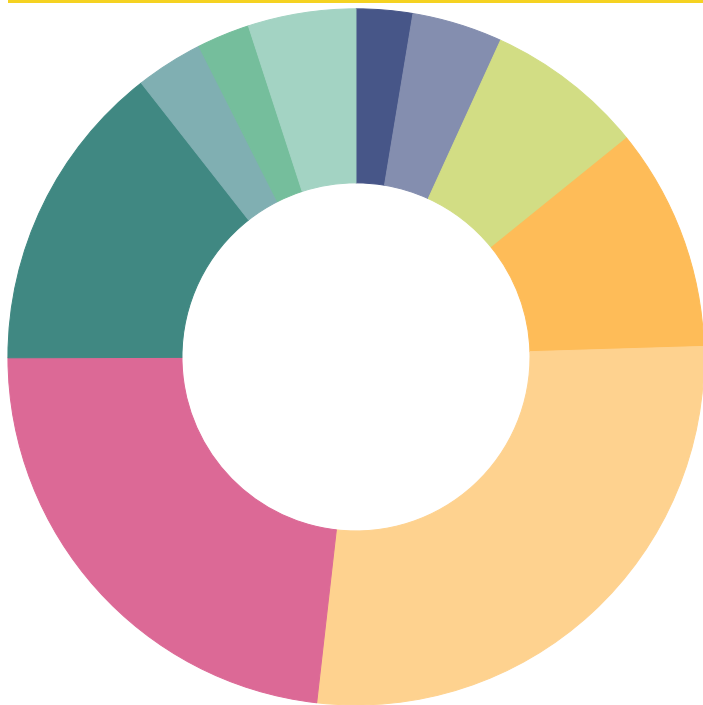
**AJBell**  
Investcentre

**Standard Life**

**Wrap**

**Quilter**

## Asset Allocation - OFNPM Growth (Income)



	%
● Cash	2.6
● UK Gilts	4.2
● International Sovereign Bonds	0.0
● Investment Grade Corporate Bonds	7.4
● High Yield Bonds	10.3
● UK Equity	27.3
● US Equity	23.2
● Japan Equity	0.0
● Europe ex UK Equity	14.5
● Asia Pacific ex Japan Equity	3.1
● Global Emerging Equity	2.5
● Real Assets	5.0
● Absolute Return	0.0
● Commodities	0.0
● PE	0.0
● Gold	0.0
<b>Total</b>	<b>100.0</b>

## Fund Manager

Dr Bevan Blair, the Chief Investment Officer of OFNPM, has over 20 years' experience of building multi-asset portfolios, both in the institutional asset management and wealth management sectors. He has previously worked for WestLB Asset Management, Ingenious Asset Management and Tilney. He has a PhD in Accounting and Finance from Lancaster University, and an MSc in Statistics and Operations Research from Victoria University of Wellington, New Zealand. He has an Erdos number of 6.

**Email:** bevan.blair@onefourninegroup.co.uk

**Direct:** 020 3053 3763

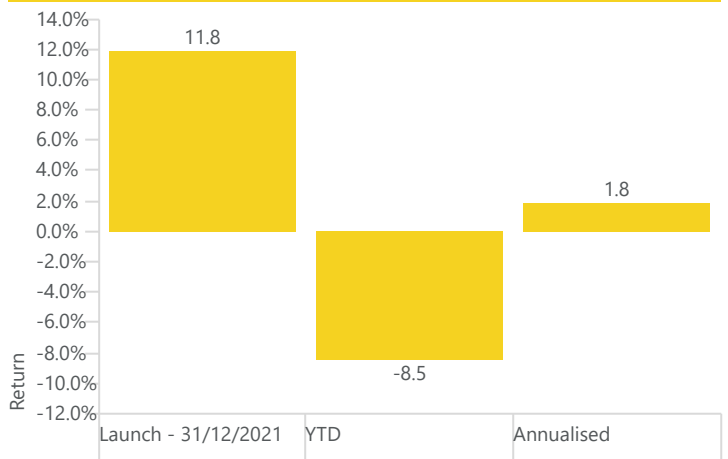
Source: One Four Nine Portfolio Management.

All data As of 30/06/2022

## Model Holdings

Fund	Weight
Evenlode Global Income	16%
Evenlode Income	14%
City of London Investment Trust	14%
Aegon High Yield Bond	10%
Vanguard US Equity Index	9%
Fundsmith Equity Fund	8%
Jupiter Asian Income	5%
Blackrock Continental Europe	5%
Royal London Short Duration Gilt Fund	4%
GreenCoat UK Wind PLC	2.5%
Other Holdings	10.5%
Cash	2%
<b>Total Number of Holdings</b>	<b>15</b>

## Calendar Year Returns Since Inception



**The value of investments and the income from them may go down as well as up. You may not get back the amount you invest. The return may increase or decrease as a result of currency fluctuations. Past performance, or any yields quoted, should never be considered a reliable indicator of future returns.**

One Four Nine Models are benchmarked against UK CPI and any other benchmark has been displayed for comparative purposes only and is not a benchmark for the Models. Performance figures are net of underlying fund fees and include One Four Nine Portfolio Management's Management Fee of 0.20% (plus VAT). All model portfolio performance data is sourced from One Four Nine Portfolio Management. All other data is from Bloomberg and Morningstar.

**This service is intended for use by investment professionals only. This document does not constitute personal advice. If you are in doubt as to the suitability of an investment please contact your adviser.**

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