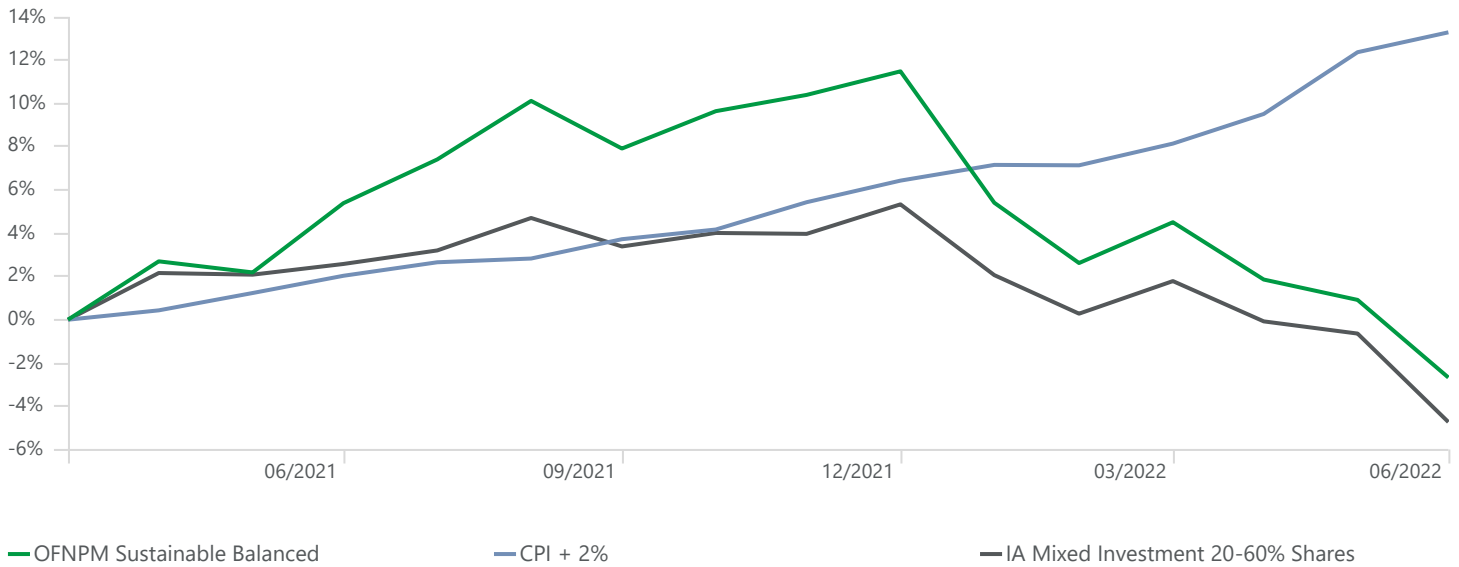


Performance Since Inception



Trailing Returns

	1 Month	3 Months	1 Year	3 Years
OFNPM Sustainable Balanced	-3.56%	-6.87%	-7.65%	—
CPI + 2%	0.82%	4.76%	11.03%	18.56%
IA Mixed Investment 20-60% Shares	-4.12%	-6.40%	-7.12%	3.11%

Annualised Returns

	Inception	Volatility	Sharpe
OFNPM Sustainable Balanced	-2.14%	9.03%	-0.24
CPI + 2%	10.49%	2.08%	4.76
IA Mixed Investment 20-60% Shares	-3.80%	6.22%	-0.65

Rolling 1 Year Returns

	06/2022	06/2021	06/2020	06/2019	06/2018
OFNPM Sustainable Balanced	-7.65%	—	—	—	—
CPI + 2%	11.03%	4.12%	2.56%	—	—
IA Mixed Investment 20-60% Shares	-7.12%	11.82%	-0.71%	3.02%	2.49%

Sustainable Investment Philosophy

The Sustainable Portfolios have an objective of Sustainable Development, investing in funds that responsibly use financial and natural resources to enhance long-term human, social, environmental, and economic well-being. 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 2%

Base Currency: Sterling

Yield: 0.90%

One Four Nine Fee: 0.20% (+VAT)

Underlying Fund Fees: 0.63%

Transaction Fees: 0.04%

Total Charges: 0.91%

Balanced Risk Profile and Objective

The Balanced Portfolio aims to deliver a return of UK CPI plus 2% over rolling 5 years.

The Balanced Portfolio is appropriate for an investor who is comfortable with moderate volatility of returns and having up to around 60% of their portfolio in equities. You are comfortable that in **1 year out of 20** your portfolio could **fall by more than 15% in any one year**. Volatility is typically between 7% and 12% and investors should have a minimum time horizon of 5 years.

Asset Allocation - OFNPM Sustainable Balanced



	%
● Cash	12.0
● UK Gilts	9.1
● International Sovereign Bonds	0.0
● Investment Grade Corporate Bonds	23.3
● High Yield Bonds	0.9
● UK Equity	13.0
● US Equity	29.5
● Japan Equity	0.6
● Europe ex UK Equity	4.2
● Asia Pacific ex Japan Equity	1.1
● Global Emerging Equity	6.3
● Real Assets	0.0
● Absolute Return	0.0
● Commodities	0.0
● PE	0.0
● Gold	0.0
Total	100.0

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.

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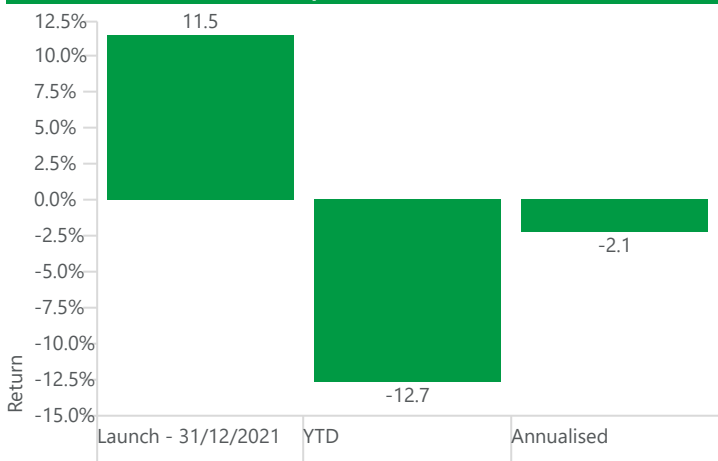
Source: One Four Nine Portfolio Management.

All data As of 30/06/2022

Model Holdings

Fund	Weight
Brown Advisory US Sustainable Growth Fund	16%
Brown Advisory Global Leaders Sustainable	12%
Royal London Short Duration Gilt Fund	8%
Fundsmith Sustainable Equity	8%
Royal London Sustainable Leaders Trust	7%
Liontrust SF UK Growth Fund	7%
EdenTree Short Dated Bond	6.5%
Royal London IG Short Dated Credit	6.5%
Stewart Investors Asia Pac Leaders Sustainability	6%
Threadneedle UK Social Bond	5%
Other Holdings	8%
Cash	10%
Total Number of Holdings	12

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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