

The portfolio launched on 31 March 2022 and therefore past performance data will not be presented until it has been running for a full 12-month period

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 2022

Benchmark: UK CPI

Base Currency: Sterling

Yield: 1.19%

One Four Nine Fee: 0.20% (+VAT)

Underlying Fund Fees: 0.42%

Transaction Fees: 0.02%

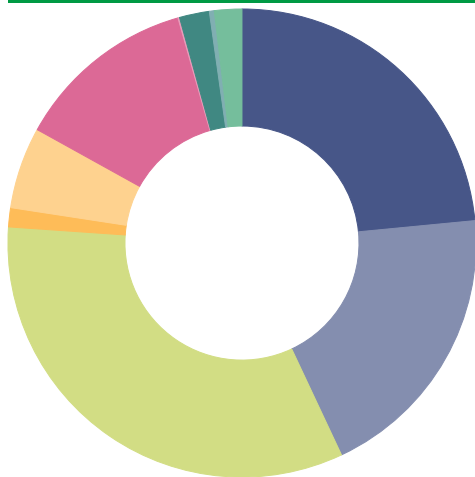
Total Charges: 0.68%

Defensive Risk Profile and Objective

The Defensive Portfolio aims to deliver a return of UK CPI over rolling 5 years.

The Defensive Portfolio is appropriate for an investor who seeks very low volatility of returns and is comfortable having up to around 20% of their portfolio in equities. You are comfortable that in **1 year out of 20** your portfolio could **fall by more than 5% in any one year**. Volatility is typically between 4% and 7%.

Asset Allocation - OFNPM Sustainable Defensive



Cash	23.5
UK Gilts	19.5
International Sovereign Bonds	0.0
Investment Grade Corporate Bonds	33.1
High Yield Bonds	1.3
UK Equity	5.6
US Equity	12.5
Japan Equity	0.1
Europe ex UK Equity	2.1
Asia Pacific ex Japan Equity	0.3
Global Emerging Equity	1.9
Real Assets	0.0
Absolute Return	0.0
Commodities	0.0
PE	0.0
Gold	0.0
Total	100.0

Model Holdings

Fund	Weight
Royal London Short Duration Gilt Fund	18%
EdenTree Short Dated Bond	9%
Royal London IG Short Dated Credit	9%
Threadneedle UK Social Bond	7%
Brown Advisory Global Leaders Sustainable Fund	7%
Liontrust SF Corporate Bond	6%
Rathbones Ethical Bond Fund	6%
Brown Advisory US Sustainable Growth	6%
Royal London Sustainable Leaders Trust	3%
Fundsmith Sustainable Equity	3%
Other Holdings	4%
Cash	22%
Total Number of Holdings	12

Source: One Four Nine Portfolio Management.

All data As of 30/06/2022

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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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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