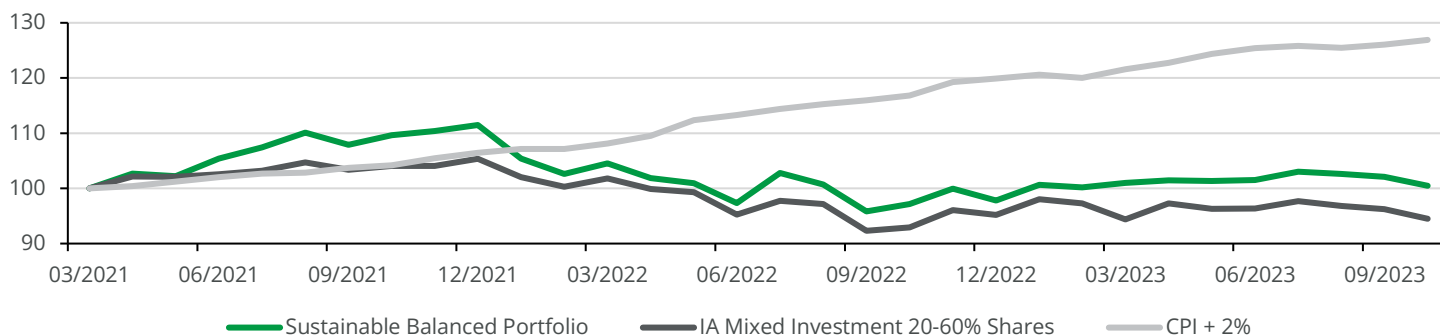


### Sustainable Balanced Portfolio and CPI Target Performance Since Inception



Performance is calculated assuming all income is reinvested and is net of underlying charges and One Four Nine's investment management charge, but gross of platform charges and any ongoing advice fees. Deduction of these will have the result of reducing the illustrated performance. Please refer to your Adviser for details.

Cumulative Returns to 31 October 2023	1 Month	3 Months	1 Year	3 Years	Inception Annualised*	Volatility	Sharpe Ratio
<b>Sustainable Balanced</b>	-1.60%	-2.51%	3.38%	N/A	0.18%	8.57%	-0.22
<b>IA Mixed 20-60% Shares</b>	-1.81%	-3.29%	1.70%	N/A	-2.17%	6.60%	-0.64
<b>UK CPI +2%</b>	0.69%	0.88%	8.63%	N/A	9.66%	2.05%	

Discrete 1-year returns	Oct-23	Oct-22	Oct-21	Oct-20	Oct-19
<b>Sustainable Balanced</b>	3.38%	-11.37%	N/A	N/A	N/A
<b>IA Mixed 20-60% Shares</b>	1.70%	-10.69%	N/A	N/A	N/A
<b>UK CPI +2%</b>	8.63%	12.15%	N/A	N/A	N/A

### 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:

- Preserve Capital**  
We wish to avoid the permanent loss of capital
- Grow Wealth**  
We measure our success by growing capital faster than the rate of inflation
- 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).

### Portfolio 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.

\*Inception is 31/03/2021 for the model.

### Key Information

**Launch Date:** 31 March 2021

**Benchmark:** UK CPI Plus 2%

**Base Currency:** Sterling

**Yield:** 1.91%

**One Four Nine Fee:** 0.20%

**Underlying Fund Fees:** 0.63%

**Transaction Fees:** 0.14%

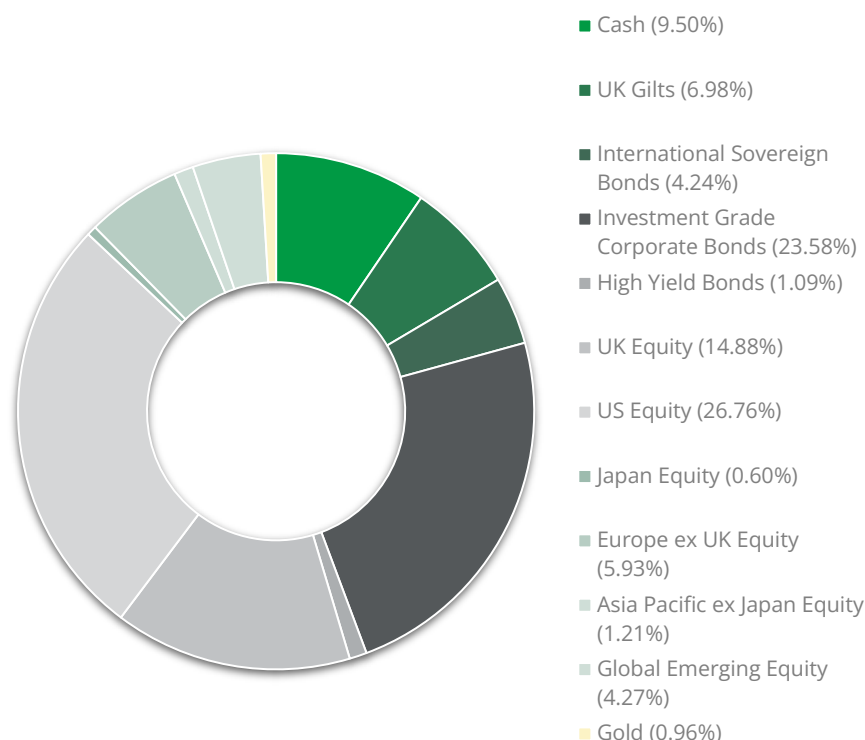
**Total Charges:** 0.97%

### Risk Profile and Objective

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

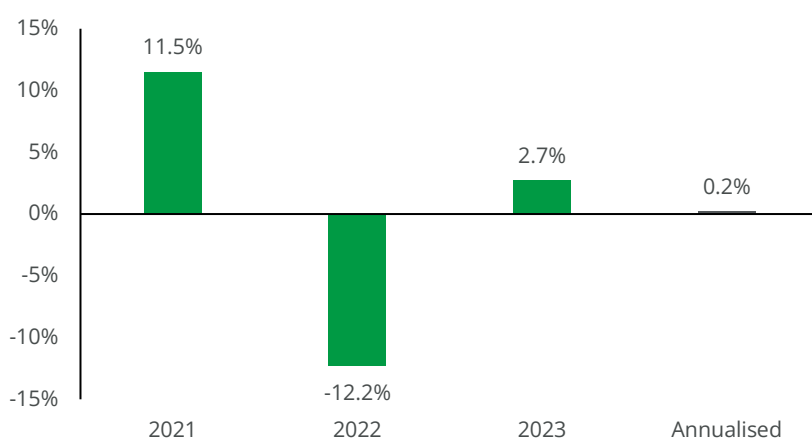
The Balanced Portfolio is appropriate for an investor who is comfortable with moderate volatility of returns and having up to around 60% of their portfolio in equities. You are comfortable that in **1 year out of 20** your portfolio could **fall by more than 15% in any one year**. Volatility is typically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

## Lookthrough Asset Allocation



Model Holdings	
Fund	Weight
Brown Advisory Global Leaders Sustainable Fund	9.5%
CCLA Better World Global Equity	9.5%
Brown Advisory US Sustainable Growth Fund	8%
Trojan Ethical Fund	8%
Royal London Sustainable Leaders Trust	7.5%
Evenlode Income	7.5%
Fundsmith Sustainable Equity	6.5%
RL ST Money Market Fund	6%
Liontrust SF Corporate Bond	5.75%
Rathbones Ethical Bond	5.75%
Other Holdings	24%
Cash	2%
<b>Total Holdings</b>	<b>15</b>

## Sustainable Balanced Model: Calendar Year Returns Since Inception



\*Inception is 31/03/2021 for the model. Return for 2021 is from 31/03/2021 to 31/12/2021

## Platform Partners

Parmenion  
 7iM  
 Fidelity Adviser Solutions  
 Transact  
 Abrdn Wrap  
 Novia  
 Quilter  
 Morningstar Wealth  
 M&G Wealth  
 Aegon ARC  
 Aviva  
 Nucleus

One Four Nine portfolios are managed on a discretionary basis therefore the investment manager may make changes to the investments held without notice. Investors are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this factsheet. The factsheet will be updated and made available as soon as is practicable following a change made by the investment manager. Past performance is not a guide to future performance. The value of investments and the income from them may go down as well as up, so you may not get back the amount you invest. The return may increase or decrease as a result of currency fluctuations.

Consideration should be given to whether it is felt that the outcome of any risk assessment is accurate and advice should be sought for factors such as investment objectives, the investment term, attitude to risk, capacity for investment loss and the level of inflation. This illustrative document is intended for investors where advice has been given by Advisers. Models are prepared in accordance with the stated objective and not client circumstances. Information from given sources is taken to be reliable and accurate, which One Four Nine Portfolio Management Limited cannot warrant for accuracy or completeness.

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. All model portfolio performance data is sourced from One Four Nine Portfolio Management. All other data is from Bloomberg and Morningstar.

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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