

The OFNPM Balanced (Blended) portfolio launched on 31 October 2023 and therefore past performance data will not be presented until it has been running for a full 12-month period.

Investment Philosophy

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 October 2023

Benchmark: UK CPI Plus 2%

Base Currency: Sterling

Yield: 2.48%

One Four Nine Fee: 0.20%

Underlying Fund Fees: 0.34%

Transaction Fees: 0.06%

Total Charges: 0.60%

Balanced Risk Profile and Objective

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

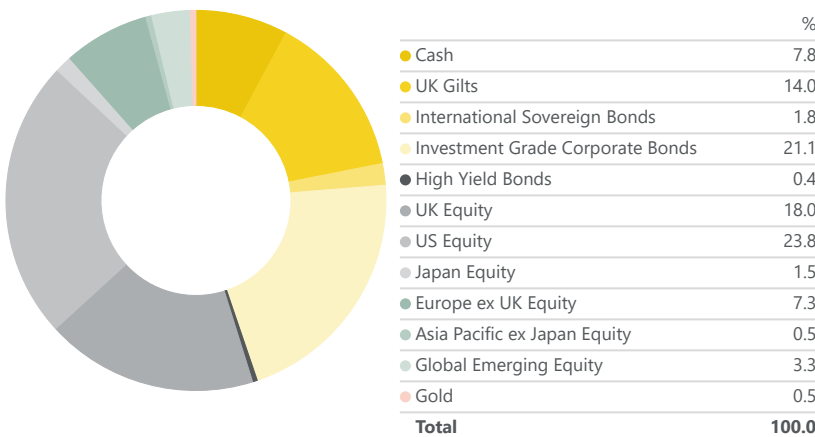
The Balanced Portfolio is appropriate for an investor who is comfortable with moderate volatility of returns and having up to around 60% of their portfolio in equities. You are comfortable that in **1 year out of 20** your portfolio could **fall by more than 15% in any one year**. Volatility is typically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

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.

Asset Allocation - OFNPM Balanced (Blended)

Portfolio Date: 29/02/2024



Top Holdings - OFNPM Balanced (Blended)

Top Holdings	Portfolio Weighting %
Vanguard U.S. Eq Idx £ Acc	14.00
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	9.00
Vanguard UK Inv Grd Bd Idx £ Dist	7.37
Vanguard U.S. Govt Bd Idx £ H Dist	7.00
Royal London Short Term Money Mkt Y Inc	5.25
Vanguard UK Govt Bd Idx £ Dist	5.12
M&G Corporate Bond GBP I Inc	4.38
TwentyFour Corporate Bond GBP Inc	4.38
Vanguard UK S/T Inv Grd Bd Idx £ Dist	4.38
Trojan Fund X Accumulation	4.00
Total	64.88

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.

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 Fee of 0.20%. All model portfolio performance data is sourced from One Four Nine Portfolio Management. All other data is from Bloomberg and Morningstar Direct.

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.

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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