

Factsheet | As of 30/11/2024

About Portfolio

The Core Cautious Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. Its primary objective is capital preservation, with a focus on achieving steady growth over time while maintaining low fluctuations in portfolio value. The portfolio invests in open-ended funds, with a significant emphasis on fixed-income exposure, alongside equities.

Who is the portfolio targeted at?

This portfolio is suited to investors seeking a core, liquid investment solution focused on traditional asset classes such as fixed income and equities. With approximately 40% allocated to equities, it appeals to those looking for lower risk than full equity market exposure. It is particularly suitable for investors prioritising capital preservation while aiming for modest capital growth through a blend of income and growth.

Key Information

Inception Date

01/09/2023

Recommended Investment Time Horizon

5 years

Rebalancing Frequency

Minimum semi-annual rebalancing

Comparator Benchmark

IA Mixed Investment 20-60% Shares

Charges

Binary Capital MPS Charge 0.25%

Underlying OCF 0.29%

Total Costs 0.54%

Risk Targets

Equity Risk Range

25 - 55%

Typical Equity Allocation

40%

Portfolio Manager(s)

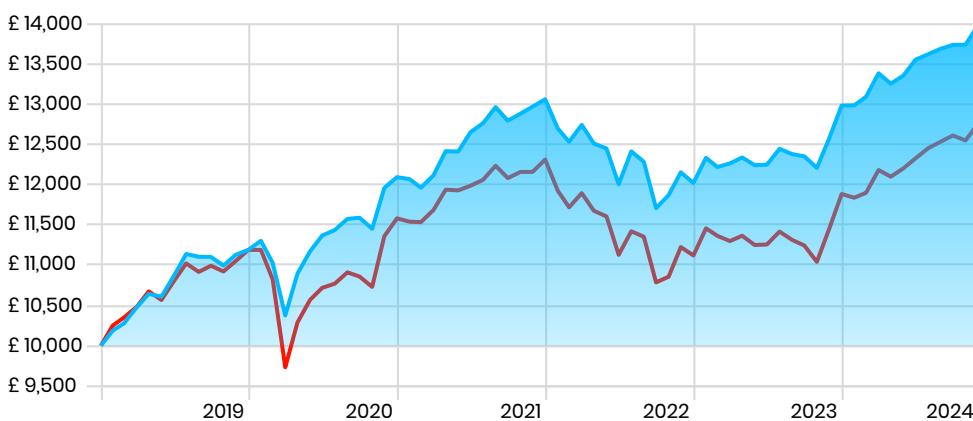


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Growth of £10,000 Since Inception - Net of Fees

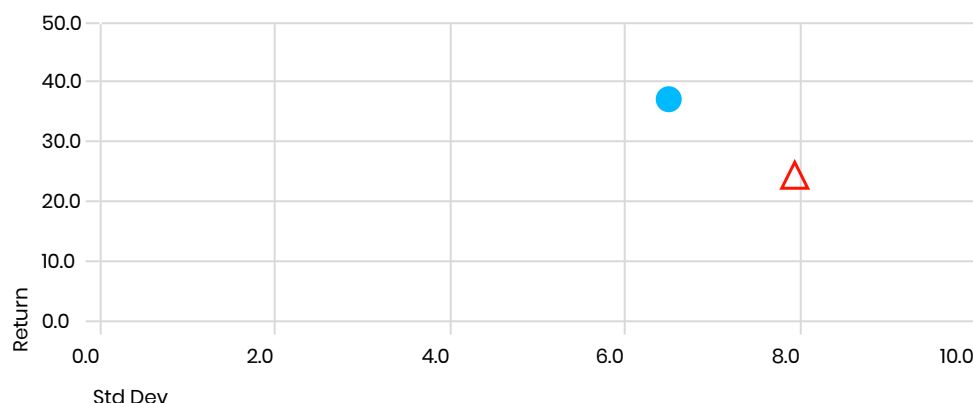


■ Binary Core 2 - Cautious ■ IA Mixed Investment 20-60% Shares

Discrete Performance - Net of Fees

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2023	2022	2021	2020	2019
Binary Core 2 - Cautious	7.6	1.7	2.1	4.6	11.1	7.7	25.5	8.0	-8.0	8.0	8.1	9.8
IA Mixed Investment 20-60% Shares	7.3	1.6	1.7	4.5	11.4	4.9	15.4	6.9	-9.7	6.3	3.5	9.2

Risk-Reward Since Inception



● Binary Core 2 - Cautious ▲ IA Mixed Investment 20-60% Shares

Past performance up to and including 01/09/2023 is simulated based on the actual performance of the underlying portfolio instruments (or instruments that are substantially the same as the portfolio instruments), including estimated annual management charges, audit, transaction, and custodian fees.

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RISK RATED

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★★★★★

DFM MPS on Platform 2024

EXPERT RATED

Asset Allocation

	%
● Sterling Fixed Income	30.0
● US Fixed Income	12.0
● Global Equity Large Cap	13.0
● US Equity Large Cap Blend	9.0
● UK Equity Large Cap	4.5
● Europe Equity Large Cap	3.0
● Global Emerging Markets Equity	2.0
● Asia ex-Japan Equity	1.5
● Flexible Allocation	22.0
● Cash	3.0
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
Fixed Income	—	42.00
iShares Corporate Bond Index (UK) D Acc	Sterling Fixed Income	11.00
L&G Short Dated £ Corporate Bd Idx I Acc	Sterling Fixed Income	10.00
Fidelity Short Dated Crprate Bd W Acc	Sterling Fixed Income	9.00
Vanguard U.S. Invsm Grd Crdt Idx £ HAcc	US Fixed Income	12.00
Equity	—	33.00
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	1.50
Vanguard Em Mkts Stk Idx £ Acc	Global Emerging Markets Equity	2.00
Fidelity Index Europe ex UK P Acc	Europe Equity Large Cap	3.00
HSBC FTSE All-World Index C Acc	Global Equity Large Cap	4.00
GQG Partners Global Equity I GBP Acc	Global Equity Large Cap	3.00
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	2.00
Dodge & Cox Worldwide Global Stk GBP Acc	Global Equity Large Cap	2.00
Fundsmith Equity I Acc	Global Equity Large Cap	2.00
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	4.50
Fidelity Index US P Acc	US Equity Large Cap Blend	9.00
Allocation	—	22.00
CG Absolute Return Fund GBP M	Flexible Allocation	11.00
Trojan Fund X Accumulation	Flexible Allocation	11.00
Cash	—	3.00
GBP CASH	—	3.00

Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.