

Factsheet | As of 30/11/2024

About Portfolio

The Core Balanced Portfolio aims to deliver returns through a combination of capital growth and income. This portfolio adopts a balanced investment approach, targeting long-term capital appreciation by investing in open-ended funds, comprising both equities and fixed income.

Who is the portfolio targeted at?

This portfolio is designed for investors seeking a core, liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With a 60% allocation to equities, it is well-suited to those who prefer a balanced investment strategy. It is ideal for investors looking for long-term returns over an investment cycle, combining significant exposure to equity markets with fixed income investments. This model is targeted at return-seeking investors focused on capital growth, who have the risk tolerance and capacity for loss to handle potentially significant fluctuations in capital values due to exposure in equities.

Key Information

Inception Date

01/09/2023

Recommended Investment Time Horizon

5 years

Rebalancing Frequency

Minimum semi-annual rebalancing

Comparator Benchmark

IA Mixed Investment 40-85% Shares

Charges

Binary Capital MPS Charge 0.25%

Underlying OCF 0.31%

Total Costs 0.56%

Risk Targets

Equity Risk Range

45 - 75%

Typical Equity Allocation

60%

Portfolio Manager(s)

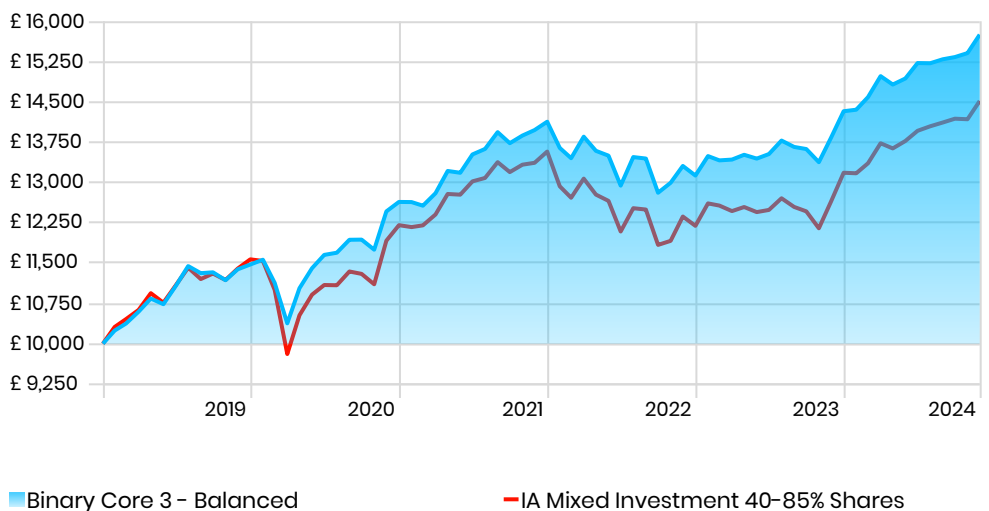


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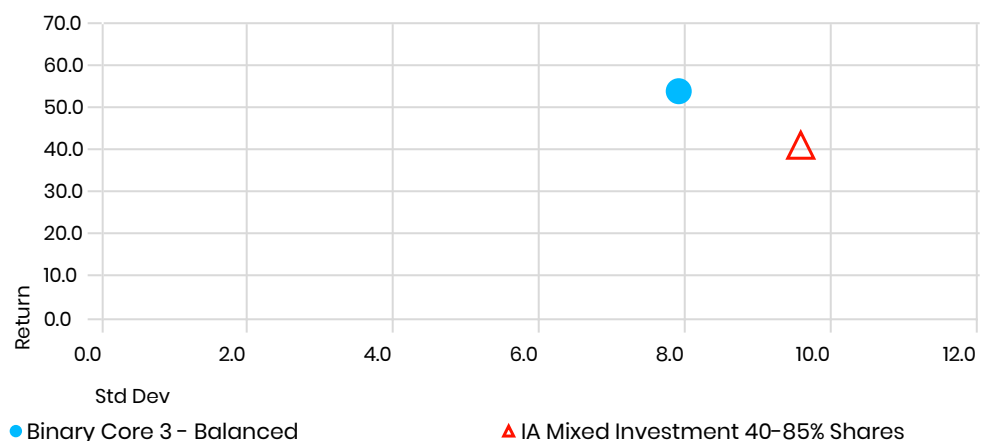
Growth of £10,000 Since Inception - Net of Fees



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 3 - Balanced	9.9	2.2	3.0	5.5	13.9	12.7	38.4	9.1	-7.1	11.8	10.1	12.0
IA Mixed Investment 40-85% Shares	10.1	2.4	2.8	5.4	14.8	8.6	27.4	8.1	-10.2	11.2	5.5	12.2

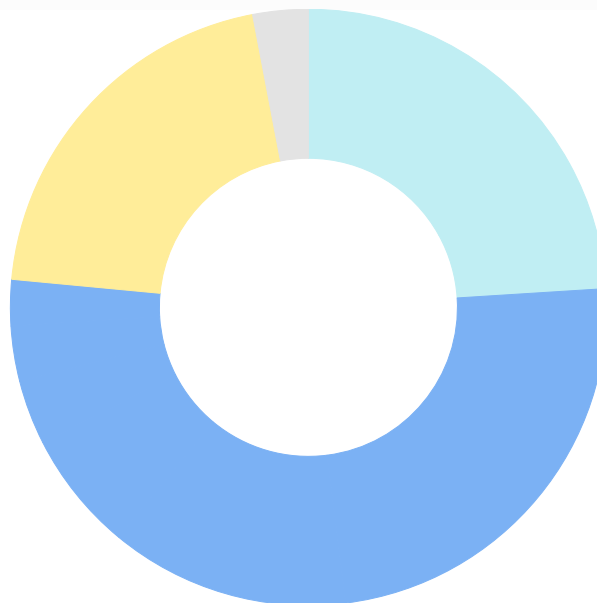
Risk-Reward Since Inception



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.

Asset Allocation

	%
● Sterling Fixed Income	17.0
● US Fixed Income	7.0
● Global Equity Large Cap	24.0
● US Equity Large Cap Blend	13.0
● UK Equity Large Cap	6.5
● Europe Equity Large Cap	3.5
● Global Emerging Markets Equity	3.0
● Asia ex-Japan Equity	2.5
● Flexible Allocation	20.5
● Cash	3.0
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
Equity	—	52.50
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	2.50
Vanguard Em Mkts Stk Idx £ Acc	Global Emerging Markets Equity	3.00
Fidelity Index Europe ex UK P Acc	Europe Equity Large Cap	3.50
HSBC FTSE All-World Index C Acc	Global Equity Large Cap	8.00
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	4.00
Dodge & Cox Worldwide Global Stk GBP Ac	Global Equity Large Cap	4.00
Fundsmith Equity I Acc	Global Equity Large Cap	4.00
GQG Partners Global Equity I GBP Acc	Global Equity Large Cap	4.00
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	6.50
Fidelity Index US P Acc	US Equity Large Cap Blend	13.00
Fixed Income	—	24.00
L&G Short Dated £ Corporate Bd Idx I Acc	Sterling Fixed Income	10.00
iShares Corporate Bond Index (UK) D Acc	Sterling Fixed Income	7.00
Vanguard U.S. InvM Grd Crdt Idx £ HAcc	US Fixed Income	7.00
Allocation	—	20.50
Trojan Fund X Accumulation	Flexible Allocation	10.50
CG Absolute Return Fund GBP M	Flexible Allocation	10.00
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.