

About Portfolio

The Core Growth Portfolio aims to deliver returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. The portfolio adopts a balanced investment approach, investing in a mix of open-ended funds, comprising significant exposure to equities alongside fixed income. While balanced, the strategy has a strong bias towards equities.

Who is the portfolio targeted at?

This portfolio is ideal for investors seeking a core, liquid investment solution focused on traditional asset classes, namely fixed income and equities. With an 80% allocation to equities, the portfolio is designed for investors with the risk tolerance and capacity for loss to handle the risks associated with this level of equity exposure. It is best suited to those seeking long-term returns through substantial exposure to equity markets, complemented by a modest allocation to fixed income. This model is tailored for return-focused investors prioritising capital growth, with the understanding that exposure to equities can result in significant fluctuations in capital values.

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 0.33%

Total Costs 0.58%

Risk Targets

Equity Risk Range

65 - 95%

Typical Equity Allocation

80%

Portfolio Manager(s)

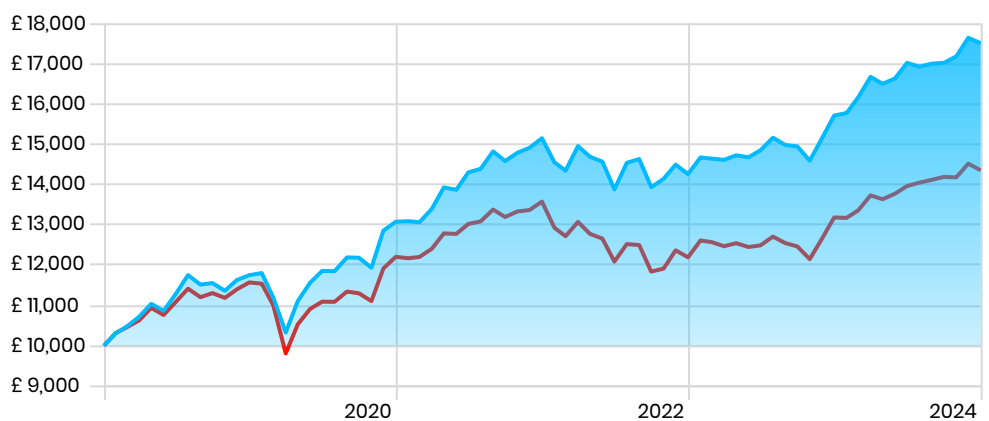


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Growth of £10,000 Since Inception – Net of Fees



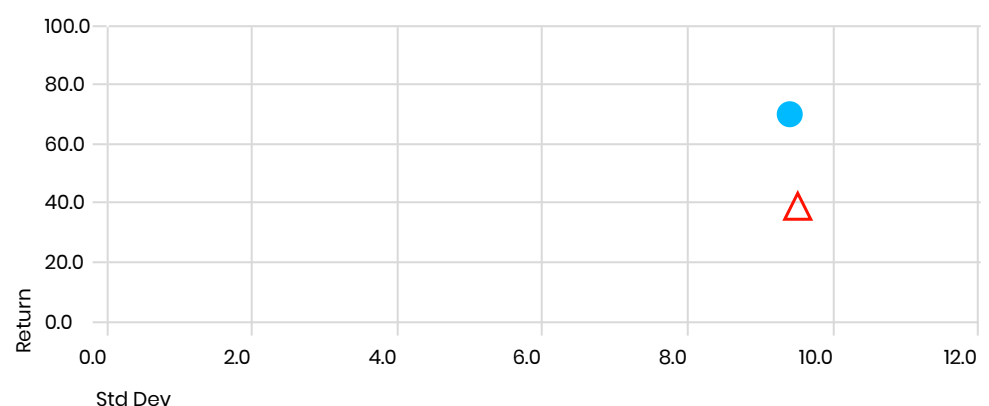
Binary Core 4 - Growth

IA Mixed Investment 40-85% 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 4 - Growth	11.4	-0.8	2.9	2.9	11.4	15.5	49.0	10.2	-5.9	15.9	11.3	14.0
IA Mixed Investment 40-85% Shares	8.9	-1.1	1.2	2.8	8.9	5.7	24.0	8.1	-10.2	11.2	5.5	12.2

Risk-Reward Since Inception



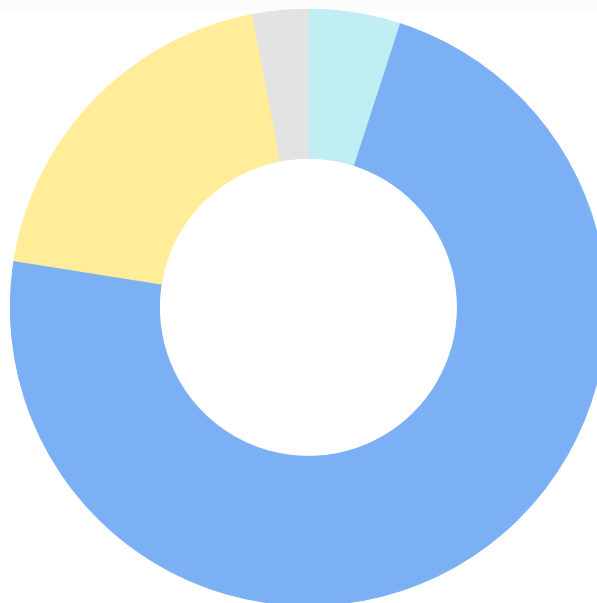
Binary Core 4 - Growth

IA Mixed Investment 40-85% 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.

Asset Allocation

	%
● Sterling Fixed Income	5.0
● Global Equity Large Cap	33.0
● US Equity Large Cap Blend	17.0
● UK Equity Large Cap	10.0
● Europe Equity Large Cap	4.5
● Global Emerging Markets Equity	4.5
● Asia ex-Japan Equity	3.5
● Flexible Allocation	19.5
● Cash	3.0
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
Equity	—	72.50
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	3.50
Vanguard Em Mkts Stk Idx £ Acc	Global Emerging Markets Equity	4.50
Fidelity Index Europe ex UK P Acc	Europe Equity Large Cap	4.50
HSBC FTSE All-World Index C Acc	Global Equity Large Cap	12.00
Fundsmith Equity I Acc	Global Equity Large Cap	5.50
GQG Partners Global Equity I GBP Acc	Global Equity Large Cap	5.50
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	5.00
Dodge & Cox Worldwide Global Stk GBP Ac	Global Equity Large Cap	5.00
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	10.00
Fidelity Index US P Acc	US Equity Large Cap Blend	17.00
Allocation	—	19.50
Trojan Fund X Accumulation	Flexible Allocation	10.00
CG Absolute Return Fund GBP M	Flexible Allocation	9.50
Fixed Income	—	5.00
iShares Corporate Bond Index (UK) D Acc	Sterling Fixed Income	5.00
Cash	—	3.00
GBP CASH	—	3.00

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

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