

About Portfolio

The Passive 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 a mix of open-ended funds and ETFs, with a significant emphasis on fixed-income exposure, alongside equities.

Who is the portfolio targeted at?

This portfolio is suited to investors seeking a low-cost, 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

02/01/2019

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 0.05%

Underlying OCF 0.11%

Total Costs 0.16%

Risk Targets

Equity Risk Range

25 - 55%

Typical Equity Allocation

40%

Defaqto

4

Portfolio Manager(s)

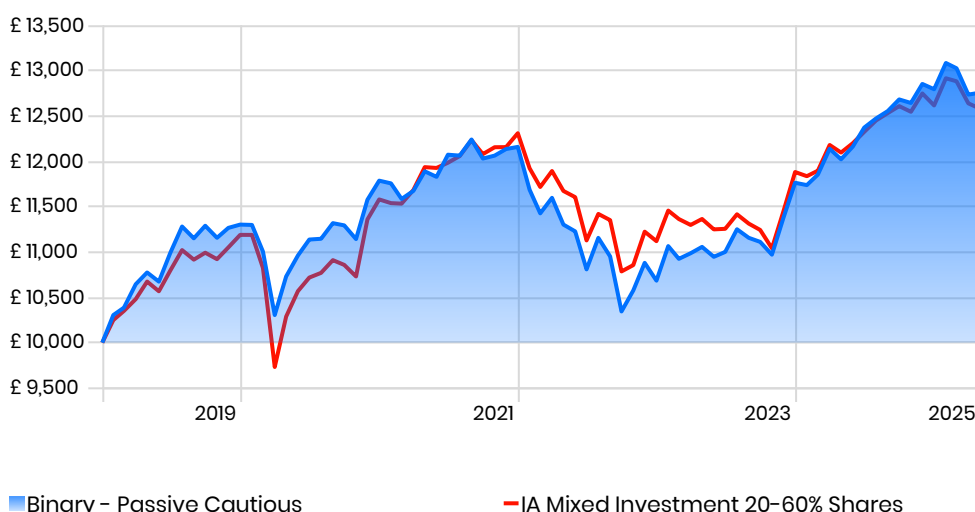


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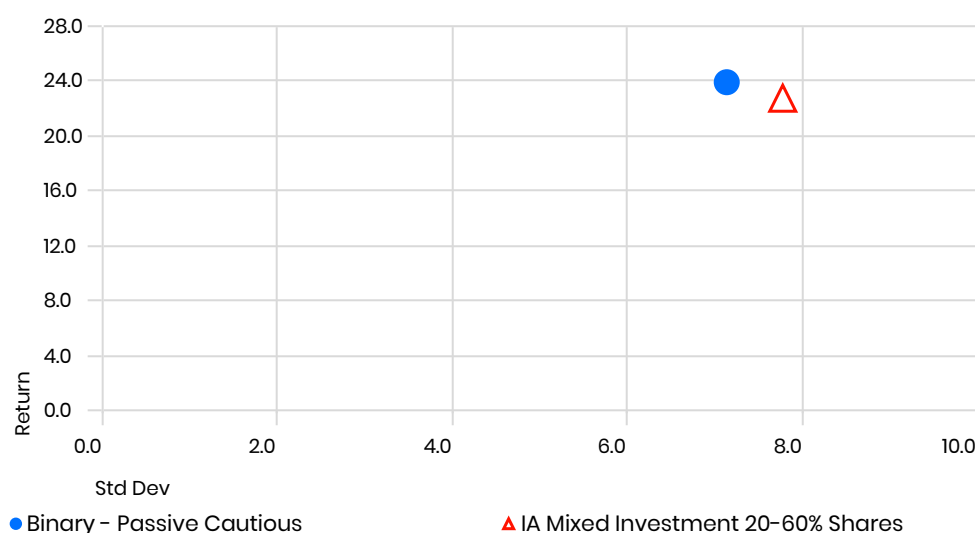
Growth of £10,000 Since Inception - Net of Fees



Discrete Performance - Net of Fees

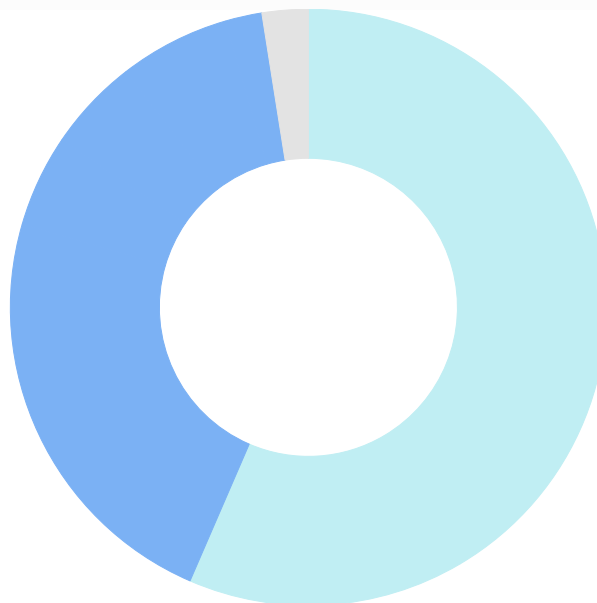
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023	2022	2021	2020	2019
Binary - Passive Cautious	-0.3	0.2	-2.5	0.9	6.1	12.9	18.9	8.8	10.1	-12.1	3.2	4.3	9.7
IA Mixed Investment 20-60% Shares	-0.3	-0.5	-2.6	0.3	4.0	7.8	22.3	6.2	6.9	-9.7	6.3	3.5	9.2

Risk-Reward Since Inception



Asset Allocation

	%
● Sterling Fixed Income	41.5
● US Fixed Income	15.0
● US Equity Large Cap Blend	23.0
● UK Equity Large Cap	5.0
● Europe Equity Large Cap	5.0
● Global Emerging Markets Equity	6.0
● Asia ex-Japan Equity	2.0
● Cash	2.5
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
Fixed Income	—	56.50
L&G Short Dated £ Corporate Bd Idx I Acc	Sterling Fixed Income	20.50
iShares Corporate Bond Index (UK) D Acc	Sterling Fixed Income	13.00
Vanguard UK S/T Invm Grd Bd Idx £ Acc	Sterling Fixed Income	8.00
Vanguard U.S. Invm Grd Crdt Idx £ HAcc	US Fixed Income	15.00
Equity	—	41.00
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	2.00
Fidelity Index Emerging Markets P Acc	Global Emerging Markets Equity	6.00
HSBC European Index Accumulation C	Europe Equity Large Cap	5.00
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	5.00
Fidelity Index US P Acc	US Equity Large Cap Blend	11.50
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	11.50

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

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