

Factsheet | As of 30/04/2025

About Portfolio

The Passive Defensive Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. The primary objective is capital preservation, targeting steady growth with minimal fluctuations in portfolio value. The portfolio invests in a mix of open-ended funds and ETFs, with a focus on equities and fixed income, particularly emphasising fixed-income exposure.

Who is the portfolio targeted at?

This portfolio is designed for investors seeking a low-cost, liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With around 20% allocated to equities, it is ideal for those who want significantly lower risk than full equity exposure. It is particularly suited for investors prioritising capital preservation, while aiming for modest returns through a combination of income and capital 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 0-35% Shares

Charges

Binary Capital MPS Charge 0.05%

Underlying OCF 0.12%

Total Costs 0.17%

Risk Targets

Equity Risk Range

0 - 35%

Typical Equity Allocation

20%

Defaqto

3

Portfolio Manager(s)

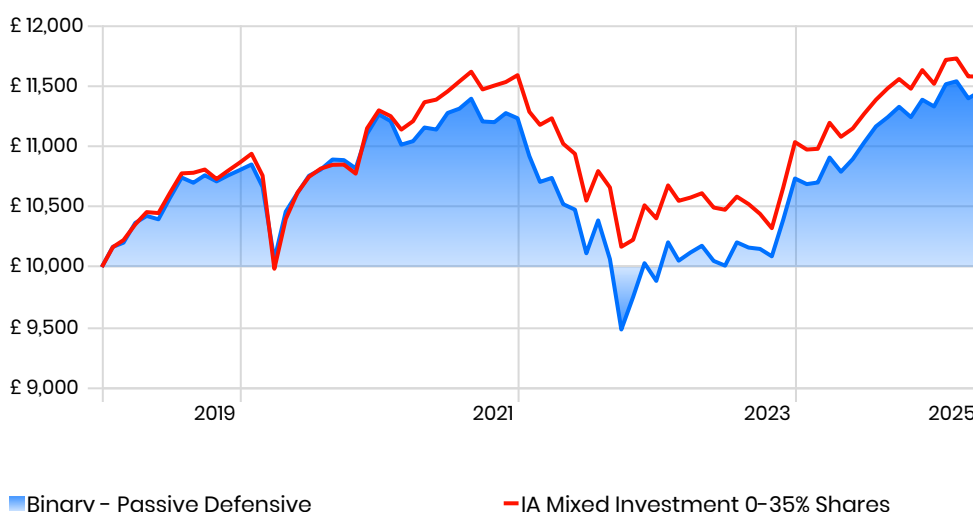


Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc

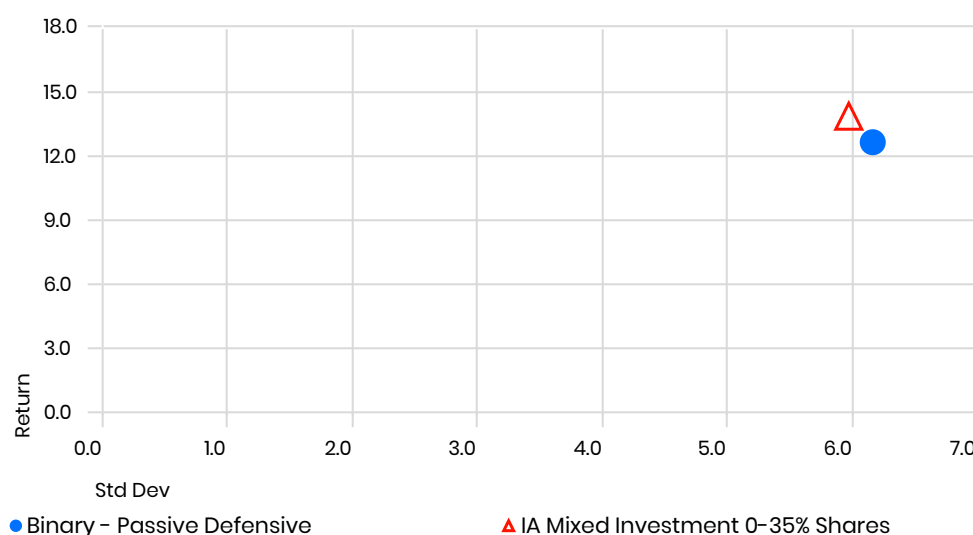
Growth of £10,000 Since Inception - Net of Fees



Discrete Performance - Net of Fees

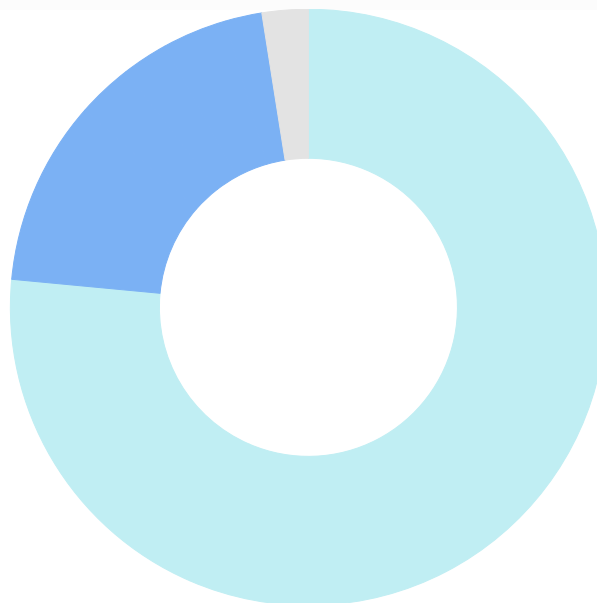
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023	2022	2021	2020	2019
Binary - Passive Defensive	1.1	0.5	-0.5	1.9	6.1	8.8	9.5	5.5	8.6	-12.0	-0.3	4.3	6.2
IA Mixed Investment 0-35% Shares	0.5	0.0	-1.2	0.9	4.5	5.0	11.3	4.4	6.1	-10.2	2.6	4.0	6.9

Risk-Reward Since Inception - Net of Fees



Asset Allocation

	%
● Sterling Fixed Income	56.5
● US Fixed Income	20.0
● US Equity Large Cap Blend	10.0
● UK Equity Large Cap	3.0
● Europe Equity Large Cap	2.5
● Global Emerging Markets Equity	3.5
● Asia ex-Japan Equity	2.0
● Cash	2.5
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
Fixed Income	—	76.50
L&G Short Dated £ Corporate Bd Idx I Acc	Sterling Fixed Income	24.50
iShares Corporate Bond Index (UK) D Acc	Sterling Fixed Income	20.00
Vanguard UK S/T Invm Grd Bd Idx £ Acc	Sterling Fixed Income	12.00
Vanguard U.S. Invm Grd Crdt Idx £ HAcc	US Fixed Income	20.00
Equity	—	21.00
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	3.50
HSBC European Index Accumulation C	Europe Equity Large Cap	2.50
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	3.00
Fidelity Index US P Acc	US Equity Large Cap Blend	5.00
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	5.00

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.