Passive Growth

BinaryCapital

Factsheet | As of 30/04/2025

About Portfolio

The Passive 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 and ETFs, 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 low-cost, 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
02/01/2019

Recommended Investment Time Horizon
5 years

Rebalanacing Frequency
Minimum semi-annual rebalancing

Comparator Benchmark
IA Mixed Investment 40-85% Shares

Charges

Binary Capital MPS Charge	0.05%
Underlying OCF	0.10%
Total Costs	**0.15%**

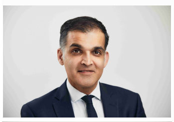
Risk Targets

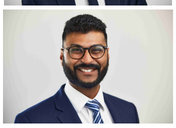
Equity Risk Range
65 - 95%

Typical Equity Allocation
80%

Defaqto
6

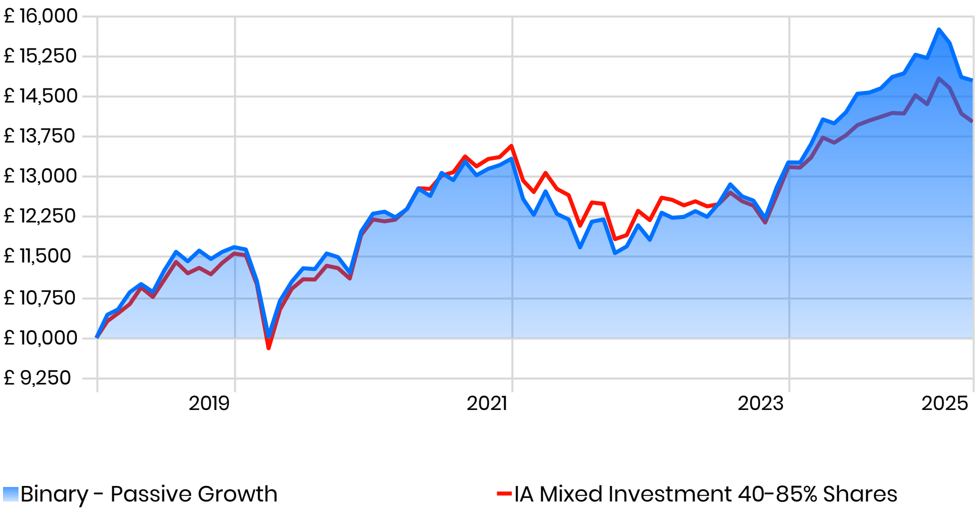
Portfolio Manager(s)


Saftar Sarwar FCSI, IMC, PgDip


Amir Miah MCSI, MSc

defaqto ★★★★★ DFM MPS on Platform 2024 EXPERT RATED

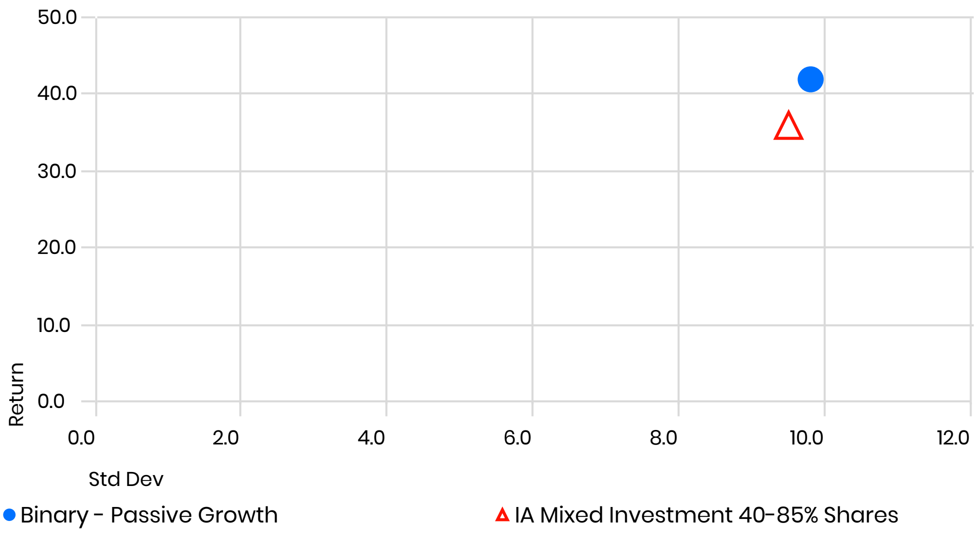
Growth of £10,000 Since Inception - Net of Fees



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 Growth	-2.8	-0.4	-6.0	-0.9	5.7	20.2	38.4	14.7	12.2	-11.3	8.3	5.3	12.1
IA Mixed Investment 40-85% Shares	-2.3	-1.1	-5.4	-1.1	2.9	9.8	33.2	8.9	8.1	-10.2	11.2	5.5	12.2

Risk-Reward Since Inception

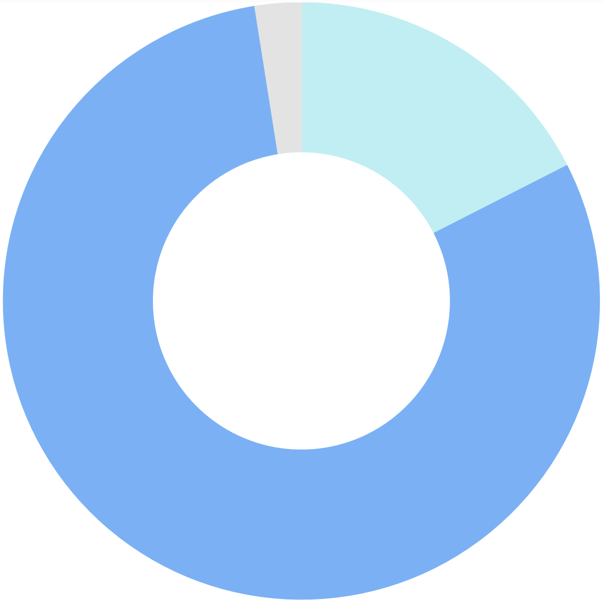


Passive Growth

BinaryCapital

Asset Allocation

	%
Sterling Fixed Income	13.5
US Fixed Income	4.0
US Equity Large Cap Blend	44.0
UK Equity Large Cap	11.0
Europe Equity Large Cap	9.0
Global Emerging Markets Equity	12.0
Asia ex-Japan Equity	4.0
Cash	2.5
Total	**100.0**



Portfolio Holdings

	Global Category	Portfolio Weighting %
Equity	—	**80.00**
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	4.00
Fidelity Index Emerging Markets P Acc	Global Emerging Markets Equity	12.00
HSBC European Index Accumulation C	Europe Equity Large Cap	9.00
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	11.00
Fidelity Index US P Acc	US Equity Large Cap Blend	22.00
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	22.00
Fixed Income	—	**17.50**
L&G Short Dated £ Corporate Bd Idx I Acc	Sterling Fixed Income	9.50
iShares Corporate Bond Index (UK) D Acc	Sterling Fixed Income	4.00
Vanguard U.S. Invm Grd Crdt Idx £ HAcc	US Fixed Income	4.00

Binary Capital Limited
28B Hampstead High Street,
London,
NW3 1QA

t: 0203 943 5080
e: info@binarycapital.co.uk
w: binarycapital.co.uk

BinaryCapital