

Factsheet | As of 30/11/2024

## 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 0.12%

**Total Costs 0.16%**

## Risk Targets

### Equity Risk Range

25 - 55%

### Typical Equity Allocation

40%

### Defaqto

4

## Portfolio Manager(s)

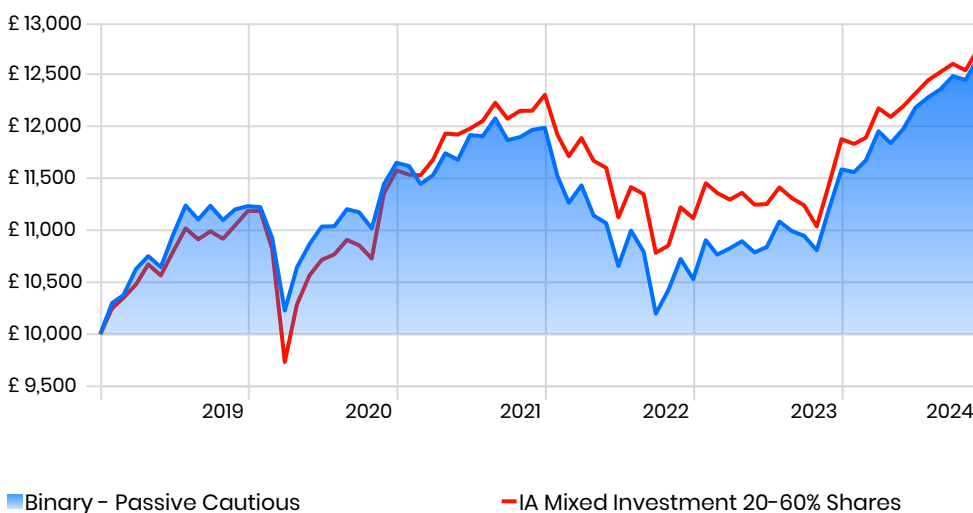


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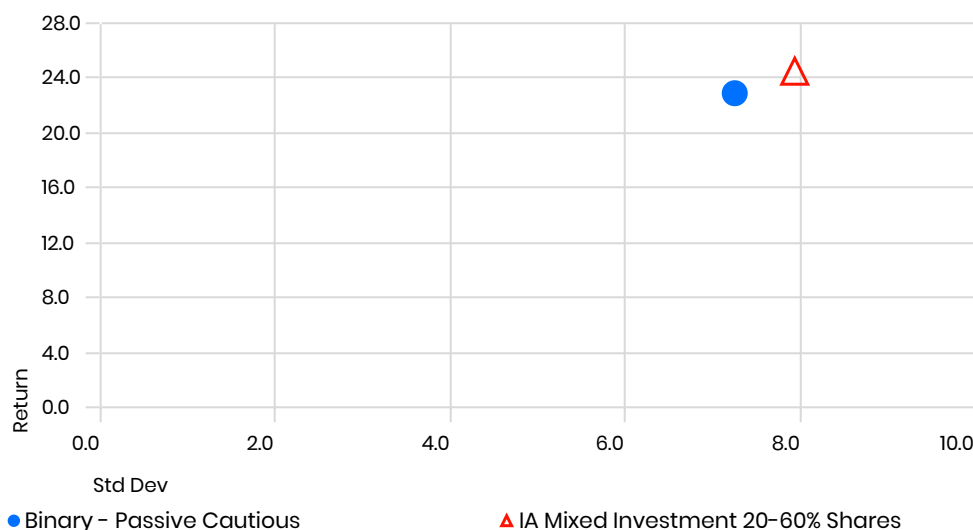
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

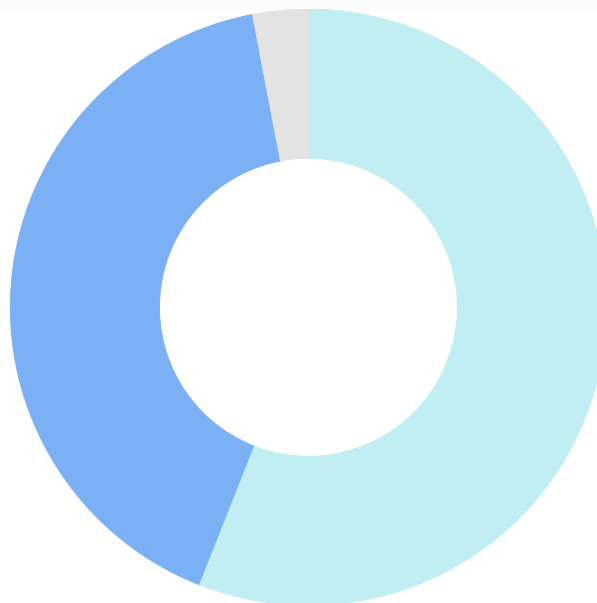
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2023	2022	2021	2020	2019
Binary - Passive Cautious	9.2	1.7	2.4	5.7	13.0	5.7	13.0	10.1	-12.2	2.9	3.7	9.1
IA Mixed Investment 20-60% Shares	7.3	1.6	1.7	4.5	11.4	4.9	15.4	6.9	-9.7	6.3	3.5	9.2

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sterling Fixed Income	41.0
● US Fixed Income	15.0
● US Equity Large Cap Blend	21.5
● UK Equity Large Cap	6.5
● Europe Equity Large Cap	5.5
● Global Emerging Markets Equity	4.0
● Greater China Equity	1.5
● Asia ex-Japan Equity	2.0
● Cash	3.0
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
<b>Fixed Income</b>	—	<b>56.00</b>
L&G Short Dated £ Corporate Bd Idx I Acc	Sterling Fixed Income	20.00
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
<b>Equity</b>	—	<b>41.00</b>
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	2.00
Franklin FTSE China UCITS ETF	Greater China Equity	1.50
Vanguard Em Mkts Stk Idx £ Acc	Global Emerging Markets Equity	4.00
Vanguard FTSE Dev €pe ex-UK Eq Idx £ Acc	Europe Equity Large Cap	5.50
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	6.50
Fidelity Index US P Acc	US Equity Large Cap Blend	11.00
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	10.50

### 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.