



# Mixed Investments 40-85% Shares Bond Portfolio

September 2024

## Objective

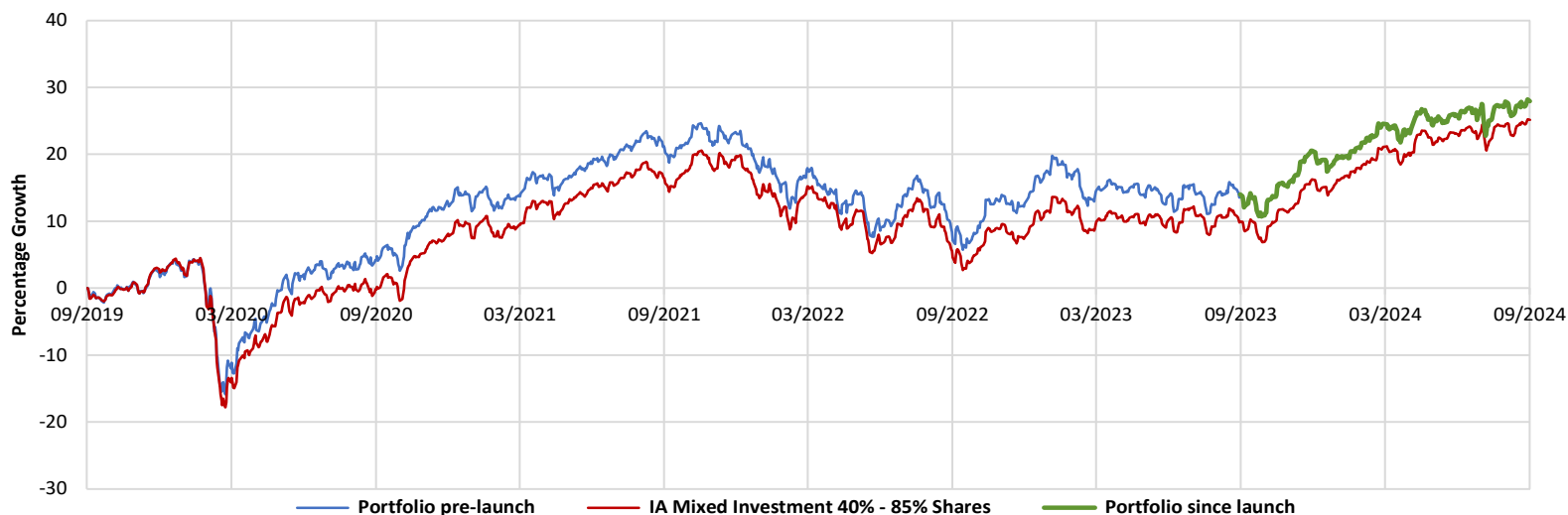
To provide a combination of both income and capital growth over the medium to long term.

|                                |  |
|--------------------------------|--|
| <b>Performance Comparator:</b> | IA Mixed Investment 40-85% Shares sector average |
| <b>Launch Date:</b>            | 29/09/2023                                       |
| <b>Expected Yield:</b>         | 2.65%  |
| <b>Portfolio OCF:</b>          | 0.72%  |
| <b>Initial Fee:</b>            | Nil  |
| <b>Management Fee:</b>         | 0.10%  |
| <b>Lowes Risk Level:</b>       | 3-   |

## Strategy

The portfolio invests in a diversified range of funds across multiple asset classes, such as equities, fixed interest and alternatives. Investing in line with the parameters of the Investment Association Mixed Investment 40-85% Shares sector, this portfolio will always have at least 40% of its assets invested in equity funds but never more than 85%. Usually having the majority of its assets invested in equities, this portfolio should provide capital growth as well as allowing a certain level of income to be taken. Whilst exhibiting more volatility than the portfolios with a lower equity exposure, this portfolio would still hopefully provide some protection compared to a pure equity portfolio in a falling market. This portfolio does not invest in direct property, to make it more suitable to be held within a Bond wrapper.

## Performance to 30 September 2024<sup>1</sup>



Performance is calculated assuming all income is reinvested and is net of underlying fund charges but gross of Lowes' investment management charge, platform charges and any ongoing advice fees. Deduction of these will have the result of reducing the illustrated performance. Please refer to your investment adviser or investment administrator for details.

## Discrete performance (%)

| From       | To         | Portfolio | Sector |
|------------|------------|-----------|--------|
| 30/09/2023 | 30/09/2024 | 12.21     | 13.88  |
| 30/09/2022 | 30/09/2023 | 6.46      | 5.11   |
| 30/09/2021 | 30/09/2022 | -11.48    | -10.15 |
| 30/09/2020 | 30/09/2021 | 16.15     | 16.63  |
| 30/09/2019 | 30/09/2020 | 4.18      | -0.19  |

## Cumulative performance (%)

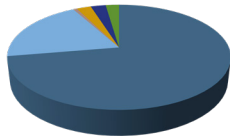
|         | Portfolio | Sector |
|---------|-----------|--------|
| 1 Year  | 12.21     | 13.88  |
| 3 Years | 5.74      | 7.55   |
| 5 Years | 27.96     | 25.19  |

<sup>1</sup> This historic information is not representative of individual client account performance and is provided for illustrative purposes only. Past performance to the launch date of this portfolio on 29/09/2023 is referenced against the actual performance of the constituent funds in the portfolio. Performance since the launch date represents the actual performance of the portfolio including any changes made during that time. The fund charges shown are based on the share classes available on the Quilter platform and so may vary across platforms dependant on share class availability.

**Portfolio breakdown as at 30 September 2024**

| Fund                                   | Sector                            | Allocation (%) |
|--|-----------------------------------|----------------|
| abrdn Europe ex UK Income Equity       | IA Europe Excluding UK            | 4.0            |
| Artemis Income                         | IA UK Equity Income               | 6.0            |
| BlackRock Global Unconstrained         | IA Global                         | 2.0            |
| BNY Mellon Multi-Asset Balanced        | IA Mixed Investment 40-85% Shares | 5.0            |
| Dodge & Cox US Stock                   | IA North America                  | 4.5            |
| Fidelity Index Japan                   | IA Japan                          | 4.0            |
| FSSA Asia Focus                        | IA Asia Pacific Excluding Japan   | 4.0            |
| GAM Star Credit Opportunities          | IA Specialist Bond                | 5.0            |
| L&G Multi-Index 6                      | IA Volatility Managed             | 7.5            |
| Liontrust Sustainable Future Managed 6 | IA Mixed Investment 40-85% Shares | 5.0            |
| Lowes UK Defined Strategy              | Offshore Mixed Asset - Flexible   | 2.5            |
| Man GLG Income                         | IA UK Equity Income               | 7.0            |
| Man GLG Japan Core Alpha               | IA Japan                          | 3.5            |
| Nomura Global Dynamic Bond (Hedged)    | IA Sterling Strategic Bond        | 4.0            |
| R&M European                           | IA Europe Excluding UK            | 4.5            |
| Schroder Asian Income                  | IA Asia Pacific Excluding Japan   | 3.5            |
| Schroder Sterling Corporate Bond       | IA Sterling Corporate Bond        | 5.5            |
| Tellworth UK Select                    | IA Targeted Absolute Return       | 6.0            |
| Troy Trojan                            | IA Flexible Investment            | 5.0            |
| Vanguard Global Small-Cap Index        | IA Global                         | 5.0            |
| Vanguard US Equity Index               | IA North America                  | 4.0            |
| VT Gravis UK Infrastructure Income     | IA Infrastructure                 | 2.5            |
|  |                                   | <b>100</b>     |

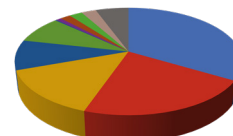
**Asset Allocation**



|                                   | (%)   |   | (%)         |        |
|-----------------------------------|-------|---|-------------|--------|
| Equities                          | 72.33 | ● | Undisclosed | 2.50 ● |
| Fixed Interest                    | 19.63 | ● | Cash        | 2.60 ● |
| Property                          | 0.64  | ● | Other       | 2.30 ● |
| Alternative Investment Strategies | 0.00  | ● | -           | -      |

NB: Figures might not add up to 100% due to rounding.

**Geographical Weighting**



|               | (%)   |   | (%)              |      |
|---------------|-------|---|------------------|------|
| UK            | 33.53 | ● | Emerging Markets | 0.87 |
| North America | 21.77 | ● | Cash*            | 1.77 |
| Europe        | 14.17 | ● | International    | 2.21 |
| Japan         | 9.06  | ● | Undisclosed      | 2.50 |
| Asia Pacific  | 8.28  | ● | Other            | 5.61 |
| Latin America | 0.23  | ● | -                | -    |

\*Not all funds declare their cash holdings separately as part of their geographical weightings, so this figure may differ from the asset allocation.

**Important**

The portfolio is managed on a discretionary basis therefore the investment manager may make changes to the investments held without notice. Investors are agreeing to the investment model as recommended by an Adviser and may not be investing into the specific assets included in this factsheet. The factsheet will be updated and made available as soon as is practicable following a change made by the investment manager. Past performance is not a guide to future performance. The value of investments and any income from them can fall as well as rise and are not guaranteed, so you may get back less than you invested. If you invest in currencies other than your own, fluctuations in currency value will mean that the value of your investment will move independently of the underlying asset.

Consideration should be given to whether it is felt that the outcome of any risk assessment is accurate and advice should be sought for factors such as investment objectives, the investment term, attitude to risk, capacity for investment loss and the level of inflation. This illustrative document is intended for investors where advice has been given by Advisers. Models are prepared in accordance with the stated objective and not client circumstances. Information from given sources is taken to be reliable and accurate, which Lowes Investment Management Ltd cannot warrant for accuracy or completeness.

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