

## BALANCED PORTFOLIO

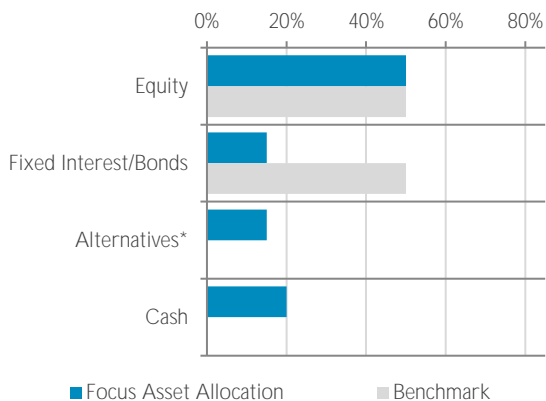
31<sup>ST</sup> MARCH 2019

## OBJECTIVE

This active Focus portfolio has a lower minimum investment and carries a lower cost than our Premier portfolios, investing in just the core holdings from our Premier Balanced portfolio. It comprises of investment vehicles including unit trusts, mutual funds and exchange traded funds (ETFs), whose managers aim to outperform their respective markets. Asset classes could may find in this portfolio are government bonds, corporate bonds, alternatives and cash. Absolute return, property and commodities may all feature within the alternatives classification.

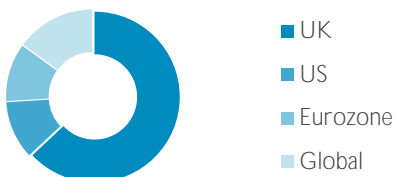
Focus Balanced seeks to generate capital growth over the medium to longer term, with the aim of riding out short term fluctuations in value. The portfolio will have a more balanced approach to equity exposure compared to Focus Growth - typically comprising of 50% equity and 50% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

## CURRENT ASSET ALLOCATION



\*Absolute return, property and commodities may all feature within the alternatives classification

## GEOGRAPHICAL EXPOSURE



## PORTFOLIO INFORMATION

Portfolio Benchmark	50% FTSE All-Share Index 50% FTSE UK Gilts All Stocks Index
Inception Date	1 <sup>st</sup> February 2012 <sup>1</sup>
Investment Management Charge (p.a.)	0.25%+VAT
Maximum Investment	£200,000 (or equivalent)
Currency Options	GBP, USD & EUR
Accessibility	Direct, ISA, SIPP & Life Wrap
Average fund OCF	0.44%
Estimated Annual Yield	1.03%

TAM RISK RATING: (MEDIUM)

PERFORMANCE SUMMARY<sup>1</sup>

1 Year	3 Year	5 Year	Inception
0.83%	11.12%	22.71%	49.86%

Calendar Year Returns			Annualised	
2017	2018	2019	Return	Volatility
7.64%	(3.49%)	3.63%	5.74%	5.58%

<sup>1</sup>All performance figures are net of TAM's investment management fee. Focus Balanced launched on 1st May 2012 so figures preceding this are simulated for illustrative purposes only. Figures quoted are proforma based on the assumption the portfolio was held from 1st February 2012 following which a monthly rebalancing occurred up to 1st May 2012 when real figures are quoted.

## CURRENT TOP 5 HOLDINGS

iShares Core UK Gilts UCITS ETF	Fixed Interest/Bonds	15.00%
LF Miton UK Multi Cap Income Fund	Equity	15.00%
Liontrust Special Situations Fund	Equity	15.00%
iShares Physical Gold ETC	Alternatives	15.00%
Blackrock European Dynamic Fund	Equity	10.00%
<b>Top 5 Holdings as % of whole portfolio</b>		<b>70.00%</b>
<b>Total number of holdings</b>		<b>6</b>