

# Concepts Discretionary Investments

## Balanced Growth Portfolio

Portfolio Factsheet as at 31<sup>st</sup> July 2023

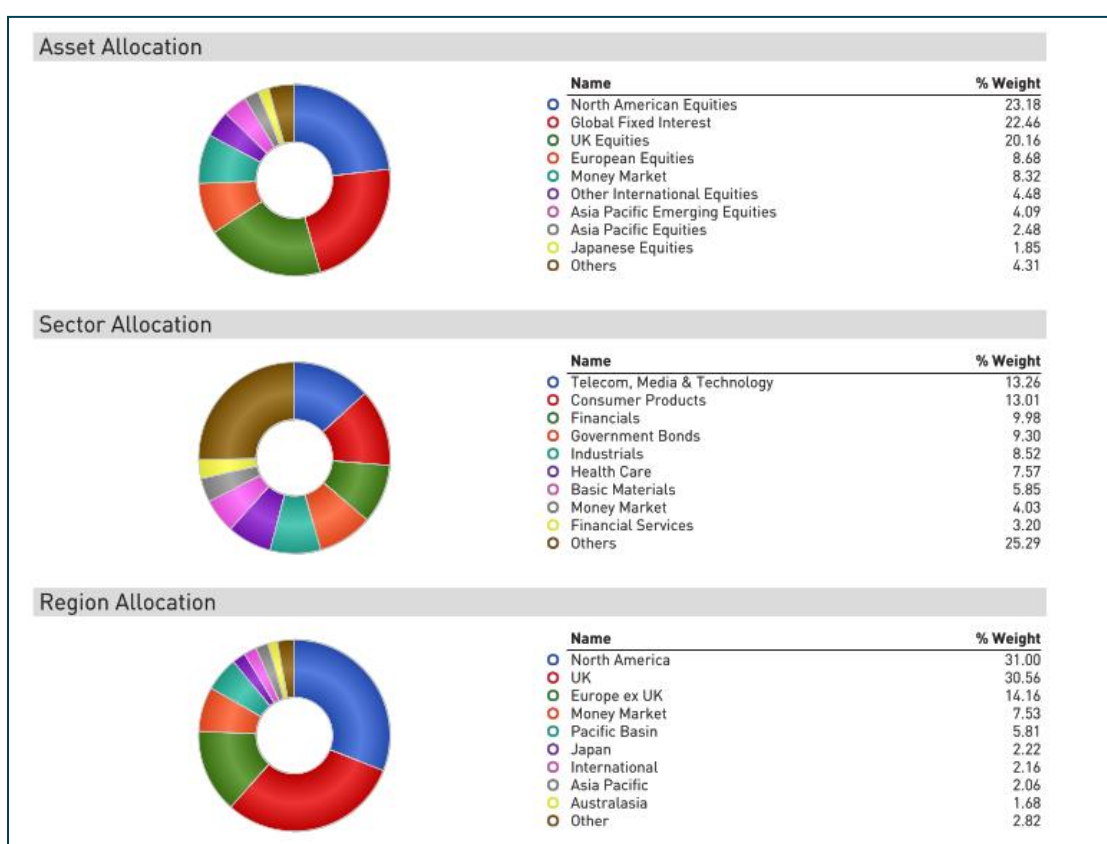


**Objective:** This portfolio invests in a blend of Equities (both UK and Global) which account for around 55% to 60% of the portfolio by weight. The balance is held in Government and Corporate Fixed Interest Securities (again both UK and Overseas) and other assets, such as infrastructure, to add further diversification. The aim is to produce capital growth over the longer term, with a modest level of natural income.

**Target Market:** This portfolio is suitable for investors with a time horizon of 5 years or more who are willing to accept Medium levels of investment risk in return for the potential for participation in rising investment markets. This fund is not designed for investors who cannot afford more than a modest loss of their investment.

### Key Information

**Portfolio Yield:** 2.74%  
**Inception Date:** 09/10/2018  
**Total Expense Ratio:** 0.55%  
**Management Charge:** 0.20%  
**Benchmark:** IA Mixed Investment  
 20% to 60%



Portfolio performance represents client's portfolios which are periodically rebalanced. Performance has been simulated with performance prior to 09/10/2018 attained through backdating holdings at launch to the inception of these individual investments, and substituting where appropriate for indexes, to attain a longer performance history.

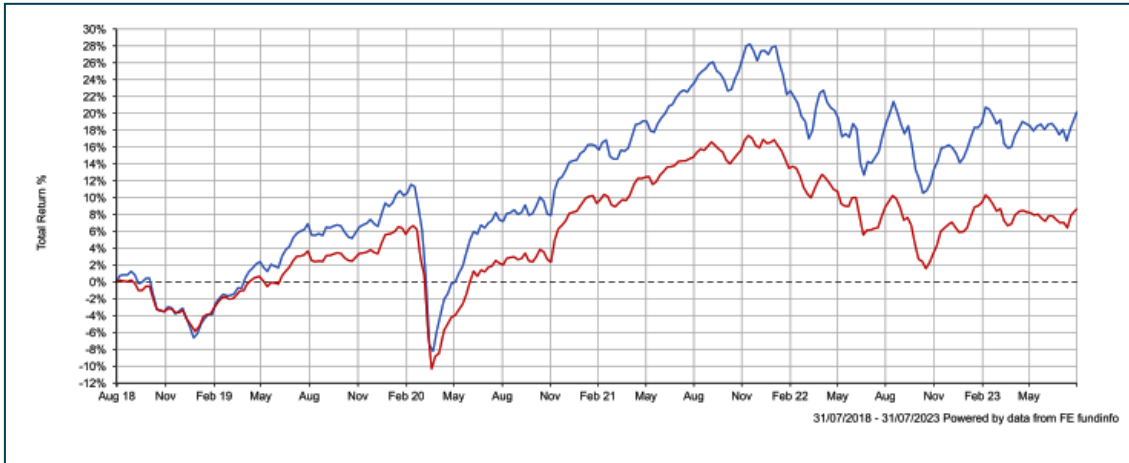
The value of underlying investments may fluctuate due to exchange rate changes between Sterling and the currencies in which underlying investments are denominated, as well as to risks associated with broader market conditions and events.

In addition to the charges noted above, individual funds may incur transactional costs.

### Top 10 Portfolio Holdings

Fund	Allocation
Fidelity Index World	9.00%
Ninety One Diversified Income	8.00%
Vanguard FTSE Developed World ex-UK Equity Index	7.50%
Fidelity Index US	7.00%
FTF Martin Currie UK Equity Income	7.00%
Royal London Sustainable Leaders Trust	6.50%
Artemis UK Select	5.50%
Royal London Short Duration Credit	5.50%
Artemis Monthly Distribution	5.00%
BNY Mellon Multi-Asset Balanced	5.00%

## Cumulative Portfolio Performance



Performance compared to the IA Mixed Investment 20% to 60% shares sector over the past five years to end of last month, income reinvested (blue line = CDI portfolio, red line = benchmark)

Historic Cumulative performance compared to IA Mixed Investment 20% to 60% shares sector

CDI Strategy vs Benchmark	Currency	3m	6m	1y	3yrs	5yrs
A ■ CDI Balanced Growth	GBP	1.47	1.63	1.04	13.07	20.19
B ■ IA Mixed Investment 20-60% Shares	GBP	0.44	-0.40	0.02	7.04	8.67

## Discrete Performance

CDI Strategy vs Benchmark	Currency	0-12m	12-24m	24-36m	36-48m	48-60m
A ■ CDI Balanced Growth	GBP	1.04	-3.27	15.69	-0.72	7.07
B ■ IA Mixed Investment 20-60% Shares	GBP	0.02	-5.25	12.94	-2.26	3.88

Historic Discrete performance compared to IA Mixed Investment 20% to 60% shares sector

## Largest Portfolio Positions

Name	% Weight
CASH	2.00
MICROSOFT CORP	1.56
APPLE INC.	1.39
ASTRAZENECA PLC	0.80
SHELL PLC	0.77
UNILEVER PLC	0.72
ALPHABET INC	0.64
BP	0.63
AMAZON.COM, INC.	0.56
NVIDIA CORP	0.54

### Important:

Please remember that the value of your investment may fall as well as rise and is not guaranteed. You may not get back your initial investment. Past performance is not an indicator of future performance. Investment advice should be obtained from an authorised financial adviser. Issued by Concepts Discretionary Investments Ltd, registered company 11482227, Sterling House, Concept Court, Shearway Road, Folkestone, Kent, CT19 4RG. Concepts Discretionary Investments Ltd is an appointed representative of Apollo Multi Asset Management LLP which is a limited liability partnership registered in England and Wales under registered number OC339180 and is authorised and regulated by the Financial Conduct Authority. Registered office: Chart House, 2 Effingham Road, Reigate, Surrey, RH2 7JN.

Source of data: FE Analytics

Performance shown as net of all fund charges, but performance data does not take into account platform or adviser charges.