

Concepts Discretionary Investments

Balanced Income Portfolio

Portfolio Factsheet as at 31st July 2023

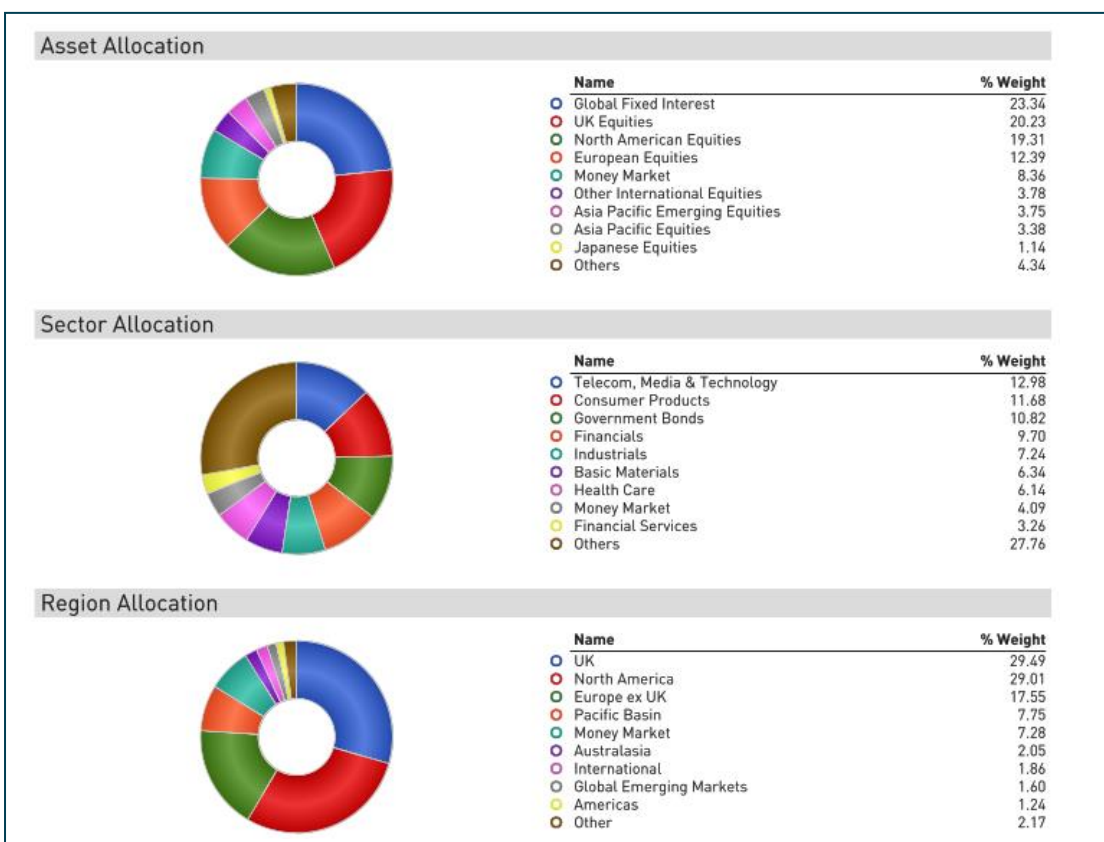


Objective: This portfolio invests in a blend of Equities (both UK and Global) which account for around 55% to 60% of the portfolio by weight, with the fund selection aiming to generate an attractive level of natural income together with capital growth. The balance is held in Government and Corporate Fixed Interest Securities (again both UK and Overseas) and other assets, such as infrastructure, to add further diversification.

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: 3.04%
Inception Date: 09/10/2018
Total Expense Ratio: 0.59%
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 |
|--|------------|
| Ninety One Diversified Income | 8.00% |
| Artemis Income | 7.50% |
| BNY Mellon Global Income | 7.50% |
| Fidelity Index US | 7.50% |
| FTF Martin Currie UK Equity Income | 6.50% |
| Baillie Gifford Global Income Growth | 6.00% |
| Schroder Asian Income | 5.50% |
| Vanguard FTSE Developed World ex-UK Equity Index | 5.50% |
| Artemis Monthly Distribution | 5.00% |
| Fidelity European | 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 Income | GBP | 0.78 | 1.11 | 0.57 | 14.20 | 19.92 |
| 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 Income | GBP | 0.57 | -1.33 | 15.08 | -1.72 | 6.85 |
| 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 |
| APPLE INC. | 1.24 |
| MICROSOFT CORP | 1.21 |
| ASTRAZENECA PLC | 0.82 |
| BP | 0.75 |
| ROCHE HLDG AG | 0.62 |
| SHELL PLC | 0.61 |
| UNILEVER PLC | 0.58 |
| RELX PLC | 0.53 |
| TAIWAN SEMICONDUCTOR CO | 0.52 |

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.