

Concepts Discretionary Investments

Progressive Growth Portfolio

Portfolio Factsheet as at 31st July 2023



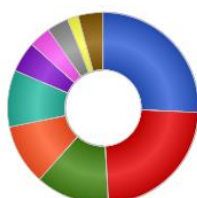
Objective: This portfolio invests in a blend of Equities (both UK and Global) which account for around 70% to 80% of the portfolio by weight. The balance is held in Government and Corporate Fixed Interest Securities (again both UK and Overseas) and other assets, such as infrastructure, to add further 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 to Medium/High 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: 2.59%
Inception Date: 09/10/2018
Total Expense Ratio: 0.60%
Management Charge: 0.20%
Benchmark: IA Mixed Investment
 40% to 85%

Asset Allocation



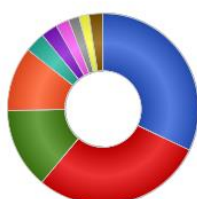
Name	% Weight
North American Equities	25.75
UK Equities	23.39
Global Fixed Interest	12.45
European Equities	10.24
Asia Pacific Emerging Equities	9.61
Other International Equities	5.18
Money Market	3.69
Asia Pacific Equities	3.66
Japanese Equities	1.86
Others	4.18

Sector Allocation



Name	% Weight
Telecom, Media & Technology	17.78
Consumer Products	16.02
Financials	12.41
Industrials	9.67
Health Care	8.79
Basic Materials	6.62
Government Bonds	5.88
Money Market	3.31
Banks	3.12
Others	16.40

Region Allocation



Name	% Weight
North America	32.08
UK	29.00
Europe ex UK	13.68
Pacific Basin	10.87
Money Market	3.44
Asia Pacific	2.76
Japan	2.29
Australasia	1.83
International	1.71
Other	2.34

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.

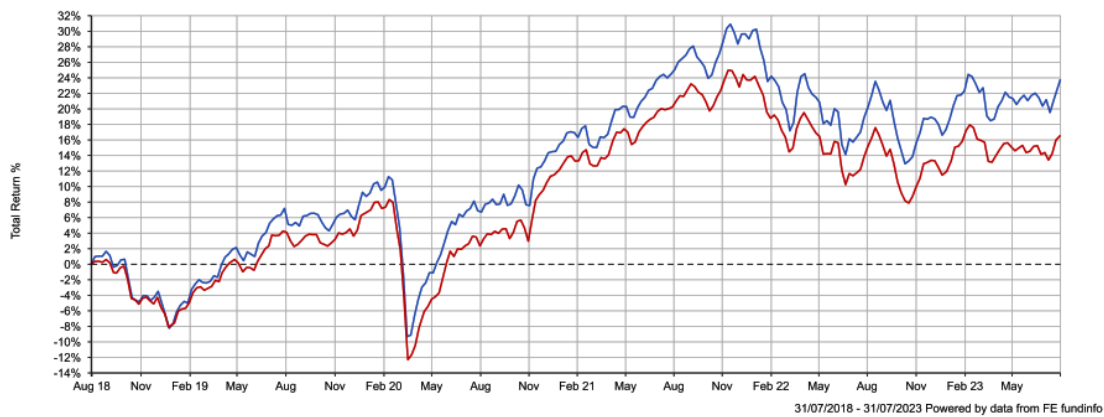
The value of underlying investments may fluctuate due to exchange rate changes between Sterling and the currencies in which underlying investments are denominated, as well as to risks associated with broader market conditions and events.

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

Top 10 Portfolio Holdings

Fund	Allocation
Fidelity Index US	9.00%
FTF Martin Currie UK Equity Income	8.50%
Fidelity Index World	7.50%
Royal London Sustainable Leaders Trust	7.50%
Artemis UK Select	7.00%
Vanguard FTSE Developed World ex-UK Equity Index	7.00%
BNY Mellon Global Income	6.00%
Ninety One Diversified Income	5.50%
Artemis Monthly Distribution	5.00%
Fidelity European	5.00%

Cumulative Portfolio Performance



Performance compared to the IA Mixed Investment 40% to 85% shares sector over the past five years to end of last month, income reinvested (blue line = CDI portfolio, red line = benchmark)

CDI Strategy vs Benchmark	Currency	3m	6m	1y	3yrs	5yrs
A ■ CDI Progressive Growth	GBP	2.14	1.87	2.77	17.28	23.81
B ■ IA Mixed Investment 40-85% Shares	GBP	1.30	0.68	1.49	14.39	16.57

Historic Cumulative performance compared to IA Mixed Investment 40% to 85% shares sector

Discrete Performance

CDI Strategy vs Benchmark	Currency	0-12m	12-24m	24-36m	36-48m	48-60m
A ■ CDI Progressive Growth	GBP	2.77	-2.96	17.60	-1.79	7.49
B ■ IA Mixed Investment 40-85% Shares	GBP	1.49	-4.36	17.85	-3.00	5.06

Historic Discrete performance compared to IA Mixed Investment 40% to 85% shares sector

Largest Portfolio Positions

Name	% Weight
CASH	2.00
MICROSOFT CORP	1.91
APPLE INC.	1.83
ALPHABET INC	0.91
ASTRAZENECA PLC	0.87
SHELL PLC	0.84
UNILEVER PLC	0.84
BP	0.79
NVIDIA CORP	0.69
TAIWAN SEMICONDUCTOR CO	0.64

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.