

# Concepts Discretionary Investments

## Progressive Income Portfolio

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

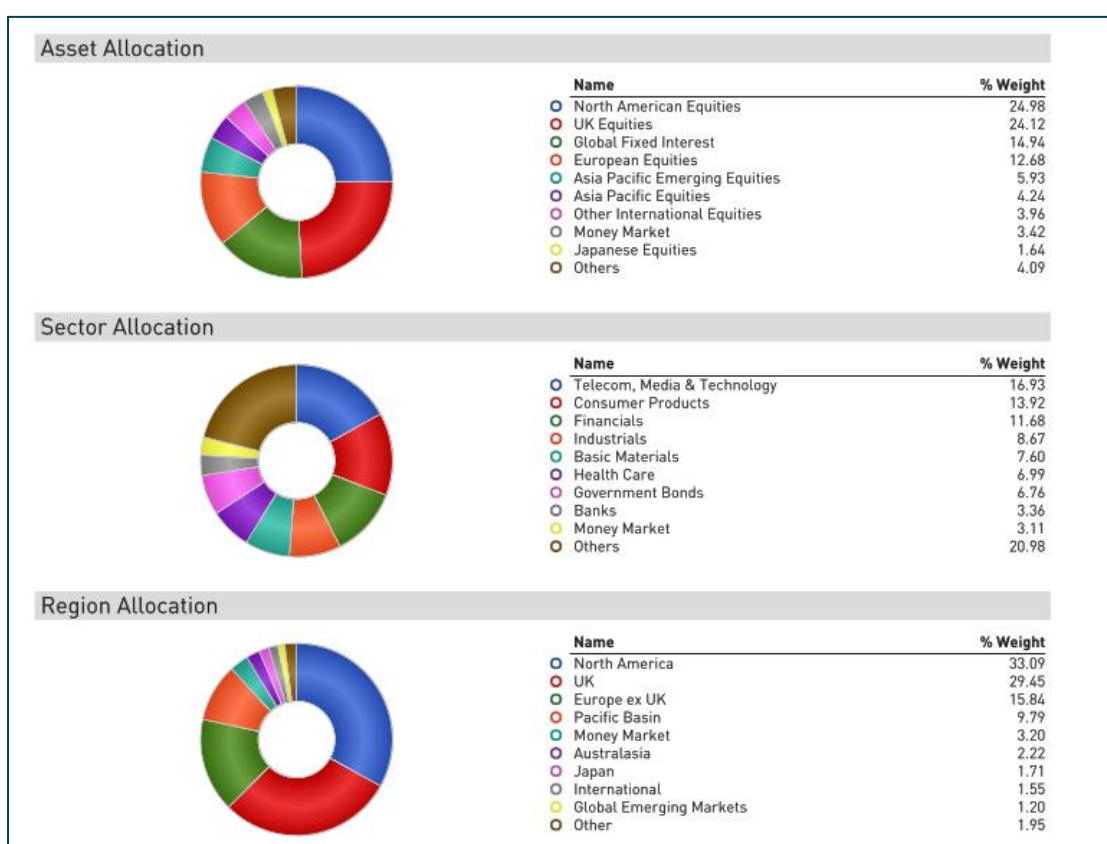


**Objective:** The CDI Progressive Income portfolio invests in a blend of Equities (both UK and Global) which account for around 65% to 70% of the portfolio by weight, with the fund selection aiming to generate an attractive level of natural income together with capital growth. The balance is held in 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 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:** 3.03%  
**Inception Date:** 09/10/2018  
**Total Expense Ratio:** 0.59%  
**Management Charge:** 0.20%  
**Benchmark:** IA Mixed Investment  
 40% to 85%



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
BNY Mellon Global Income	8.50%
Vanguard FTSE Developed World ex-UK Equity Index	8.50%
Artemis Monthly Distribution	8.00%
FTF Martin Currie UK Equity Income	8.00%
Artemis Income	7.50%
Fidelity Index US	7.50%
Baillie Gifford Global Income Growth	7.00%
Schroder Asian Income	6.50%
Fidelity Index World	6.00%
Invesco Tactical Bond	6.00%

## 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)

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

CDI Strategy vs Benchmark	Currency	3m	6m	1y	3yrs	5yrs
A ■ CDI Progressive Income	GBP	1.75	2.32	2.20	19.38	24.52
B ■ IA Mixed Investment 40-85% Shares	GBP	1.30	0.68	1.49	14.39	16.57

## Discrete Performance

CDI Strategy vs Benchmark	Currency	0-12m	12-24m	24-36m	36-48m	48-60m
A ■ CDI Progressive Income	GBP	2.20	-0.43	17.32	-2.72	7.22
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
APPLE INC.	1.82
MICROSOFT CORP	1.70
ASTRAZENECA PLC	0.97
BP	0.83
UNILEVER PLC	0.78
SHELL PLC	0.76
TAIWAN SEMICONDUCTOR CO	0.75
SAMSUNG ELECTRONICS CO., LTD	0.68
NVIDIA CORP	0.61

## 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.