

Concepts Discretionary Investments

SRI Balanced Portfolio

Portfolio Factsheet as at 31st July 2023

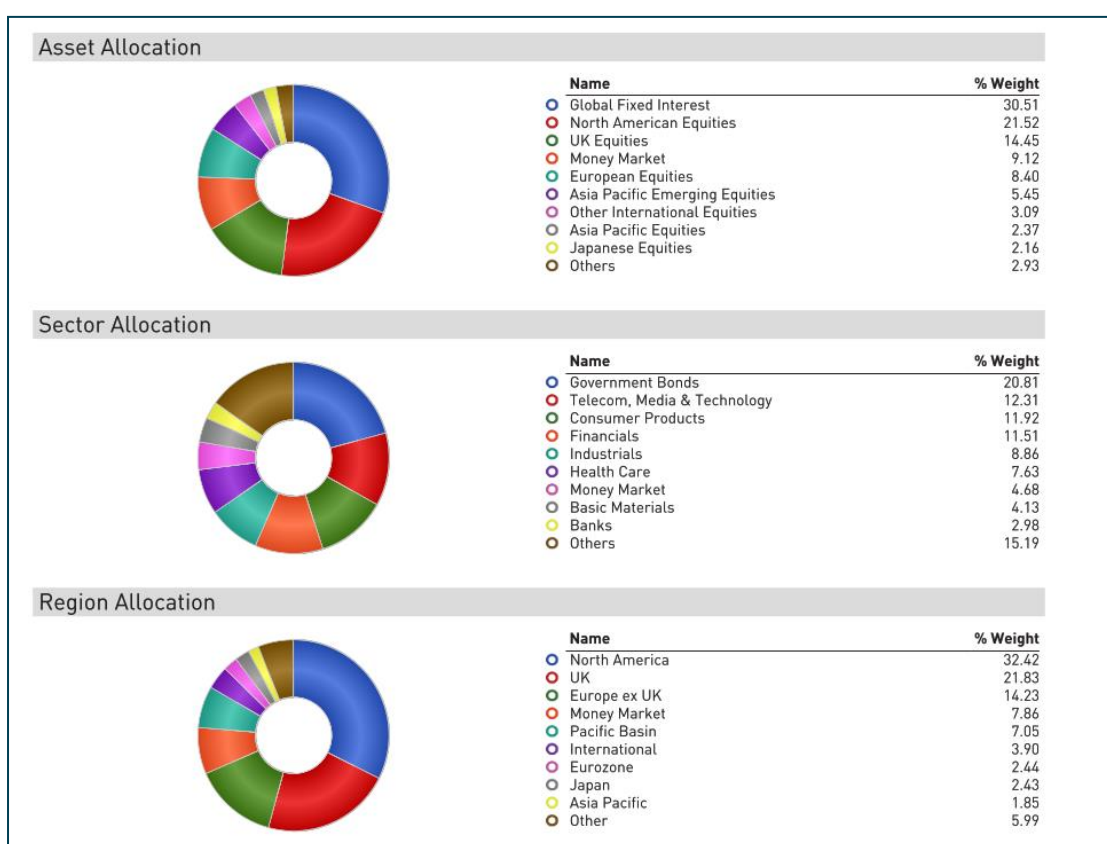


Objective: To provide a diversified exposure to Investment markets, by investing in a range of Active and Passive funds that aim, where possible, to meet the necessary Socially Responsible criteria. The portfolio will invest in a range of Global and UK Equities, Fixed Interest Securities and Infrastructure. The aim is to produce capital growth with modest levels of income.

Target Market: This portfolio is suitable for investors with a time horizon of 5 years or more who are willing to accept Low/Medium to 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: 2.56%
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
Vanguard ESG Developed World All Cap Equity Index	9.50%
Vanguard SustainableLife 60-70% Equity	9.50%
Invesco Tactical Bond	9.00%
Ninety One Diversified Income	9.00%
Jupiter Global Macro Bond	7.50%
M&G Global Macro Bond	7.00%
Royal London Sustainable Leaders Trust	7.00%
M&G Global Sustain Paris Aligned	5.00%
BNY Mellon Global Income	4.50%
FTF Martin Currie UK Equity Income	4.50%

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)

CD Strategy vs Benchmark	Currency	3m	6m	1y	3yrs	5yrs
A ■ CDI SRI Balanced	GBP	0.91	1.25	-0.82	6.57	19.10
B ■ IA Mixed Investment 20-60% Shares	GBP	0.44	-0.40	0.02	7.04	8.67

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

Discrete Performance

CDI Strategy vs Benchmark	Currency	0-12m	12-24m	24-36m	36-48m	48-60m
A ■ CDI SRI Balanced	GBP	-0.82	-5.38	13.55	1.95	9.63
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	1.54
APPLE INC.	0.94
ASTRAZENECA PLC	0.77
HIS MAJESTY'S TREASURY 0.25% CONV GILT 31/01/25 GBP0.01	0.69
UNILEVER PLC	0.69
ALPHABET INC	0.63
UNITED STATES DEPARTMENT OF THE TREASURY 0% TNT 15/05/33 USD100 C-2033 (WI)	0.57
UNITEDHEALTH GROUP INCORPORATED	0.54
UNITED KINGDO TSY 3.25% 31JAN33	0.49

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.