

# Concepts Discretionary Investments

## Cautious Portfolio

Portfolio Factsheet as at 30<sup>th</sup> April 2024

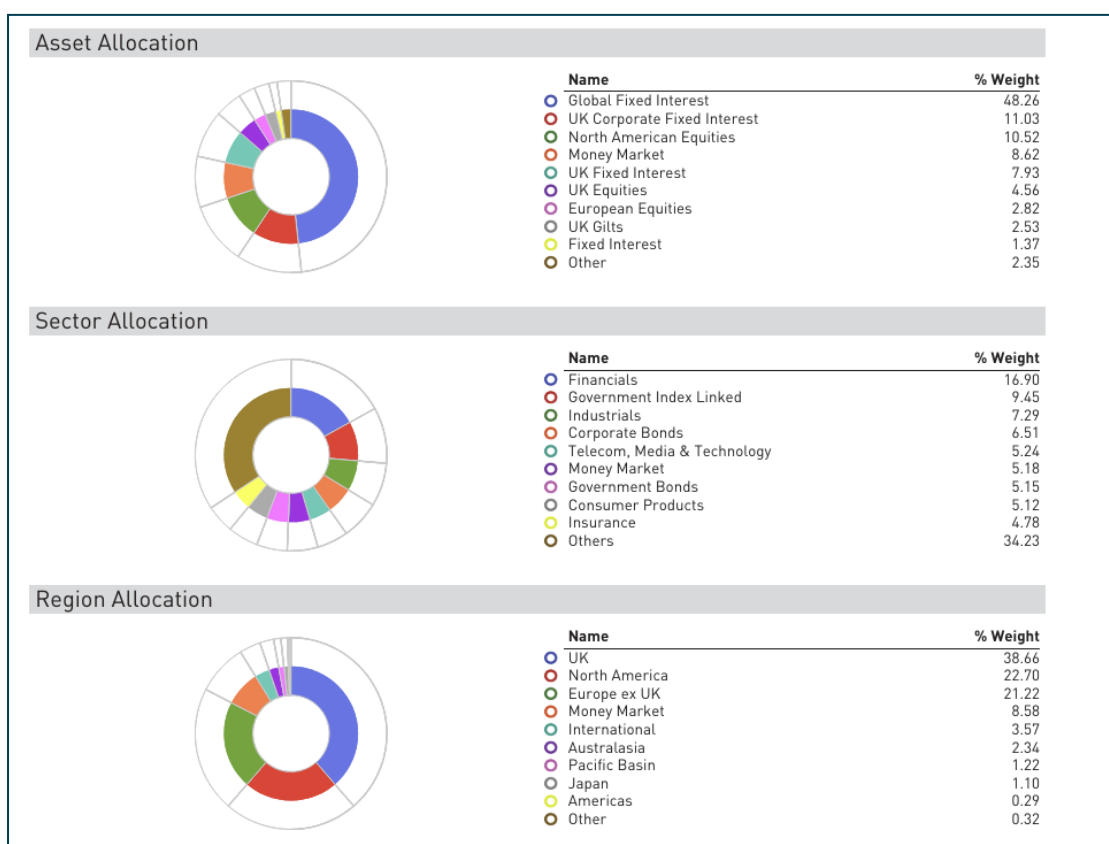


**Objective:** The CDI Cautious portfolio primarily invests in Fixed Interest Securities, focusing on short-dated bonds, together with money market deposits and an allocation to Global and UK Equities and alternative investments. The aim is to generate an attractive level of natural income together with some capital appreciation over time, with low levels of volatility.

**Target Market:** This portfolio is suitable for investors with a time horizon of at least 2 years who are willing to accept Low levels of investment risk in return for the potential for participation in rising investment markets. This fund is designed for investors who can afford a modest loss of their investment.

### Key Information

**Portfolio Yield:** 3.66%  
**Inception Date:** 09/11/2020  
**Total Expense Ratio:** 0.36%  
**Management Charge:** 0.20%  
**Benchmark:** IA Mixed Investment  
 0% to 35%



Portfolio performance represents client's portfolios which are periodically rebalanced. Performance has been simulated with performance prior to 09/11/2020 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
Royal London Short Term Fixed Income Enhanced (Cash Plus)	10.00%
L&G Short Dated Sterling Corporate Bond Index	9.50%
Royal London Short Duration Credit	9.50%
Royal London Short Duration Global Index Linked	9.50%
Schroder Sterling Corporate Bond	8.00%
EdenTree Responsible and Sustainable Short Dated Bond	7.50%
Rathbone Ethical Bond	7.00%
BlackRock Cash Fund	6.00%
M&G Strategic Corporate Bond	5.50%
BNY Mellon Global Income	4.50%

## Cumulative Portfolio Performance



Performance compared to the IA Mixed Investment 0% to 35% 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 0% to 35% shares sector

CDI Strategy v Benchmark	Currency	3m	6m	1y	3yrs	5yrs
A ■ CDI Cautious	GBP	1.62	6.34	5.39	-3.83	6.93
B ■ IA Mixed Investment 0-35% Shares	GBP	1.01	7.31	4.43	-3.02	5.37

## Discrete Performance

CDI Strategy v Benchmark	Currency	0-12m	12-24m	24-36m	36-48m	48-60m
A ■ CDI Cautious	GBP	5.39	-5.72	-3.22	8.11	2.85
B ■ IA Mixed Investment 0-35% Shares	GBP	4.43	-3.82	-3.45	9.23	-0.53

Historic Discrete performance compared to IA Mixed Investment 0% to 35% shares sector

## Largest Portfolio Positions

Name	% Weight
CASH	2.00
TREASURY (CPI) NOTE 0.3750000000 15 JAN 2027	0.77
UK I/L GILT 0.1250000000 22 MAR 2029	0.67
TREASURY (CPI) NOTE 1.1250000000 15 JAN 2033	0.58
UK I/L GILT 0.1250000000 10 AUG 2028	0.55
TREASURY (CPI) NOTE 0.1250000000 15 JUL 2026	0.54
UK I/L GILT 1.2500000000 22 NOV 2027	0.52
MICROSOFT CORPORATION	0.49
TREASURY (CPI) NOTE 0.2500000000 15 JUL 2029	0.46
LLOYDS BANK CORPORATE MARKETS PLC 5.1949% 14/08/2024	0.46

### 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.