

# Concepts Discretionary Investments

## Progressive Growth Portfolio

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



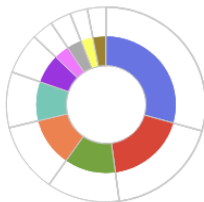
**Objective:** This portfolio invests in a blend of Equities (both UK and Global) which account for around 70% to 80% of the portfolio by weight. The balance is held in Government and Corporate Fixed Interest Securities (again both UK and Overseas) and other assets, such as infrastructure, to add further 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 designed for investors who can afford more than a modest loss of their investment.

### Key Information

**Portfolio Yield:** 2.60%  
**Inception Date:** 09/10/2018  
**Total Expense Ratio:** 0.50%  
**Management Charge:** 0.20%  
**Benchmark:** IA Mixed Investment  
 40% to 85%

#### Asset Allocation



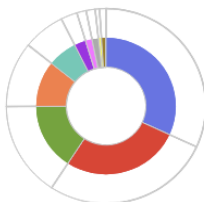
Name	% Weight
North American Equities	29.36
UK Equities	18.51
Global Fixed Interest	11.82
European Equities	11.50
Asia Pacific Emerging Equities	9.21
Japanese Equities	6.82
Asia Pacific Equities	3.51
UK Corporate Fixed Interest	3.41
Money Market	2.84
Other	3.02

#### Sector Allocation



Name	% Weight
Telecom, Media & Technology	20.20
Financials	14.46
Consumer Products	13.73
Industrials	12.72
Health Care	7.37
Basic Materials	4.87
Financial Services	3.40
Utilities	3.03
Money Market	2.74
Other	17.48

#### Region Allocation



Name	% Weight
North America	31.87
UK	27.32
Europe ex UK	15.72
Pacific Basin	10.82
Japan	6.86
Money Market	2.66
International	1.52
Australasia	1.47
Asia Pacific	0.70
Other	1.05

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
Artemis UK Select	9.00%
Fidelity Index US	9.00%
Royal London Sustainable Leaders Trust	8.50%
Fidelity Index World	7.50%
Artemis Monthly Distribution	7.00%
Vanguard FTSE Developed World ex-UK Equity Index	7.00%
BNY Mellon Global Income	6.00%
Legal & General European Index Trust	5.00%
Royal London Short Duration Credit	5.00%
iShares Corporate Bond Index	4.50%

## 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 v Benchmark	Currency	3m	6m	1y	3yrs	5yrs
A ■ CDI Progressive Growth	GBP	5.83	14.97	11.95	12.87	32.74
B ■ IA Mixed Investment 40-85% Shares	GBP	3.51	12.25	8.74	6.57	24.22

## Discrete Performance

CDI Strategy v Benchmark	Currency	0-12m	12-24m	24-36m	36-48m	48-60m
A ■ CDI Progressive Growth	GBP	11.95	-0.88	1.71	19.67	-1.73
B ■ IA Mixed Investment 40-85% Shares	GBP	8.74	-1.90	-0.09	21.43	-4.01

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

## Largest Portfolio Positions

Name	% Weight
MICROSOFT CORPORATION	2.12
CASH	2.00
APPLE INC.	1.34
NVIDIA CORP	1.18
SAMSUNG ELECTRONICS CO., LTD	0.90
ALPHABET INC	0.88
TAIWAN SEMICONDUCTOR CO	0.71
AMAZON.COM, INC.	0.71
TAIWAN SEMICONDUCTOR MANUFACTURING COMPANY LIMITED	0.69
RELX PLC	0.59

### 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.