Concepts Discretionary Investments (CDI)

Future Balanced Portfolio

31st July 2026

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 agreed sustainability goal of the portfolio. 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 designed for investors who can afford more than a modest loss of their investment.

Portfolio Holdings

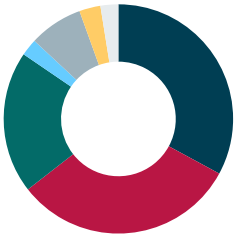
[redacted]

Portfolio Information

Launch Date	27/10/2019
MPS Charge	0.20%
Ongoing Charges Figure (OCF)	0.34%
12-month Yield	3.12%
Minimum Cash Holding	2.00%
Benchmark	IA Mixed 20-60%

Asset Allocation

Overseas Equities	43.79%
UK Equities	12.27%
Fixed Interest	33.60%
Alternatives	0.00%
Money Market	6.08%



Region Allocation

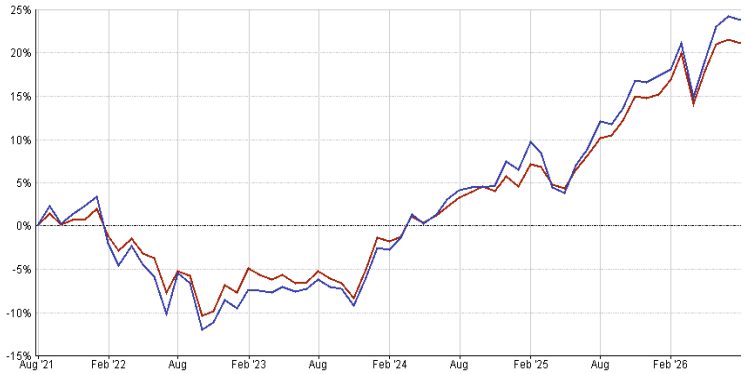
North America	32.53%
UK	33.18%
Europe ex UK	18.78%
Japan	2.41%
Pacific Basin	7.46%
Money Market	3.03%
Other	2.62%

Due to rounding figures may not total 100%

Largest Positions

CASH	2.00%
NVIDIA CORP	1.55%
APPLE INC	1.26%
HSBC HOLDINGS	0.92%
MICROSOFT CORPORATION	0.81%

Portfolio Performance



Performance compared to the IA 20-60% sector over the past five years, income reinvested. (Blue line = CDI portfolio, Red line = benchmark).

	3m	6m	1yr	3yr	5yr
CDI	3.98%	4.85%	10.42%	31.92%	23.80%
IA 20-60%	2.74%	3.59%	9.92%	27.80%	21.14%

	0-12m	12-24m	24-36m	36-48m	48-60m
CDI	10.42%	7.67%	10.96%	-0.82%	-5.38%
IA 20-60%	9.92%	6.74%	8.93%	0.03%	-5.25%

Portfolio performance represents client's portfolios which are periodically rebalanced. In addition to the charges noted above, individual funds may incur transactional costs.

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. 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 event.

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.

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