

Concepts Discretionary Investments (CDI)

Adventurous Portfolio

28th February 2025



Objective: The aim of the Adventurous portfolio is to produce capital growth over the longer term. This portfolio invests in a diversified range of Equities (both UK and Global) which account for between 90% and 100% of the portfolio by weight. The remainder will be held in cash and there may not necessarily be any exposure to other asset classes, such as fixed interest, property or infrastructure.

Target Market: This portfolio is suitable for investors with a time horizon of 5 years or more who are willing to accept 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.

Portfolio Holdings

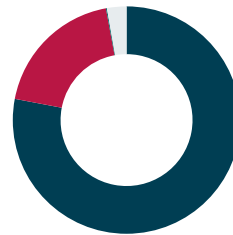


Contact Us

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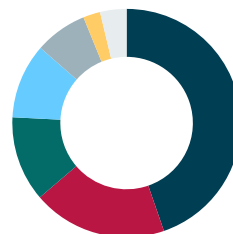
Portfolio Information

Launch Date	16/08/2023
Annual Management Charge	0.20%
Ongoing Charges Figure (OCF)	0.38%
12-month Yield	1.86%
Minimum Cash Holding	2.00%
Benchmark	IA Global



Asset Allocation

Overseas Equities	77.69%
UK Equities	19.02%
Fixed Interest	-
Alternatives	-
Money Market	2.76%



Region Allocation

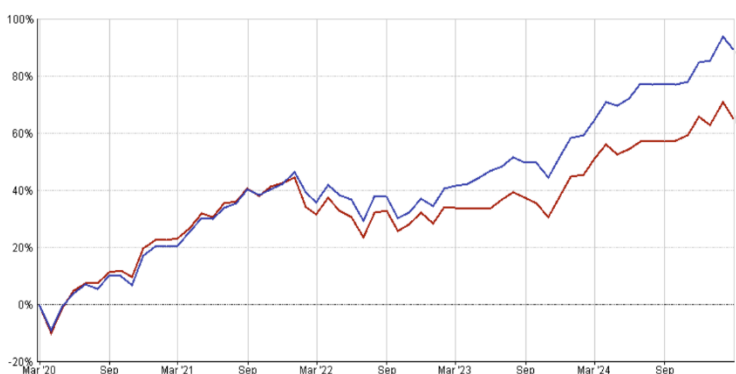
North America	44.70%
UK	19.02%
Europe ex UK	12.09%
Japan	7.42%
Pacific Basin	2.42%
Money Market	2.42%
Other	3.74%

Due to rounding figures may not total 100%.

Largest Positions

APPLE INC	4.12%
MICROSOFT CORPORATION	4.00%
NVIDIA CORP	3.59%
Cash	2.00%
ALPHABET INC	1.33%

Portfolio Performance



Performance compared to the IA Global sector over the past five years to end of last month, income reinvested. (Blue line = CDI portfolio, Red line = benchmark).

	3m	6m	1yr	3yr	5yr
CDI	2.43%	6.83%	15.02%	39.45%	89.48%
IA Global	-0.47%	5.07%	9.26%	25.61%	65.18%

	0-12m	12-24m	24-36m	36-48m	48-60m
CDI	15.02%	16.33%	4.22%	12.50%	20.78%
IA Global	9.26%	12.89%	1.83%	6.83%	23.10%

Portfolio performance represents client's portfolios which are periodically rebalanced. Performance has been simulated with performance prior to 16/08/2023 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.

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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