

Concepts Discretionary Investments (CDI)

Cautious Portfolio

28th February 2025



Objective: This 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.

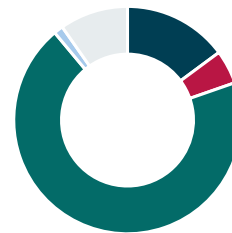
Target Market: This portfolio is suitable for investors with a time horizon of at least 2 years who are willing to accept Low levels of investment risk in return for the potential for participation in rising investment markets. This fund is designed for investors who can afford a modest loss of their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

Portfolio Holdings

(Table content is blurred in the image)

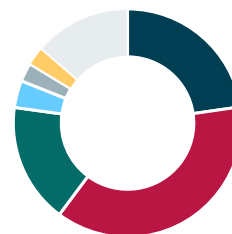
Portfolio Information

Launch Date	09/11/2020
Annual Management Charge	0.20%
Ongoing Charges Figure (OCF)	0.35%
12-month Yield	4.44%
Minimum Cash Holding	2.00%
Benchmark	IA Mixed 0-35%



Asset Allocation

Overseas Equities	15.00%
UK Equities	4.86%
Fixed Interest	69.95%
Alternatives	1.34%
Money Market	9.82%



Region Allocation

North America	21.68%
UK	39.45%
Europe ex UK	20.54%
Japan	0.99%
Pacific Basin	1.73%
Money Market	2.52%
Other	13.09%

Due to rounding figures may not total 100%

Largest Positions

CASH	2.00%
UK GB AN 4.125% 22/07/2029	1.12%
HM TREASURY 1.5% GREEN GILT 31/07/53	0.67%
APPLE INC	0.64%
HM TREASURY 4.5% 07/06/2028	0.58%

Portfolio Performance



Performance compared to the IA 0-35% 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	1.66%	3.69%	8.72%	5.15%	9.67%
IA 0-35%	0.80%	2.21%	6.71%	4.64%	8.34%

	0-12m	12-24m	24-36m	36-48m	48-60m
CDI	8.72%	4.78%	-7.70%	-0.23%	4.54%
IA 0-35%	6.71%	4.12%	-5.82%	0.02%	3.51%

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. 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.