Concepts Discretionary Investments (CDI)

Defensive Growth Portfolio 28th February 2025

CONCEPTS DISCRETIONARY INVESTMENTS

Objective: The portfolio invests in a blend of Equities (both UK and Global) which account for around 30% to 35% of the portfolio by weight, with the fund selection aiming to generate a modest level of natural income together with capital growth. The remainder of the portfolio is held in Government and Corporate Fixed Interest Securities (again both UK and Overseas) and other assets, such as infrastructure, to add further diversification.

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

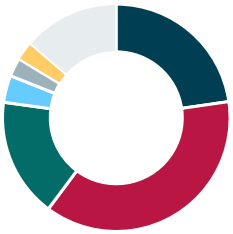
Portfolio Holdings

Portfolio Information

Launch Date	09/10/2018
Annual Management Charge	0.20%
Ongoing Charges Figure (OCF)	0.37%
12-month Yield	3.67%
Minimum Cash Holding	2.00%
Benchmark	IA Mixed 0-35%

Asset Allocation

Overseas Equities	26.45%
UK Equities	5.24%
Fixed Interest	64.59%
Alternatives	0.00%
Money Market	2.87%



Region Allocation

North America	22.72%
UK	37.47%
Europe ex UK	17.00%
Japan	3.84%
Pacific Basin	2.64%
Money Market	2.65%
Other	13.68%

Due to rounding figures may not total 100%.

Largest Positions

CASH	2.00%
L&G CORPORATE BOND FUND	1.27%
APPLE INC	0.91%
HM TREASURY 1.5% GREEN GILT 31/07/53	0.85%
L&G US INDEX	0.83%

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	1.57%	3.99%	9.93%	8.24%	15.50%
IA 0-35	0.80%	2.21%	6.71%	4.64%	8.34%

	0-12m	12-24m	24-36m	36-48m	48-60m
CDI	9.93%	5.22%	-6.41%	2.10%	4.51%
IA 0-35	6.71%	4.12%	-5.82%	0.02%	3.51%

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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