

OBJECTIVE: To achieve a return of cash plus 4% over 12 months.

INVESTMENT OBJECTIVES:

- Easy to understand strategy aiming to produce returns better than cash
- Focus on capital protection by including a Fixed Weighting to assets that provide an Absolute Return
- To achieve some growth through a Fixed Weighting to Equity Markets
- To achieve diversification by a Fixed Weighting to non-correlating instruments
- To achieve lower volatility than Equity Markets

PORTFOLIO MANAGEMENT TEAM: Clear Capital Management LLP

Your capital is at risk. The value of investments and the income from them can go down as well as up, and you may not get back the amount originally invested.

PERFORMANCE DATA	Performance	3m	6m	1y	Inception (08.09.17)
	Clear Portfolio	-3.08%	-2.54%	-2.29%	2.23%
	Abs Ret Benchmark	-2.40%	-2.29%	-2.88%	-0.15%
	Objective	1.19%	2.33%	4.62%	4.76%



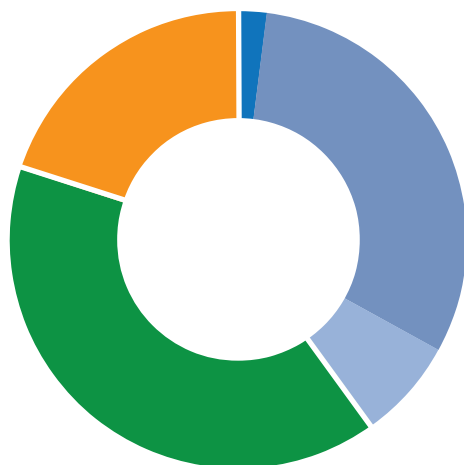
Figures relate to simulated past performance (01 Jan. 2014 - 07 Sep. 2017) to past performance (08 Sep. 2017 to 01 Jan. 2019), which is not a reliable indicator of future performance. Model & benchmark performance is shown in GBP Sterling and is net of fund charges. Model performance is gross of Clear CM LLP fees. Model portfolios may make investments denominated in a currency other than GBP sterling which may expose the portfolio to an increase or decrease of returns due to fluctuations in foreign exchange rates.

RISK

The level of risk of a model portfolio is often measured by its volatility. Volatility is a statistical measure of the portfolio's standard deviation. It shows how widely the portfolio varied from the portfolio's average return over a particular period. The risk score suggested for this portfolio is based on a number of other factors including volatility. Your financial adviser will have determined the suitability of the portfolio for you based on their assessment of your attitude to risk, capacity for loss and your investment knowledge and experience.

ASSET ALLOCATION

Anchor			Growth	Diversifier
Cash	Fixed Income	Property	Equities	Commodities
2.20%	30.80%	7.00%	40.00%	20.00%



The asset allocations and holdings data are accurate as at the last rebalancing date



All portfolios have been independently risk rated by Synaptics, an independent company specialising in risk rating portfolios. All portfolios are scored out of 10 **with 1 being low risk and 10 being high risk**. Risk ratings are checked and verified on a quarterly basis.

This portfolio is available on the following platforms:

ascentric

HOLDINGS

Corporate Finance Bond - Series 10	30.80%
ETFs Gold	20.00%
L&G US Index	10.34%
Vanguard Emerging Markets Index	8.80%
L&G Europe Index	5.88%
Kames Property	5.60%
Schroder - Tokyo	4.81%
L&G UK Index	3.50%
Slater Growth	3.50%
Schroder Asian Income	3.17%
Cash	2.20%
Threadneedle Property	1.40%

OTHER INFORMATION

Portfolio Start Date:	Sep 8, 2017
Initial Charge:	£0.00
Portfolio AMC (inc. VAT):	0.42%
Underlying Assets Overall Charge Figure (OCF):	0.28%
3-year Portfolio Volatility:	5.23%
3-year Benchmark Volatility:	1.97%
Minimum Investment:	£1,000.00
Benchmark:	IA Targeted Absolute Return

Other applicable fees may be the platform fee levied by the platform provider and fees and charges payable to your financial adviser.

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