

**OBJECTIVE:** To achieve a return of cash plus 2% over 12 months.

**INVESTMENT OBJECTIVES:**

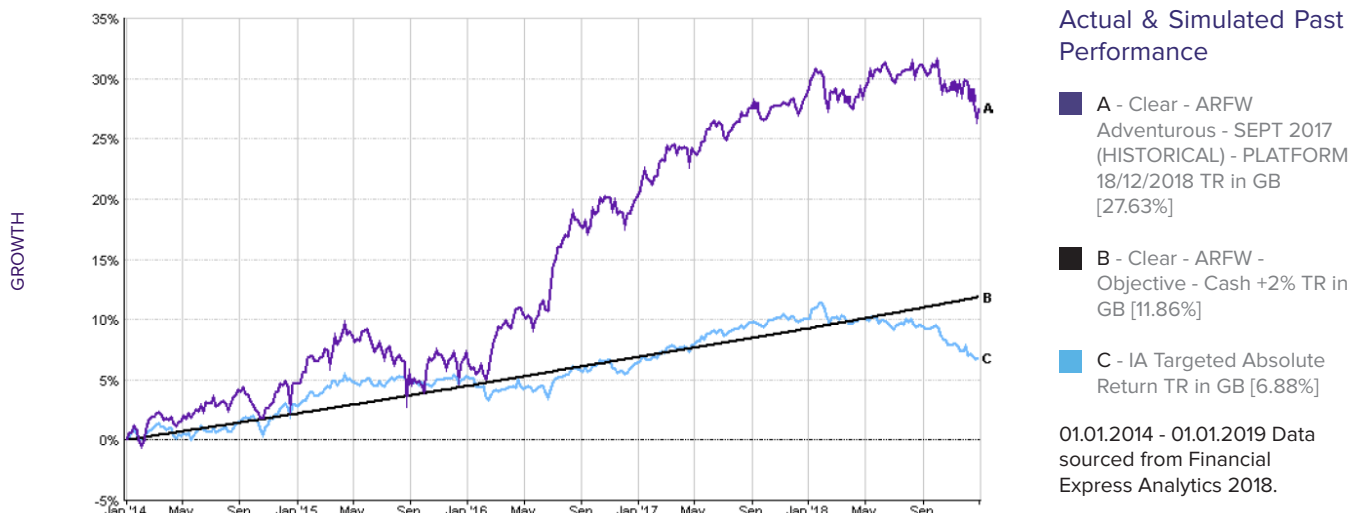
- Easy to understand strategy aiming to produce returns better than cash
- Focus on capital protection by including a Fixed Weighting to assets that provide an Absolute Return
- To achieve some growth through a Fixed Weighting to Equity Markets
- To achieve diversification by a Fixed Weighting to non-correlating 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	-2.67%	-1.92%	-1.12%	2.68%
Abs Ret Benchmark	-2.40%	-2.29%	-2.88%	-0.15%
Objective	0.62%	1.21%	2.39%	2.45%



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
11.21%	30.80%	8.00%	29.99%	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	13.07%
Cash	11.21%
Threadneedle Property	5.60%
L&G Europe	4.80%
Schroder Tokyo	4.71%
L&G UK	2.85%
Slater Growth	2.85%
Kames Property	2.40%
Schroder Asian Income	1.71%

## 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:	3.97%
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.**

**CLEAR**   
CAPITAL MANAGEMENT LLP

32a Stoney Street  
Lace Market  
Nottingham  
NG1 1LL

+ 44 (0) 20 3011 2690

info@clearcm.co.uk  
www.clearcm.co.uk

LLP Reg. No. OC383179

### DISCLAIMER

This document has been issued and approved for the purpose of section 21 of the Financial Services and Markets Act 2000 by Clear Capital Management LLP. Clear Capital Management LLP is authorised and regulated by the Financial Conduct Authority. Your attention is drawn to any Prospectus, Key Investor Information Document and Fact Sheet issued in respect of any specific portfolio management service or fund. The information in this document is not intended to provide the basis for any investment advice or recommendation.