

Managed Portfolio Service - Sustainable REAL3

Objective

Sustainable Real3 aims to provide a minimum real return of 3% p.a. above the rate of Consumer Price Inflation (CPI) over a 7 year rolling period by only investing in funds which have been assessed internally to be more sustainable than peers.

Risk is managed through both its fund selection and its asset allocation. The strategy will have an emphasis towards investments that provide capital appreciation. Investments will be made on a multi-asset basis via funds.

Information in this factsheet relates to the model on the Transact platform and performance on other platforms may vary slightly.

Effective 31 January 2024, City Asset Management has moved to rebalancing our Managed Portfolio Service on a quarterly basis. Going forwards, rebalancing will occur on the last business day of January, April, July and October annually.

Portfolio Information

Portfolio Benchmark	CPI+3%
Portfolio Charge	0.25%
Trailing 12 Month Yield	3.37%
Underlying Fund Charges	0.60%

Other applicable fees include the platform fee levied by the platform provider and fees or charges payable to your Financial Adviser.

Trailing Returns

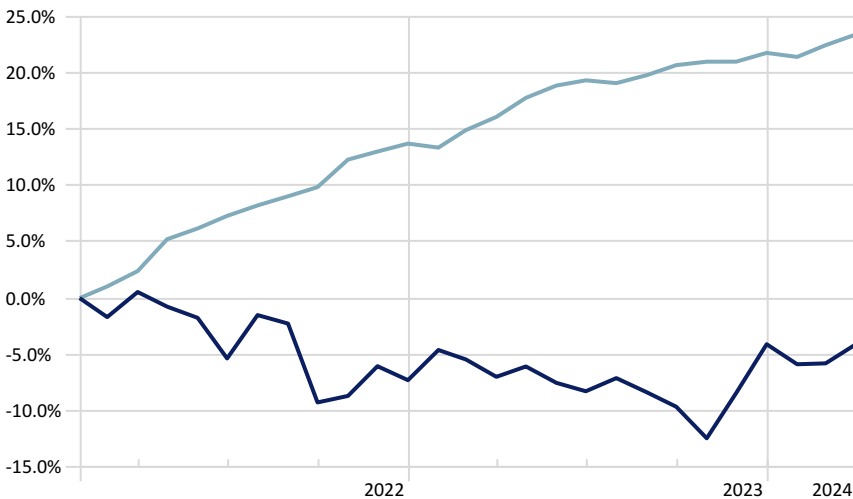
As of Date: 31/03/2024 Currency: Pound Sterling Source Data: Total Return

	YTD	3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception
CAM Sustainable Real 3	0.0%	0.0%	3.1%	—	—	—	-4.1%
CPI +3%	1.3%	1.3%	6.3%	32.8%	44.1%	79.3%	23.4%
Relative Performance	-1.3%	-1.3%	-3.2%	—	—	—	-27.5%

Investment Growth

Time Period: 01/02/2022 to 31/03/2024

Currency: Pound Sterling Source Data: Total Return



Risk Stats Since Inception

Time Period: Since Inception to 31/03/2024

Risk-free Rate: UK Base Rate PR

Return (p.a.)	-1.9%
Std Dev	9.4%
Max Drawdown	-12.9%
Sharpe Ratio	-0.5

Source: City Asset Management, Transact, Financial Express and Morningstar.

*Metric uses BoE Base Rate as a proxy for the risk free rate.

Performance is shown in GBP, gross of management fees with all income reinvested. Actual returns may vary.

Past performance is not a guide to future performance.

— CAM Sustainable Real 3 -4.1% — CPI +3% 23.4%



For more information please email sales@city-asset.co.uk

Why Real Returns?

Our mission is to make our clients wealthier.

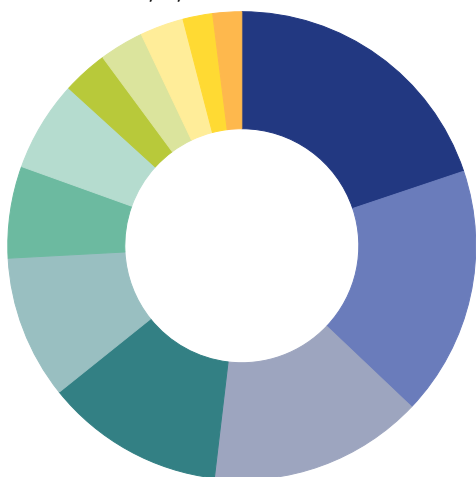
To create wealth, a client's investment needs to grow at a faster rate than the cost of living (inflation).

To achieve this, we use benchmarks linked to the cost of living plus an additional, annual real return. These benchmarks have never fallen in value since the UK's measure of inflation, the consumer price index (CPI), was introduced in 1997.

We believe that the benchmarks you use to judge us by shouldn't fall just because the stock market does.

Asset Allocation

Portfolio Date: 31/03/2024



Asset Class	Percentage (%)
Alternative Income	19.8
Fixed - Core	17.2
International Equity	14.8
UK Equity	12.4
Fixed - Specialist	9.9
Property	6.3
US Equity	6.3
Europe Equity	3.1
Emerging Mkt. Equity	3.1
Japan Equity	3.0
Asia Equity	2.1
Cash	2.0

Portfolio Holdings

Portfolio Date: 31/03/2024

	Portfolio Weighting %
Alternative Income	19.8%
VT RM Alternative Income F GBP Inc	6.7%
VT Gravis UK Infrass Inc I GBP Inc	6.6%
FP Foresight UK Infrass Inc A GBP Inc	6.5%
Fixed - Core	17.2%
Royal London Shrt Dur Glb Idx Lnkd M Inc	5.4%
Vanguard U.S. Govt Bd Idx £ Dist	4.9%
WS Canlife Sterling Liquidity I Acc	3.5%
Vontobel TwentyFour Sust S/T Bd Inc AQGF	3.4%
International Equity	14.8%
Schroder Global Sust Val Eq Z Cap	7.2%
Ninety One Global Environment I	4.4%
Wellington Global Impact GBP N Ac	3.2%
UK Equity	12.4%
Royal London Sustainable Leaders C Acc	4.2%
Liontrust Sust Fut UK Gr 2 Net Acc	4.1%
CT UK Sustainable Eq Ins Acc	4.0%
Fixed - Specialist	9.9%
Close Sustainable Select Fixed Inc X Acc	3.5%
Morgan Stanley Sust Fxd Inc Opp I GBP Inc	3.5%
PGIM Gbl Ttl Ret ESG Bd GBP H I Dis (Q)	3.0%
Property	6.3%
FP Foresight Sust RI Estt Scs A GBP Inc	6.3%
US Equity	6.3%
iShares MSCI USA SRI ETF USD Acc	6.3%
Europe Equity	3.1%
Liontrust Sust Fut Eurp Gr 2 Net Acc	3.1%
Emerging Mkt. Equity	3.1%
CT (Lux) Rspnb Glb Em Mkts Eq R Acc GBP	3.1%
Japan Equity	3.0%
iShares MSCI Japan SRI ETF	3.0%
Asia Equity	2.1%
Stewart Inv APAC Ldrs Sstby B GBP Acc	2.1%
Cash	2.0%
ICE LIBOR 3 Month GBP	2.0%

Risk Warnings/Important Information

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