

Created September 2023

# Portfolio 1 Factsheet



## Portfolio Objective

This portfolio is for those who want to take a small amount of risk to achieve their investment goals. Investments in this portfolio will primarily be made in defensive assets i.e. Cash and Fixed Interest. The aim of using these assets in the portfolio is to provide security rather than maximising return, limiting the chances of any dramatic changes to the value of the portfolio in the short term. The remainder of the portfolio will be invested in a small proportion of growth assets i.e. equities. This adds an element of risk to your investment but aims to provide some capital growth over the long term.

## Representative Portfolio Fees

Ongoing Advice Fee	Product Fee	Ongoing Fund Charges	Total Charge inc. VAT
<b>0.50%</b>	<b>0.10%</b>	<b>0.16%*</b>	<b>0.76%*</b>

\*Based on the fees payable as at 20/04/2022 based on a 12 month rolling average, sourced from FE Analytics. Fees are variable and may exceed this representative example.

## Key Facts



Portfolio Manager: **OpenMoney**



Launch Date: **24 April 2017**



Pricing Frequency: **Daily**



Benchmark: **Consumer Price Index (CPI)\*\***



Portfolio Structure: **OpenMoney portfolio 1 contains a combination of index funds giving investors access to a globally diversified portfolio\*\*\***

\*\*The consumer price index tracks changes in the prices of around 700 goods and services consumed by a typical household. The CPI basket is regularly updated to reflect changes in spending habits so that it can continue to be representative in terms of typical household spending patterns. This index is used as a measure of inflation in the UK.

\*\*\*The legal structure of the funds that OpenMoney use to build this portfolio are Open Ended Investment Companies (OEICs) and Undertakings for Collective Investment in Transferable Securities (UCITS). When you invest in this portfolio, you will be directly invested in the individual funds we have chosen to populate the OpenMoney portfolios.

## Investment Strategy

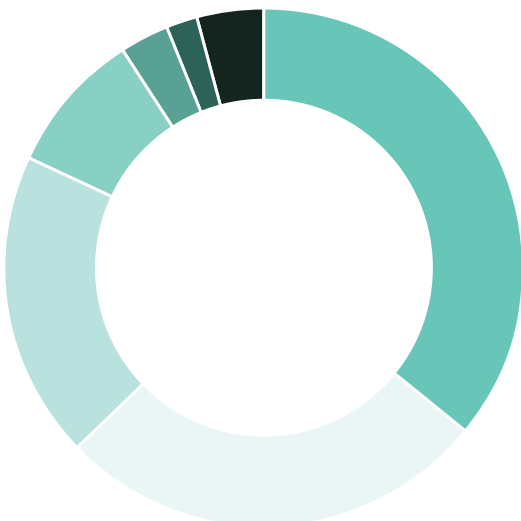
OpenMoney use a strategic passive investment strategy. This means that our asset allocation is the main focus in determining the portfolios overall risk and return. The asset allocation we use has a truly global focus that comprises equity and bonds from around the world, offering our customers a high level of diversification. To maintain our strategy, we monitor and make any changes to the portfolio where necessary, while sticking to the belief that investments should be viewed over the long term.

## Asset Allocation



Asset	%
Global Fixed Interest	43%
North American Equities	17%
UK Gilts	15%
UK Fixed Interest	7%
European Equities	4%
Cash	3%
Japanese Equities	3%
Asia Pacific Emerging Equities	2%
UK Equities	2%
Other	4%

## Region Allocation

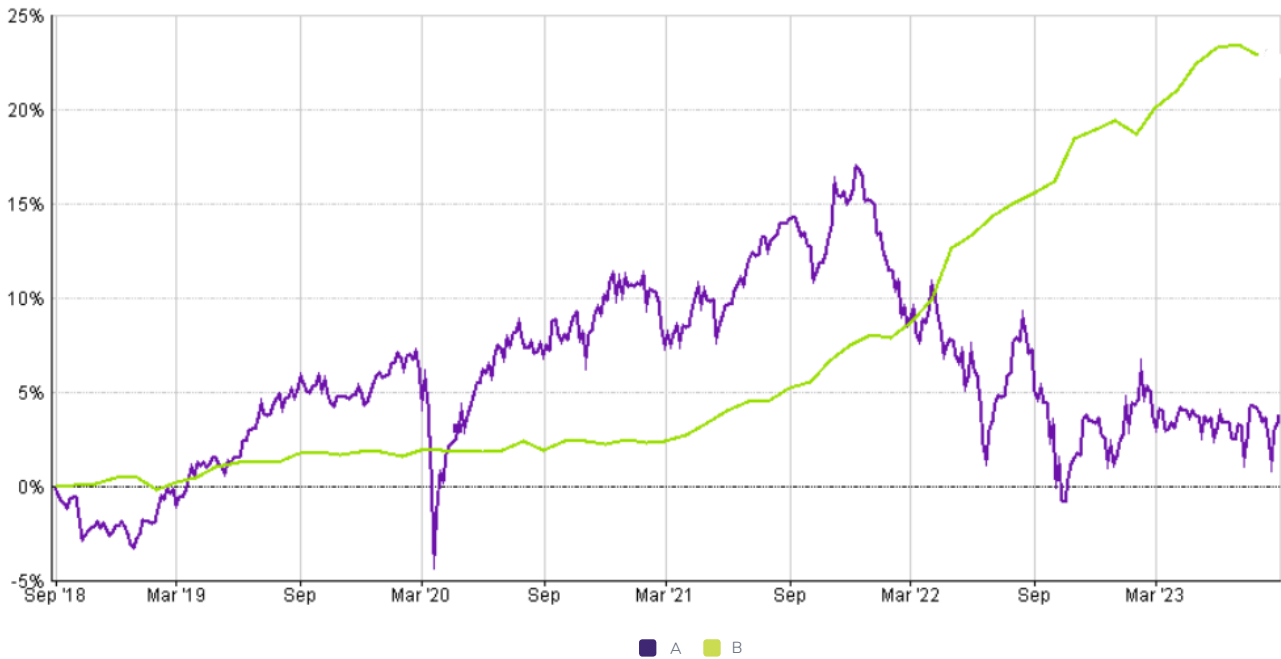


Region Allocation	%
North America	36%
UK	27%
Europe ex UK	19%
Japan	9%
Pacific Basin	3%
Australasia	2%
Other	4%

## Portfolio Holdings

NO.	PORTFOLIO HOLDINGS	%
1	iShares Overseas Government Bond Index	22%
2	Fidelity Index US	17%
3	Vanguard Global Bond Index	15%
4	Vanguard UK Government Bond Index	15%
5	Vanguard UK Investment Grade Bond Index	15%
6	Fidelity Index Europe (ex. UK)	4%
7	iShares Emerging Markets Equity Index	3%
8	Cash	3%
9	Fidelity Index Japan	2%
10	Vanguard FTSE UK All Share Index	2%
11	Fidelity Index Pacific (ex. Japan)	2%

## Portfolio Performance Summary



Rolling 12 Month Performance (%)	31/08/22 - 31/08/23	31/08/21 - 31/08/22	31/08/20 - 31/08/21
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A) OpenMoney Portfolio 1	-3.5	-7.32	6.72
B) Benchmark : CPI	6.34	9.81	3.22

Cumulative Performance (%)	3m	6m	1yr	3yr	5yr
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A) OpenMoney Portfolio 1	0.00	-0.06	-3.5	-4.54	2.11
B) Benchmark : CPI	-0.30	2.35	6.34	20.53	22.91

Source: FE Analytics on a total return basis, with net income reinvested

The tables above display actual past performance data for this portfolio net of all fees and charges. Portfolio fund allocations, meaning the percentage invested in each fund, are based on current and previous allocations set throughout the duration of the portfolio. Changes are determined by our investment committee. The rolling performance shows you the gain (or loss) of the portfolio, as a percentage, over a defined time period. The percentage figure shown under each of these columns represents the growth or loss of the portfolio for each period. The cumulative performance figures tell you the gain (or loss) of the portfolio and how it has performed overall, whereas the rolling performance enables you to see how consistently the portfolio has performed by looking at the portfolio's performance during a particular period.

### Important Information

Please remember that past performance is not necessarily a guide to future performance, the performance of funds is not guaranteed and the value of your investments can go down as well as up, so you may get back less than you initially invest. There is no guarantee that a diversified portfolio will increase returns or outperform a non-diversified portfolio. Neither diversification nor asset allocation ensure a profit or guarantee against loss.