

Created January 2022

# Portfolio 3 Factsheet



## Portfolio Objective

This portfolio is for those who are comfortable taking a high level of risk to achieve their investment goals. Investments within this portfolio will be made primarily in growth assets, i.e. equities, and will include exposure to more adventurous regions, such as Emerging Markets. This approach aims to provide a high level of return over the longer term. Given the nature of the investments, significant changes in value can be expected; these changes could be gains or losses and they could occur both over the short and long term. Over the long term, this portfolio aims to provide greater capital growth than portfolio 2.

## Representative Portfolio Fees

Management Charge	Fund Charge	Total Charge inc. VAT
<b>0.35%</b>	<b>0.13%*</b>	<b>0.48%*</b>

\*Based on the fees payable as at 20/04/2021, sourced from FE Analytics. Fees are variable and may exceed this representative example.

## Key Facts



Fund Manager: **OpenMoney**



Launch Date: **April 2017**



Pricing Frequency: **Daily**



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



Portfolio Structure: **OpenMoney portfolio 3 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

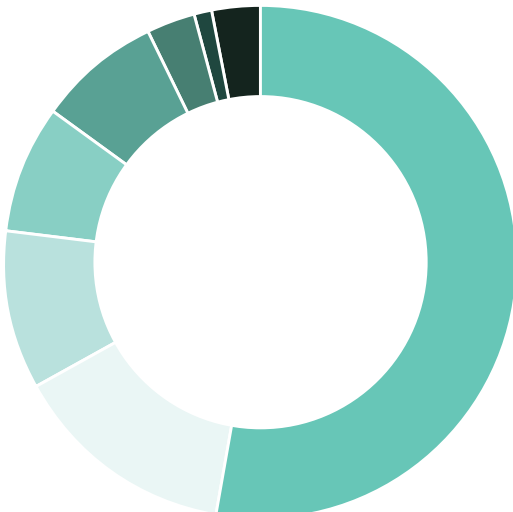
OpenMoney use a strategic passive investment strategy. This means that our asset allocation is the main focus in determining the portfolios overall risk and return. The asset allocation we use has a truly global focus that comprises equity and bonds from around the world, offering our customers a high 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	%
North American Equities	49%
European Equities	12%
Japanese Equities	8%
Asia Pacific Emerging Equities	7%
UK Equities	5%
Property	5%
Asia Pacific Equities	5%
Cash	3%
Global Fixed Interest	2%
Other	4%

## Region Allocation

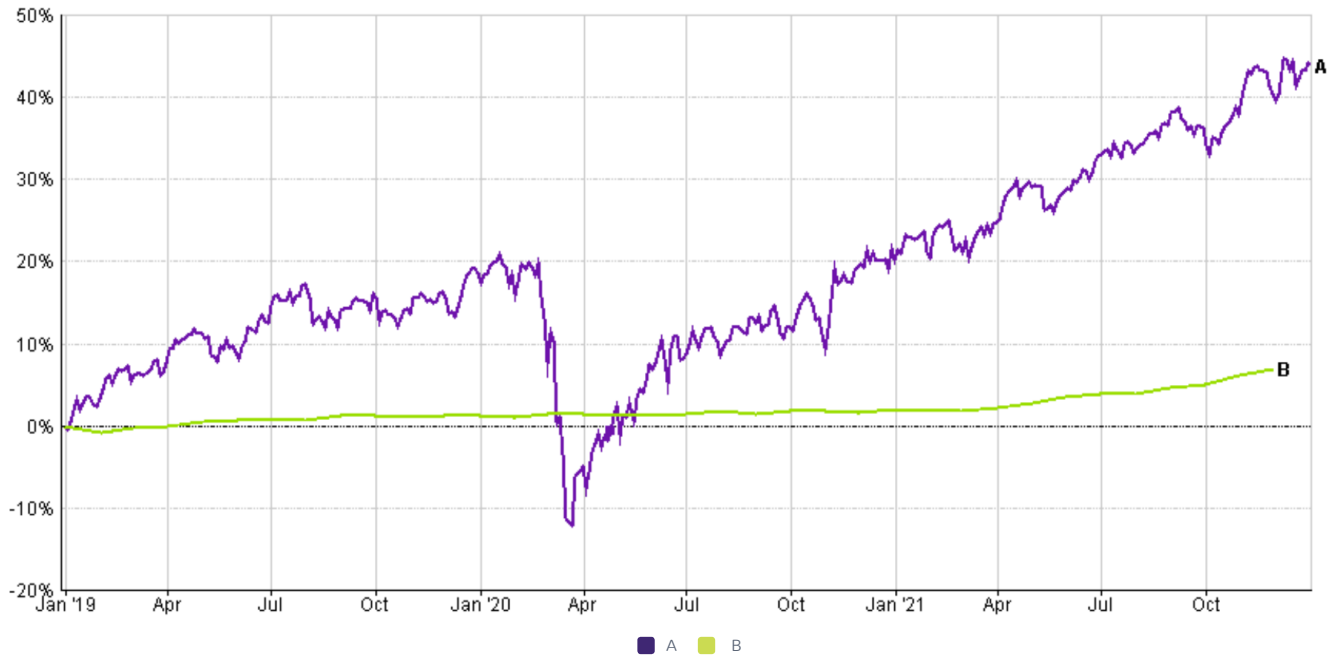


Region Allocation	%
North America	53%
Europe ex UK	14%
UK	10%
Japan	8%
Pacific Basin	8%
Australasia	3%
Asia Pacific	1%
Other	3%

## Fund Holdings

NO.	FUND HOLDINGS	%
1	Fidelity Index US	49%
2	Fidelity Index Europe (ex. UK)	13%
3	iShares Emerging Markets Equity Index	10%
4	Fidelity Index Japan	7%
5	Vanguard FTSE UK All Share Index	5%
6	Global Property Securities	5%
7	Fidelity Index Pacific (ex. Japan)	5%
8	Cash	3%
9	Vanguard Global Bond Index	1%
10	Vanguard UK Government Bond Index	1%
11	iShares Overseas Government Bond Index	1%

## Portfolio Performance Summary



Rolling 12 Month Performance (%)	31/12/20 - 31/12/21	31/12/19 - 31/12/20	31/12/18 - 31/12/19
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A) OpenMoney Portfolio 3	19.65	2.42	17.49
B) Benchmark : CPI	4.85	0.65	1.31

Cumulative Performance (%)	3m	6m	1yr	3yr
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A) OpenMoney Portfolio 3	5.71	8.72	19.65	43.98
B) Benchmark : CPI	1.87	2.88	4.85	6.91

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.