

## Model Portfolio Risk Level 10

February 2020

Information in this factsheet is at the last valuation point on 28<sup>th</sup> February 2020 (except where indicated).

### Portfolio Overview

**Objective:** To provide a long-term total return above that of the UK Consumer Price Index (CPI) +4%

**Investments:** The portfolio will be actively managed and invest in multiple asset classes with a portfolio of collective investment schemes, commodity and property funds.

**Strategy:** The investment manager has the discretion to weight the portfolio towards any investment type, or geographical region, at any time provided it is compatible with the investment objective, risk parameters and policy of the portfolio as a whole.

### Key Facts

Investment Managers	Chris Fernyhough John Mitchell James Millsom
Entry Fees	None
Exit Charge	None
Fund Management Fee	0.40% + VAT
Performance Fee	None

### Portfolio Manager - Facet

Established in 1979, FACET Investment Management Limited is a provider of investment management services to both individuals and corporate clients. Our multi-asset class portfolios give exposure to a wide variety of opportunities and help to manage risk within portfolios. Historically Facet's model portfolios have consistently outperformed numerous established benchmarks and comparable indices.

### Key Investment Managers

Chris Fernyhough - Chris has over 15 years' experience managing multi-asset portfolios. Prior to becoming Managing Director of FACET, Chris worked at WH Ireland establishing their Bristol office. He also worked at Newland in the wealth management division. He holds a distinction in the PCIAM exam and is a Chartered Wealth Manager as well as holding Chartered FCSI status with the CISI

John Richard Mitchell - John has a career spanning over 40 years in both equities and bonds. He managed risk at Credit Suisse before moving to Royal London where he implemented risk for their first geared fund. John was also involved in the founding of Newland Financial where he was the compliance director.

### Risk Report

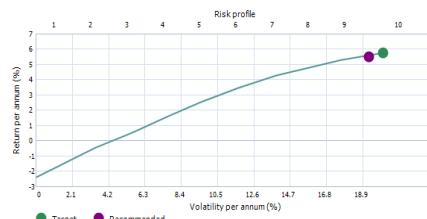


The indicator is based on historical data and may not be a reliable indication of the future risk profile. The lowest category does not mean 'risk free'.

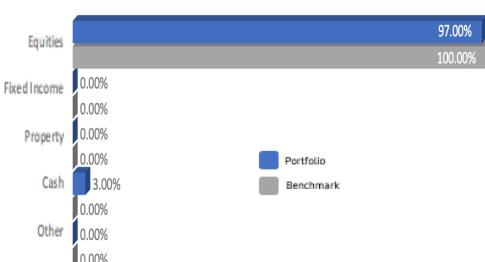
### Facet Performance\*\*



### Efficient Frontier



### Fund Breakdown by Asset Class



### Top 5 Holdings

Holding	% of Portfolio
UBS Global Emerging Markets Equity	31.5%
BlackRock Emerging Markets	31.5%
Baillie Gifford Pacific	13.5%
Fidelity Asia Pacific Opportunities	13.5%
Baillie Gifford American	3.5%
	<b>93.5%</b>

### Portfolio Performance

	Facet Portfolio Risk 10	IA Global	UK Consumer Price Index + 4%
1m	-2.79	-2.31	0.13
3m	9.32	3.04	0.89
6m	20.51	10.03	1.88
1yr	37.01	17.77	4.75
3yr	45.85	34.64	17.42
5yr	69.80	91.33	33.28
10yr	132.96	150.98	76.68

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Further information is available from:  
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\*\*Using Facet Aviva Risk 4 performance pre-1st March 2020, and Facet Model Portfolio Risk 10 post 1<sup>st</sup> March. This is due to Facet only running risk models 1-4 as opposed to the new 1-10 risk models available now.

**IMPORTANT INFORMATION** This document has been produced by FACET Investment Management Limited for information only and represents the views of the investment manager at the time of writing. It should not be construed as Investment Advice. No investment decisions should be made without first seeking advice. The Model Portfolio Risk Level 10 is managed by Facet Investment Management Limited, which is authorised and regulated by the Financial Conduct Authority. Before making an investment, you should ensure that you have read and understood the relevant Key Investor Information documents, for all the underlying funds within the portfolio

Slight deviations in the underlying assets for this portfolio may be required subject to availability of investments on the investment platform you are with. Not all platforms have our preferred investment choices available. In this instance, appropriate substitutions will be made.

**WARNINGS** The Model Portfolio Risk Level 10 is subject to normal stock market fluctuations and other risks inherent in such investments. The value of your investment and the income derived from it can go down as well as up, and you may not get back all the money that you invested. Investments in overseas equities may be affected by changes in exchange rates, which could cause the value of your client's investment to increase or diminish. You should regard their investment as medium to long term. Past performance is not a guide to future performance. Every effort is taken to ensure the accuracy of this data, but no warranties are given. Some of the funds within the portfolio could in exceptional circumstances be subject to a temporary suspension.