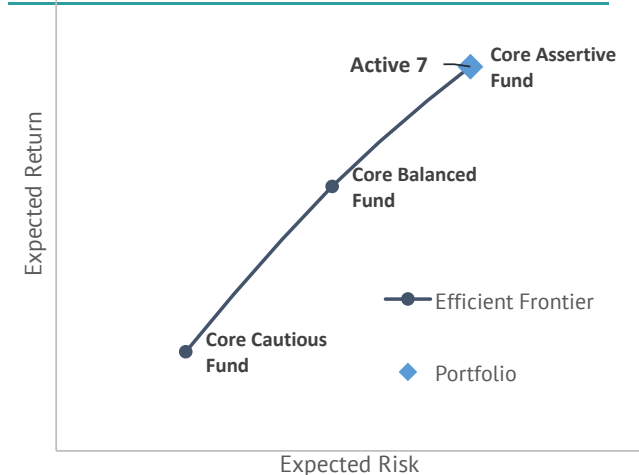


### PORTFOLIO CHARACTERISTICS

The Growth portfolio emphasises longer-term growth in capital whilst accepting a higher degree of risk. Within the range, the fund sits at the top end of the risk spectrum and invests predominantly in growth assets. Careful diversification still allows for a significant degree of risk management, making it the ideal vehicle for long-term wealth accumulation at the cost of more volatile returns.

Experience has shown that mandates such as these have performed materially better than inflation over longer periods, highlighting that taking risk is a critical factor in achieving returns. However, investors need to be aware that, even with diversification, this portfolio may produce negative returns for even sustained periods and that investors need to demonstrate composure in the face of volatile markets.

### EFFICIENT FRONTIER



### REGULATORY DISCLOSURE

This model is a blend of VT PortfolioMetrix GBP Core funds, which are authorised in the United Kingdom and regulated by the Financial Conduct Authority. The VT PortfolioMetrix GBP Core funds are sub-funds of VT PortfolioMetrix GBP Funds ICVC, an open-ended investment company registered in England and Wales under registered number IC035161. Further details, including copies of the prospectus, annual reports and accounts are available free of charge at [www.valu-trac.com](http://www.valu-trac.com).

### DISCLAIMER

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### INVESTOR PROFILE

- Are focussed on maximising returns
- Are prepared to accept a higher level of risk
- Prefer capital growth over income
- Have an investment time horizon of 7 years or longer

### GENERAL INFORMATION

<b>Model Objective</b>	To maximise the return within the mandated level of risk. Based on current projections, this model portfolio is expected, but not guaranteed to, deliver Cash+ 4.6% over a 7-year rolling period.
<b>Model Comparator</b>	A blend designed to give a similar risk profile to the PMX Core Active 7 portfolio and is a 30 / 52.5 / 17.5 combination of the following sectors: <ul style="list-style-type: none"> <li>• IA Mixed Investments 40%-85% Shares</li> <li>• IA Global</li> <li>• IA UK All Companies</li> </ul>
<b>Launch Date</b>	10 January 2013
<b>Universal Risk Score</b>	90 (0 is no risk; 90 is Global Equities risk)
<b>Underlying Assets</b>	Collective Investment Schemes authorised or recognised by the FCA.

### FEES & PORTFOLIO INFORMATION

<b>Ongoing Charges Figure (OCF)</b>	0.94%
<b>Yield</b>	1.52%
<b>Base Currency</b>	GBP
<b>Distribution Policy</b>	Accumulation
<b>Dealing Frequency</b>	Daily
<b>Valuation Point</b>	12pm UK Time

### CONSTITUENT FUNDS

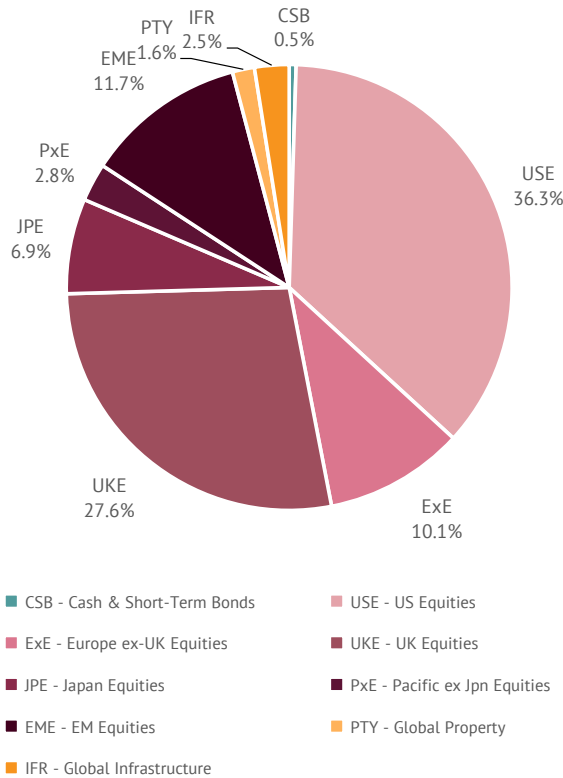
Fund Name	SEDOL	Weight (%)
VT PMX GBP Core Assertive	BM9GNG9	100%

### PORTFOLIOMETRIX CONTACT DETAILS

<b>Address</b>	Ground Floor, 66 Buckingham Gate, London, SW1E 6AU
<b>Telephone</b>	+44 207 965 7533
<b>Email</b>	<a href="mailto:info@portfoliomatrix.co.uk">info@portfoliomatrix.co.uk</a>
<b>Website</b>	<a href="https://www.portfoliomatrix.com/">https://www.portfoliomatrix.com/</a>

**LOOK THROUGH TARGET ASSET ALLOCATION**

Asset allocation is the primary driver of risk in the fund – it is also the primary driver of returns. In this portfolio, the benefits of diversification allow for a significant reduction in overall portfolio risk relative to the riskiness of the individual underlying assets; without compromising the ability to generate growth.



**LEAD INVESTMENT TEAM**



**Alex Funk, CFA®**  
Alex Funk is a CFA® charterholder with over 12 years' of financial services experience. Alex is the Head of Investments, UK at PortfolioMetrix.



**Phil Wellington, CFA®**  
Phil is a CFA® charterholder and has over 15 years' worth of financial services experience. Phil is an Investment Analyst at PortfolioMetrix.



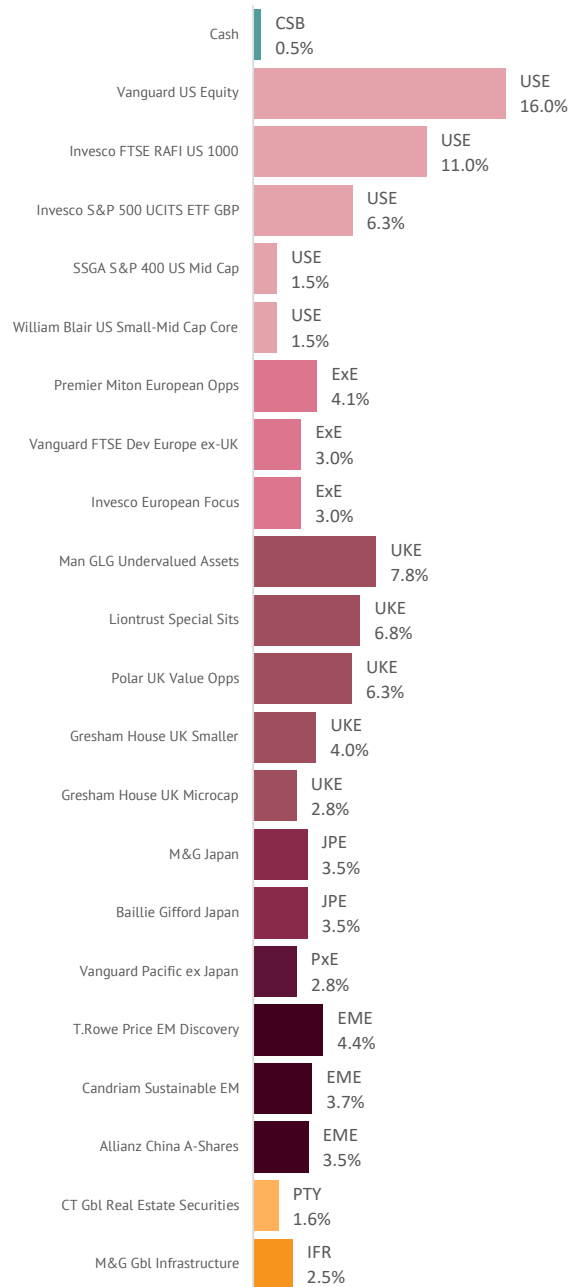
**Oliver Jones, CFA®**  
Oliver is a CFA® charterholder and has over 7 years' worth of financial services experience. Oliver is an Investment Analyst at PortfolioMetrix.

**DISCLAIMER**

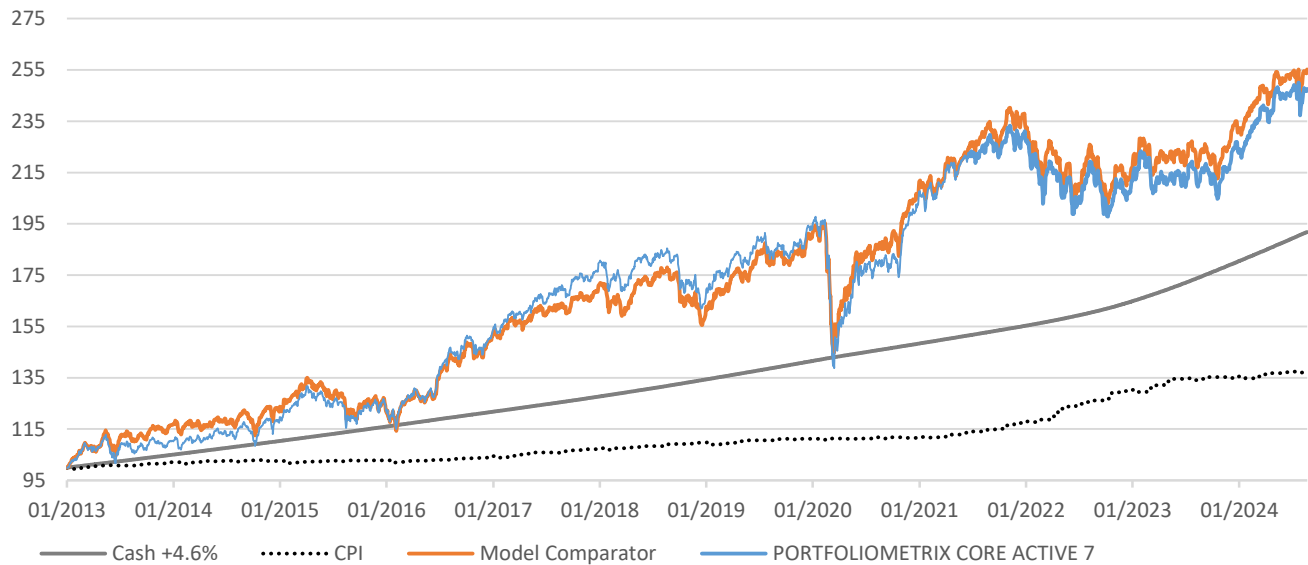
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**LOOK THROUGH UNDERLYING FUNDS**

Underlying funds are held within the PortfolioMetrix Multi Asset Funds. The underlying funds are selected based on a rigorous quantitative (numbers) and qualitative process (judgement). Typically, funds are selected that are specific to an asset class, although flexible funds may be used as appropriate. The current fund target weights are indicated in the chart below, although these will be varied by the investment committee as circumstances dictate.



## PERFORMANCE



Performance is net of PortfolioMetrix and fund charges but gross of platform and adviser charges. Risk is calculated using weekly (Friday to Friday) returns

	Cumulative Returns														Annualised (Since Launch)	
	1 Mth	3 Mth	6 Mth	YTD	1 Year	3 Year	5 Year	10 Year	2023	2022	2021	2020	2019	Since Launch	Return	Risk
PMX Core Active 7	-0.1%	1.6%	6.6%	9.1%	15.1%	9.3%	34.5%	113.9%	9.3%	-9.7%	14.1%	4.7%	17.5%	147.6%	8.1%	11.8%
Model Comparator	0.2%	2.2%	5.9%	8.6%	14.3%	9.5%	40.1%	111.6%	10.4%	-10.3%	15.6%	8.6%	20.2%	155.2%	8.4%	11.3%
Relative	-0.3%	-0.6%	0.7%	0.5%	0.8%	-0.2%	-5.6%	2.3%	-1.1%	0.6%	-1.5%	-3.9%	-2.7%	-7.6%	-0.3%	

## METHODOLOGY

Data Source: PortfolioMetrix

All returns are cumulative (unless if stated otherwise) and risk is calculated by using the weekly (Friday to Friday) standard deviation of returns, annualised. The performance composite of the profile is compiled from two sources, the first contributes performance from inception to 30 June 2021 and was based on asset allocation, funds and fund shareclasses historically held on the Wealthtime platform - this can be clearly identified in the performance chart as a thin-weight blue line. Thereafter the performance is based on the actual blend of the constituent VT PortfolioMetrix GBP Core funds, as identified by a thick-weight blue line. The Cash+ comparator is calculated using the Bank of England Sterling Overnight Index Average. The CPI comparator is the UK Consumer Price Index. The Model comparator is a blend of IA sector indices combined to give a similar risk profile to the respective model portfolio. Full calculation methodology is available on request.

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