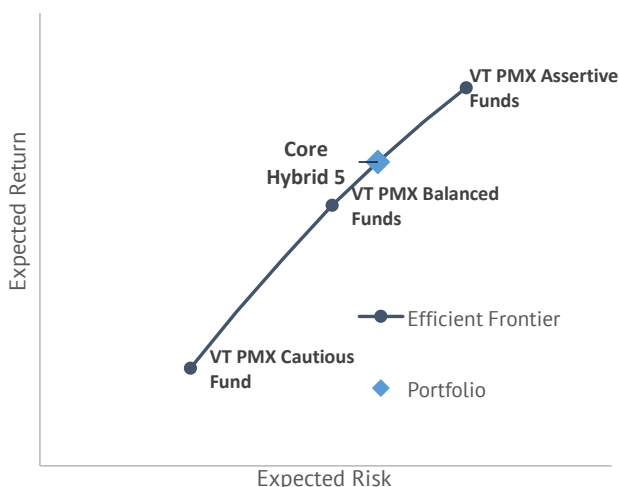


### PORTFOLIO CHARACTERISTICS

The PortfolioMetrix Core Hybrid model portfolios are designed to strictly control costs while still seeking to exploit market opportunities by using a blend of regulated active and passive funds within each portfolio. This model portfolio emphasises medium to longer-term growth of capital and income. Whilst slightly towards the higher end of the possible risk spectrum, there remains a significant degree of focus on diversification and risk management, making it the ideal vehicle for wealth accumulation without excessive exposure to market volatility.

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 range is a blend of VT PortfolioMetrix GBP Core funds and VT PortfolioMetrix GBP Allocation funds, which are authorised in the United Kingdom and regulated by the Financial Conduct Authority. The VT PortfolioMetrix GBP Core funds and VT PortfolioMetrix GBP Allocation 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

Model Objective	To maximise the return within the mandated level of risk while controlling costs. Based on current projections, this model portfolio is expected, but not guaranteed to, deliver Cash+ 3.7% over a 7-year rolling period.
Model Comparator	A blend designed to give a similar risk profile to the PMX Core Active 5 portfolio and is a 90 / 7.5 / 2.5 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>
Launch Date	10 January 2013
Universal Risk Score	63 (0 is no risk; 90 is Global Equities risk)
Underlying Assets	Collective Investment Schemes authorised or recognised by the FCA.

### FEES & PORTFOLIO INFORMATION

Ongoing Charges Figure (OCF)	0.68%
Yield	1.86%
Base Currency	GBP
Distribution Policy	Accumulation
Dealing Frequency	Daily
Valuation Point	12pm UK Time

### CONSTITUENT FUNDS

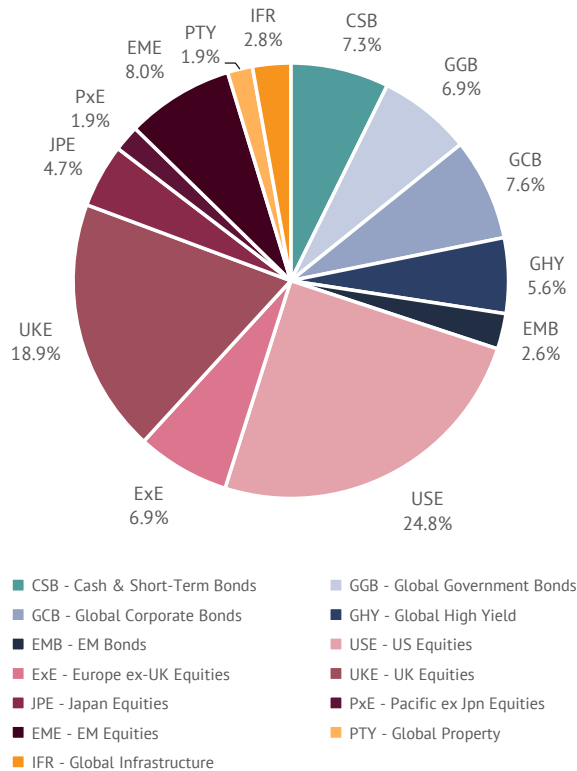
Fund Name	SEDOL	Weight (%)
VT PMX GBP Core Balanced	BM9GNH0	33%
VT PMX GBP Allocation Balanced	BP8Z4B0	33%
VT PMX GBP Core Assertive	BM9GNG9	17%
VT PMX GBP Allocation Assertive	BP8Z498	17%

### PORTFOLIOMETRIX CONTACT DETAILS

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

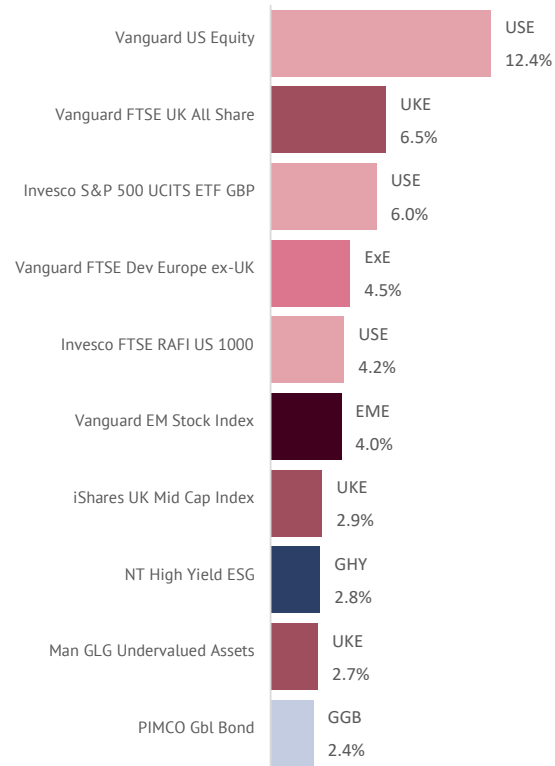
**LOOK THROUGH TARGET ASSET ALLOCATION**

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.



**TOP 10 UNDERLYING FUNDS LOOK THROUGH**

Underlying funds are held within the PortfolioMetrix Multi Asset Funds. The underlying funds are selected based on a rigorous quantitative (numbers) and qualitative (judgement) process. The current fund top 10 target weights are indicated in the chart below.



**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.

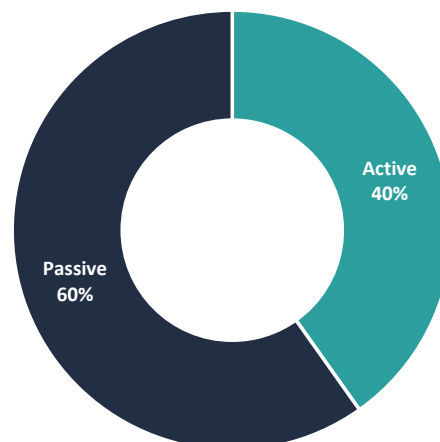


**Phil Wellington, CFA®**  
Phil is a CFA® charterholder and has over 15 years worth of financial services experience. Phil is an Investment Analyst at PortfolioMetrix.



**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.

**UNDERLYING FUND ACTIVE / PASSIVE SPLIT**



Note: funds that follow a systematic or factor approach are classified as active

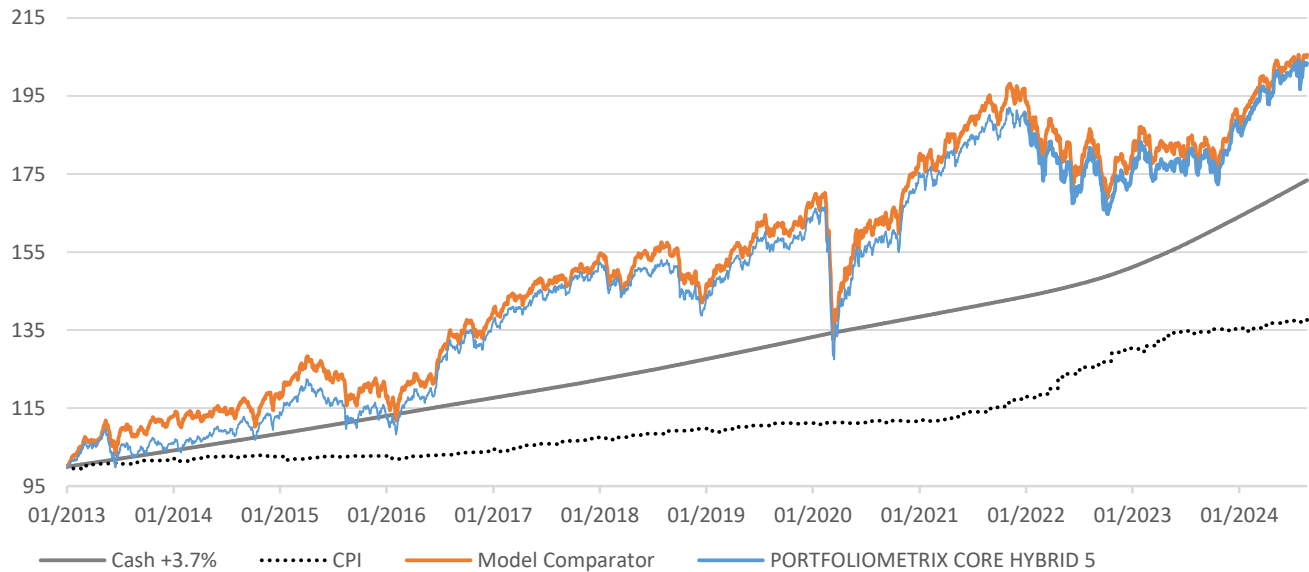
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## PORTFOLIOMETRIX CORE HYBRID 5

August 2024

## 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
<b>Core Hybrid 5</b>	0.4%	2.7%	6.2%	7.8%	13.8%	7.7%	29.5%	82.5%	9.4%	-9.3%	10.6%	5.7%	15.9%	103.4%	6.3%	9.0%
<b>Model Comparator</b>	0.5%	2.5%	5.7%	7.3%	12.7%	6.1%	27.7%	76.7%	8.4%	-10.1%	11.6%	5.8%	16.4%	105.6%	6.4%	9.1%
<b>Relative</b>	-0.1%	0.2%	0.5%	0.5%	1.1%	1.6%	1.8%	5.8%	1.0%	0.8%	-1.0%	-0.1%	-0.5%	-2.2%	-0.1%	

## 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 31 December 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 and VT PortfolioMetrix GBP Allocation 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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