Managed Portfolio Service - REAL*2*

Objective

Real*2* aims to provide a minimum real return of 2% p.a. above the rate of Consumer Price Inflation (CPI) over a 7 year rolling period.

Real*2* manages risk through both its fund selection and its asset allocation. The strategy will have an emphasis towards investments that provide capital appreciation. Investments will be made on a multi-asset basis via funds.

Information in this factsheet relates to the model on the Wealthtime platform and performance on other platforms may vary slightly.

Effective 31 January 2024, City Asset Management has moved to rebalancing our Managed Portfolio Service on a quarterly basis. Going forwards, rebalancing will occur on the last business day of January, April, July and October annually.

Portfolio Information

Portfolio Benchmark	CPI+2%
Portfolio Charge	0.25%
Trailing 12 Month Yield	3.64%
Underlying Fund Charges	0.49%

Other applicable fees include the platform fee levied by the platform provider and fees or charges payable to your Financial Adviser.
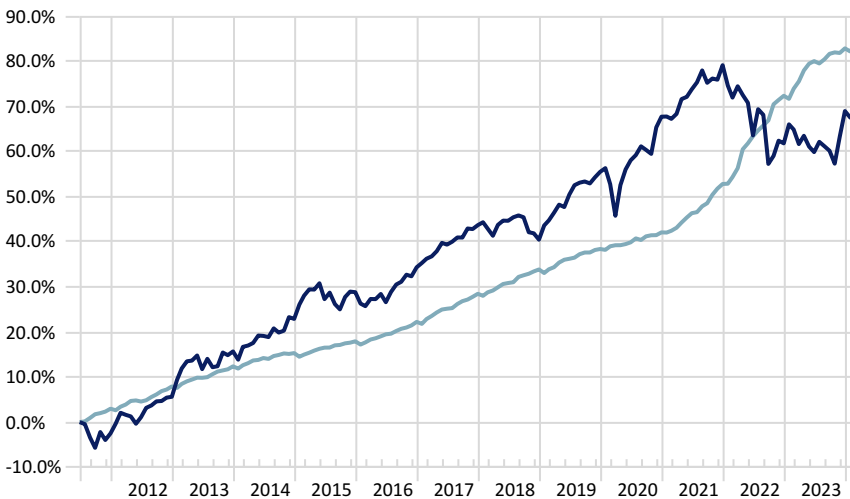
Trailing Returns

As of Date: 29/02/2024   Currency: Pound Sterling   Source Data: Total Return

	YTD	3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception
Real2	-1.1%	2.3%	1.4%	-0.1%	15.5%	43.2%	67.1%
CPI+2%	0.4%	1.0%	5.6%	28.9%	37.2%	63.1%	83.6%
Relative Performance	-1.5%	1.4%	-4.2%	-29.0%	-21.7%	-19.8%	-16.5%

Investment Growth

Time Period: 01/07/2011 to 29/02/2024

Currency: Pound Sterling   Source Data: Total Return

▬CAM Real 2	67.1%	▬CPI+2%	83.6%

Risk Stats Since Inception

Time Period: Since Inception to 29/02/2024

Risk-free Rate: UK Base Rate PR

Return (p.a.)	4.1%
Std Dev	5.7%
Max Drawdown	-12.2%
Sharpe Ratio	0.6

Source: City Asset Management, Wealthtime, Financial Express and Morningstar.

*Metric uses BoE Base Rate as a proxy for the risk free rate.

Performance is shown in GBP, gross of management fees with all income reinvested. Actual returns may vary.

Past performance is not a guide to future performance.

defaqto ★★★★★ DFM MPS on Platform 2024 EXPERT RATED

RISK RATING 4 defaqto

DYNAMIC PLANNER™ PROFILED 4

FinaMetrica Score Range 46-57

For more information please email **sales@city-asset.co.uk**

Source: Morningstar Direct

## Why Real Returns?

Our mission is to make our clients wealthier.

To create wealth, a client's investment needs to grow at a faster rate than the cost of living (inflation).

To achieve this, we use benchmarks linked to the cost of living plus an additional, annual real return. These benchmarks have never fallen in value since the UK's measure of inflation, the consumer price index (CPI), was introduced in 1997.

We believe that the benchmarks you use to judge us by shouldn't fall just because the stock market does.

Asset Allocation

Portfolio Date: 29/02/2024
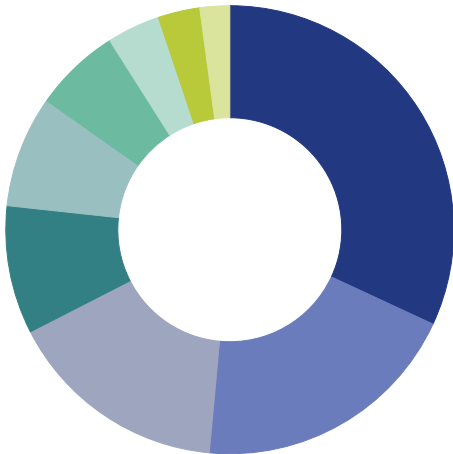
	%
● Fixed - Core	31.9
● Alternative Income	19.5
● Fixed - Specialist	16.0
● International Equity	9.2
● UK Equity	8.1
● US Equity	6.2
● Property	3.8
● Cash	3.0
● Emerging Mkt. Equity	2.1

Portfolio Holdings

Portfolio Date: 29/02/2024

	Portfolio Weighting %
Fixed - Core	**31.9%**
Royal London Shrt Dur Glb Idx Lnkd M Inc	7.4%
WS Canlife Sterling Liquidity I Acc	5.0%
Vanguard U.S. Govt Bd Idx £ Dist	4.5%
Vanguard U.S. Govt Bd Idx £ H Acc	4.5%
Vontobel TwentyFour Abs RetCrdt G GBP	3.5%
Artemis Short-Duration Strat I GBP Acc	3.5%
L&G Global Inflation Linked Bd Idx I Acc	3.5%
Alternative Income	**19.5%**
VT RM Alternative Income F GBP Inc	6.8%
FP Foresight UK Infras Inc A GBP Inc	6.8%
VT Gravis UK Infras Inc I GBP Inc	5.9%
Fixed - Specialist	**16.0%**
Ninety One Global Total Ret Crdt K £ Acc	6.5%
MI TwentyFour AM Dynamic Bond I Acc	6.0%
Close Sustainable Select Fixed Inc X Acc	3.5%
International Equity	**9.2%**
Robeco BP Global Premium Eqs F GBP	5.2%
HSBC FTSE All-World Index C Acc	2.1%
IFSL Evenlode Global Income F GBP Inc	2.0%
UK Equity	**8.1%**
Man GLG Undervalued Assets Profl Acc C	3.1%
HSBC FTSE 100 Index Accumulation C	2.5%
Liontrust Special Situations I Inc	2.5%
US Equity	**6.2%**
Dodge & Cox Worldwide US Stock A GBP	4.1%
Fidelity Index US P Acc	2.1%
Property	**3.8%**
CT Property Growth & Income I Inc	3.8%
Cash	**3.0%**
GBP Cash	3.0%
Emerging Mkt. Equity	**2.1%**
Vontobel mtx Sust EmMkts Ldrs N GBP	2.1%

Risk Warnings/Important Information

Source: Morningstar Direct