

Managed Portfolio Service - REAL3

Objective

Real3 aims to provide a minimum real return of 3% p.a. above the rate of Consumer Price Inflation (CPI) over a 7 year rolling period.

Real3 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+3%
Portfolio Charge	0.25%
Trailing 12 Month Yield	3.24%
Underlying Fund Charges	0.59%

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

Trailing Returns

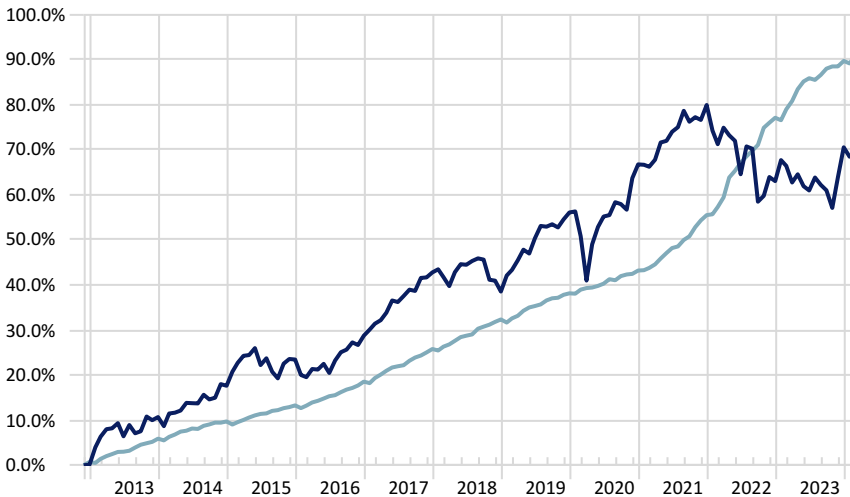
As of Date: 29/02/2024 Currency: Pound Sterling Source Data: Total Return

	YTD	3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception
CAM Real 3	-1.1%	2.9%	1.3%	1.5%	17.7%	51.3%	68.6%
CPI+3%	0.6%	1.2%	6.6%	32.7%	43.9%	79.5%	90.7%
Relative Performance	-1.7%	1.7%	-5.3%	-31.2%	-26.2%	-28.2%	-22.1%

Investment Growth

Time Period: 01/12/2012 to 29/02/2024

Currency: Pound Sterling Source Data: Total Return



—CAM Real 3 68.6% —CPI+3% 90.7%

Risk Stats Since Inception

Time Period: Since Inception to 29/02/2024

Risk-free Rate: UK Base Rate PR

Return	4.8%
Std Dev	6.6%
Max Drawdown	-12.7%
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.



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

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



	%
• Alternative Income	19.5
• Fixed - Core	16.9
• International Equity	12.2
• UK Equity	12.0
• Fixed - Specialist	11.0
• US Equity	8.3
• Property	6.7
• Europe Equity	3.1
• Emerging Mkt. Equity	3.1
• Japan Equity	3.0
• Asia Equity	2.1
• Cash	2.0

Portfolio Holdings

Portfolio Date: 29/02/2024

	Portfolio Weighting %
Alternative Income	19.5%
VT RM Alternative Income F GBP Inc	6.8%
FP Foresight UK Infrass Inc A GBP Inc	6.8%
VT Gravis UK Infrass Inc I GBP Inc	5.9%
Fixed - Core	16.9%
Royal London Shrt Dur Glb Idx Lnkd M Inc	5.4%
Vanguard U.S. Govt Bd Idx £ Dist	4.5%
WS Canlife Sterling Liquidity I Acc	3.5%
Vontobel TwentyFour Abs RetCrtd G GBP	3.5%
International Equity	12.2%
Robeco BP Global Premium Eqs F GBP	5.1%
IFSL Evenlode Global Income B GBP Acc	4.0%
HSBC FTSE All-World Index C Acc	3.1%
UK Equity	12.0%
Man GLG Undervalued Assets Profl Acc C	4.1%
HSBC FTSE 100 Index Accumulation C	4.0%
Liontrust Special Situations I Inc	3.9%
Fixed - Specialist	11.0%
Ninety One Global Total Ret Crdt K £ Acc	4.0%
MI TwentyFour AM Dynamic Bond I Acc	4.0%
Close Sustainable Select Fixed Inc X Acc	3.0%
US Equity	8.3%
Dodge & Cox Worldwide US Stock A GBP	5.7%
Fidelity Index US P Acc	2.6%
Property	6.7%
CT Property Growth & Income I Inc	4.3%
FP Foresight Sust RI Estt Scs A GBP Inc	2.4%
Europe Equity	3.1%
Liontrust European Dynamic I GBP Acc	3.1%
Emerging Mkt. Equity	3.1%
Federated Hermes Glb Em Mkts F2 GBP Dis	3.1%
Japan Equity	3.0%
Jupiter Japan Income I Acc	3.0%
Asia Equity	2.1%
Federated Hermes Asia exJpn Eq F GBP Acc	2.1%
Cash	2.0%
GBP Cash	2.0%

Risk Warnings/Important Information

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