

## Managed Portfolio Service - Sustainable REAL3

### Objective

Sustainable 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 by only investing in funds which have been assessed internally to be more sustainable than peers.

Risk is managed 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 Transact 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	3.05%
Underlying Fund Charges	0.60%

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

### Trailing Returns

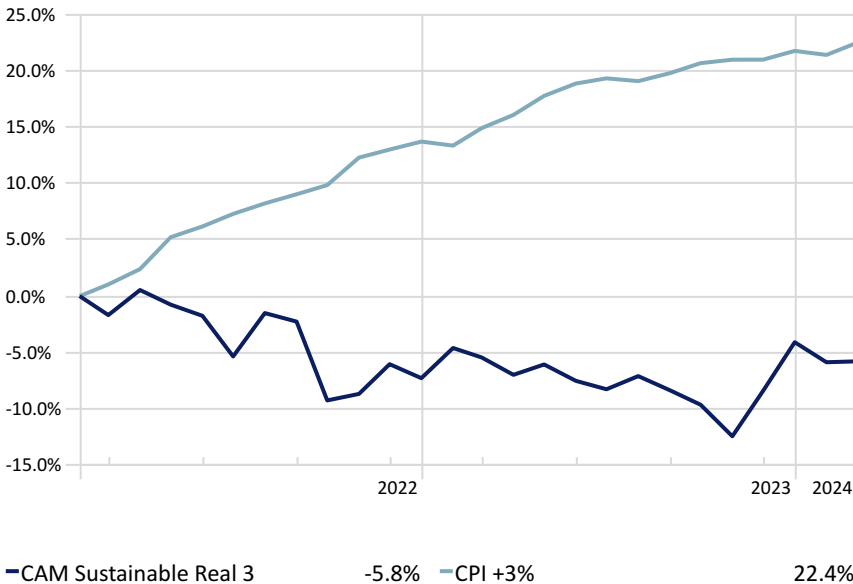
As of Date: 29/02/2024 Currency: Pound Sterling Source Data: Total Return

	YTD	3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception
CAM Sustainable Real 3	-1.8%	2.9%	-0.4%	—	—	—	-5.8%
CPI +3%	0.6%	1.2%	6.6%	32.5%	43.6%	78.7%	22.4%
Relative Performance	-2.3%	1.7%	-6.9%	—	—	—	-28.2%

### Investment Growth

Time Period: 01/02/2022 to 29/02/2024

Currency: Pound Sterling Source Data: Total Return



### Risk Stats Since Inception

Time Period: Since Inception to 29/02/2024

Risk-free Rate: UK Base Rate PR

Return (p.a.)	-2.8%
Std Dev	9.5%
Max Drawdown	-12.9%
Sharpe Ratio	-0.6

Source: City Asset Management, Transact, 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](mailto:sales@city-asset.co.uk)

## Why Real Returns?

Our mission is to make our clients wealthier.

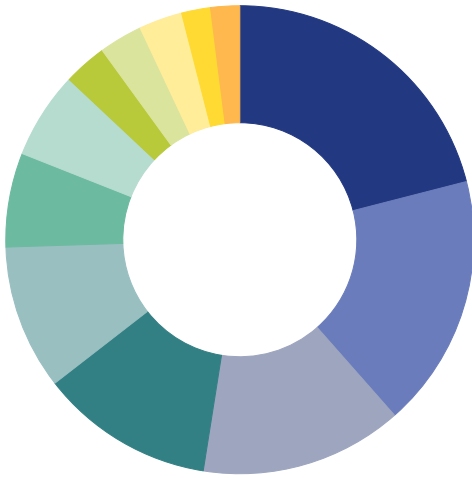
To create wealth, a client's investment needs to grow at a faster rate than the cost of living (inflation).

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



Asset Class	Percentage (%)
Alternative Income	21.0
Fixed - Core	17.5
International Equity	14.0
UK Equity	12.0
Fixed - Specialist	10.0
Property	6.5
US Equity	6.0
Emerging Mkt. Equity	3.0
Japan Equity	3.0
Europe Equity	3.0
Cash	2.0
Asia Equity	2.0

## Portfolio Holdings

Portfolio Date: 29/02/2024

	Portfolio Weighting %
<b>Alternative Income</b>	<b>21.0%</b>
FP Foresight UK Infrs Inc A GBP Inc	7.0%
VT Gravis UK Infrs Inc I GBP Inc	7.0%
VT RM Alternative Income F GBP Inc	7.0%
<b>Fixed - Core</b>	<b>17.5%</b>
Royal London Shrt Dur Glb Idx Lnkd M Inc	5.5%
Vanguard U.S. Govt Bd Idx £ Dist	5.0%
Vontobel TwentyFour Sust S/T Bd Inc AQGF	3.5%
WS Canlife Sterling Liquidity I Acc	3.5%
<b>International Equity</b>	<b>14.0%</b>
Schroder Global Sust Val Eq Z Cap	7.0%
Ninety One Global Environment I	4.0%
Wellington Global Impact GBP N Ac	3.0%
<b>UK Equity</b>	<b>12.0%</b>
CT UK Sustainable Eq Ins Acc	4.0%
Liontrust Sust Fut UK Gr 2 Net Acc	4.0%
Royal London Sustainable Leaders C Acc	4.0%
<b>Fixed - Specialist</b>	<b>10.0%</b>
Close Sustainable Select Fixed Inc X Acc	3.5%
Morgan Stanley Sust Fxd Inc Opp I GBPInc	3.5%
PGIM Gbl Ttl Ret ESG Bd GBP H I Dis (Q)	3.0%
<b>Property</b>	<b>6.5%</b>
FP Foresight Sust RI Estt Scs A GBP Inc	6.5%
<b>US Equity</b>	<b>6.0%</b>
iShares MSCI USA SRI ETF USD Acc	6.0%
<b>Emerging Mkt. Equity</b>	<b>3.0%</b>
CT (Lux) Rspnb Glb Em Mkts Eq R Acc GBP	3.0%
<b>Japan Equity</b>	<b>3.0%</b>
iShares MSCI Japan SRI ETF	3.0%
<b>Europe Equity</b>	<b>3.0%</b>
Liontrust Sust Fut Eurp Gr 2 Net Acc	3.0%
<b>Cash</b>	<b>2.0%</b>
ICE LIBOR 3 Month GBP	2.0%
<b>Asia Equity</b>	<b>2.0%</b>
Stewart Inv APAC Ldrs Sstby B GBP Acc	2.0%

## Risk Warnings/Important Information

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