

Portfolio

The Verso IM 75% Equity portfolio aims to provide a total return, with a controlled level of risk, through a combination of income and capital appreciation. It applies a fixed core asset allocation via ultra-low cost index funds.

The portfolio will normally invest 75% in growth assets (equities & property), however, this can be increased and decreased by 5% if seen to be favourable to do so. The remaining assets will be invested in defensive assets (bonds & money markets).

The portfolio is managed on a discretionary basis by Verso Investment Management LLP. This means that Verso investment managers will be able to modify the underlying investments and weightings within the portfolio so that it continues to meet its objectives.

Portfolio Characteristics

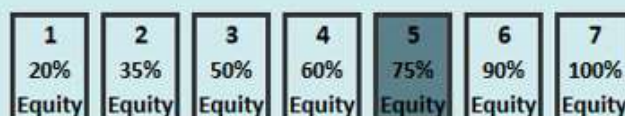
Portfolio Launch Date	1/1/2023
Underlying Fund Charge	0.14%
Portfolio Management Charge	0.17%
Total Charge	0.31%
Underlying Funds Within the Portfolio	18
Income Yield (Based on Recent Performance)	2.66%

Top 10 Holdings

Vanguard FTSE All Share Index Unit Trust	16.88%
Vanguard US Equity Index Fund IP	16.85%
iShares Continental Europe Equity Index	8.73%
Vanguard Global Small-Cap Index GBP (Inc)	6.89%
Vanguard Emerging Markets Stock Index GBP	5.38%
Vanguard UK Investment Grade Bond Index GBP	5.30%
iShares Global Property Securities Equity	5.10%
Royal London UK Govt Bond Z Inc	4.88%
Fidelity Index Japan (Unhedged)	4.17%
Legal & General Global Inflation Linked Bond	3.90%

Verso IM Portfolio Risk Indicator

There are seven portfolios within the Pavis Verso Portfolio range each designed to provide a different level of Risk and Return:

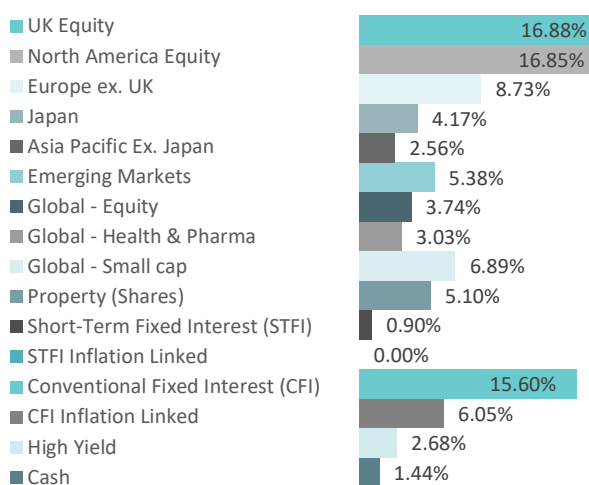


The Verso IM 75% Equity portfolio model represents level 5 within the portfolio range.

The different levels have been created to align with the standard risk profile categories provided by the Finametrica © Risk Profiling System and your adviser can help you find the right portfolio for you and your objectives.

Capital at risk: All financial investments involve an element of risk. Therefore, the value of your investment and the income from it will vary and your initial investment amount cannot be guaranteed.

Asset Mix



Verso IM Portfolios are provided by and managed by Verso Investment Management LLP, a Verso Wealth Management group company. Verso Investment Management LLP is authorised and regulated by the Financial Conduct Authority. Verso Investment Management LLP is registered in England No. OC351100. Registered address 2nd Floor, The Clove Building, London SE1 2NQ.

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