

Date: 31/12/2023

Portfolio

The Verso IM 100% Equity portfolio aims to generate growth within a risk-targeted framework, through a combination of capital appreciation and income reinvestment. It applies a fixed core asset allocation via low cost index funds.

The portfolio will normally invest 100% in growth producing 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.

Verso IM Portfolio Risk Indicator

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

1	2	3	4	5	6	7
20%	35%	50%	60%	75%	90%	100%
Equity	Equity	Equity	Equity	Equity	Equity	Equity

The Verso IM 100% Equity portfolio model represents level 7 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.

Top 10 Holdings

Vanguard FTSE UK All Share Index Unit	24.00%
Vanguard US Equity Index Fund IP	21.60%
iShares Continental Europe Equity Index	11.75%
Vanguard Global Small-Cap Index GBP (Inc)	9.45%
Vanguard Emerging Markets Stock Index GBP	6.83%
iShares Global Property Securities Equity	6.82%
Fidelity Index Japan (Unhedged)	5.40%
Dimensional Global Core Eqty GBP (Inc) IRE	4.96%
L&G Global Health & Pharma Index	4.06%
Vanguard Pacific ex-Japan Stock Index GBP	3.43%

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.

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Portfolio Characteristics

Portfolio Launch Date	1/01/2023
Underlying Fund Charge	0.11%
Portfolio Management Charge	0.17%
Total Charge	0.28%
Underlying Funds Within the Portfolio	10
Income Yield (Based on Recent Performance)	2.17%

Asset Mix

UK Equity	24.00%
North America Equity	21.60%
Europe ex. UK	11.75%
Japan	5.40%
Asia Pacific Ex. Japan	3.43%
Emerging Markets	6.83%
Global - Equity	4.96%
Global - Health & Pharma	4.06%
Global - Small cap	9.45%
Property (Shares)	6.82%
Short-Term Fixed Interest (STFI)	0.00%
STFI Inflation Linked	0.00%
Conventional Fixed Interest (CFI)	0.00%
CFI Inflation Linked	0.00%
High Yield	0.00%
Cash	1.70%

Historic Performance

Cumulative return since inception (1/01/23-31/12/23)



Discrete return over specified periods:

	1m	6m	1yr
Verso IM 100% Equity	5.9%	6.1%	12.0%
IA MI 40-85% Shares	5.8%	5.6%	8.1%