Quarterly Factsheet

75% Equity Portfolio

Date: 31/12/2023

Portfolio

The Verso IM 75% 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 75% 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% Equity	35% Equity	50% Equity	60% Equity	75% Equity	90% Equity	100% Equity

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.

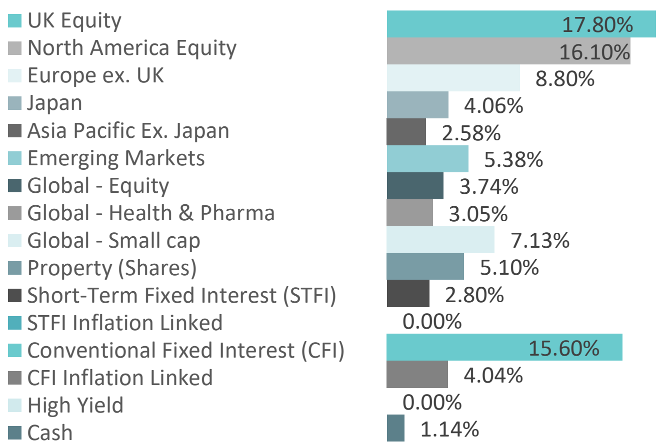
Top 10 Holdings

Vanguard FTSE UK All Share Index Unit	17.80%
Vanguard US Equity Index Fund IP	16.10%
iShares Continental Europe Equity Index	8.80%
Vanguard Global Small-Cap Index GBP (Inc)	7.13%
Vanguard Emerging Markets Stock Index GBP	5.38%
Vanguard UK Investment Grade Bond Index	5.30%
iShares Global Property Securities Equity	5.10%
Royal London UK Govt Bond Z Inc	4.88%
Fidelity Index Japan (Unhedged)	4.06%
Dimensional Global Core Eqty GBP (Inc) IRE	3.74%

Portfolio Characteristics

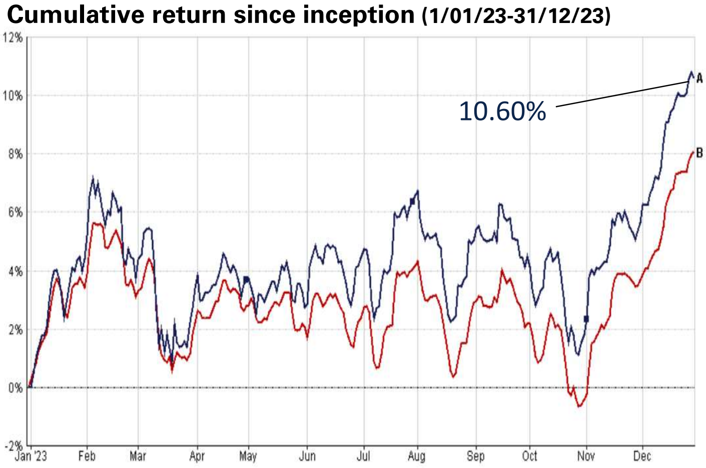
Portfolio Launch Date	1/01/2023
Underlying Fund Charge	0.14%
Portfolio Management Charge	0.17%
Total Charge	**0.31%**
Underlying Funds Within the Portfolio	18
Income Yield (Based on Recent Performance)	2.58%

Asset Mix



Historic Performance

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



A - Verso IM 75% Equity (10.60%)
B - IA Mixed Investment 40-85% Shares (8.08%)

Discrete return over specified periods:

	1m	6m	1yr
Verso IM 75% Equity	5.9%	5.9%	10.6%
IA MI 40-85% Shares	5.8%	5.6%	8.1%

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.