

### Portfolio

The Verso IM 35% Equity Income portfolio aims to invest in assets generating a high level of income, such as higher than average dividends and interest. This can benefit clients who need a regular withdrawal as a higher income can potentially meet this need, allowing the capital invested to be preserved. The portfolio invests in low-cost funds where possible to help keep overall investment charges to a minimum.

The portfolio will normally invest 35% in income producing 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.

### Verso IM Portfolio Risk Indicator

There are four portfolios within the Verso IM Equity Income 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 35% Equity Income portfolio model represents level 2 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

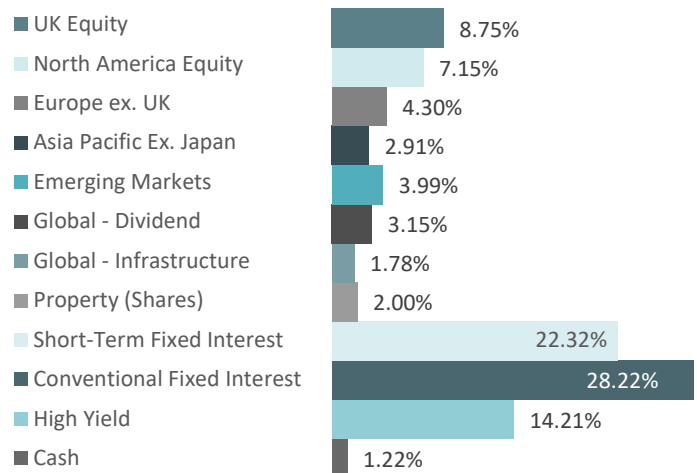
|   |        |
|---|--------|
| Royal London UK Govt Bond Z Inc         | 11.50% |
| Royal London Short Duration Credit Fund | 9.00%  |
| Vanguard FTSE UK Equity Income Index    | 8.75%  |
| HSBC Global Corp Bond                   | 8.63%  |
| Vanguard Global Corporate Bond Index    | 8.09%  |
| Royal London Short Duration Global High | 8.00%  |
| WisdomTree US Equity Income UCITS ETF   | 7.15%  |
| Vanguard UK Short-Term IG Bond          | 7.02%  |
| Muzinich Short Dated Investment Grade   | 6.30%  |
| iShares Global High Yield Corp Bond GBP | 6.21%  |

### Portfolio Characteristics

|  |              |
|--|--------------|
| Portfolio Launch Date                      | 1/01/2023    |
| Underlying Fund Charge                     | 0.27%        |
| Portfolio Management Charge                | 0.17%        |
| <b>Total Charge</b>                        | <b>0.44%</b> |
| Underlying Funds Within the Portfolio      | 16           |
| Income Yield (Based on Recent Performance) | 4.24%        |
| Adjusted Yield*                            | 4.88%        |

\*The adjusted yield is the current equity dividends plus the yield to redemption on bonds / fixed interest.

### Asset Mix



### Historic Performance

#### Cumulative return since inception (1/01/23-31/03/24)



#### Discrete return over specified periods:

|                                   | 1m   | 6m   | 1yr  |
|-----------------------------------|------|------|------|
| <b>Verso IM 35% Equity Income</b> | 2.3% | 7.3% | 7.3% |
| <b>IA MI 20-60% Shares</b>        | 2.4% | 8.3% | 7.7% |

**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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