

GBP | Data as at 31.12.2024

## Portfolio objectives & investment policy

The Portfolio aims to provide capital growth over the medium to long-term by investing in a diversified range of assets and markets worldwide. The Portfolio uses predominately passively managed (Index Tracking) instruments and can invest in a range of investment vehicles such as collective investment schemes, closed ended investment schemes, real estate investment trusts and exchange traded funds which themselves invest worldwide in any of the following: 1. equity or equity related securities; 2. fixed income securities (including government bonds and corporate bonds); 3. currencies; and 4. alternative assets. Alternative assets may include funds that use absolute return strategies or funds that invest indirectly in real estate and commodities. The portfolio is part of the Schroder Strategic Index Portfolio range, which offers nine model portfolios with different expected combinations of investment risk and return. This portfolio is risk level 3, which aims to be the second lowest risk portfolio in this range with the second lowest equity weighting and higher exposure to lower volatility assets such as cash and fixed income. Please note, the risk level of this portfolio has a target average annual volatility (a measure of how much the portfolio's returns may vary over a year) over a rolling five year period of between 30% to 45% of that of global stock markets (represented by the MSCI All Country World index). However, it is important to note that volatility is only one measure of risk.

**Past performance is not a guide to future performance and may not be repeated. The value of investments and the income from them may go down as well as up and investors may not get back the amounts originally invested. Exchange rate changes may cause the value of investments to fall as well as rise.**

## Performance (%)

Cumulative performance	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years
<b>Model (Net of fees)</b>	-0.8	0.1	3.1	5.7	5.7	0.5	11.1	48.3
<b>Benchmark</b>	-1.0	-0.4	2.2	4.4	4.4	-0.6	6.0	28.7

Discrete yearly performance (%)	Dec 14 - Dec 15	Dec 15 - Dec 16	Dec 16 - Dec 17	Dec 17 - Dec 18	Dec 18 - Dec 19	Dec 19 - Dec 20	Dec 20 - Dec 21	Dec 21 - Dec 22	Dec 22 - Dec 23	Dec 23 - Dec 24
<b>Model (Net of fees)</b>	2.1	16.8	4.6	-2.0	9.0	6.1	4.1	-11.8	7.9	5.7
<b>Benchmark</b>	0.9	9.1	5.0	-3.4	8.8	4.0	2.6	-10.2	6.1	4.4

Calendar year performance	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Model (Net of fees)</b>	2.1	16.8	4.6	-2.0	9.0	6.1	4.1	-11.8	7.9	5.7
<b>Benchmark</b>	0.9	9.1	5.0	-3.4	8.8	4.0	2.6	-10.2	6.1	4.4

## Performance over 10 years (%)



## Ratings and accreditation



Please refer to the Source and ratings information section for details on the icons shown above.

## Model facts

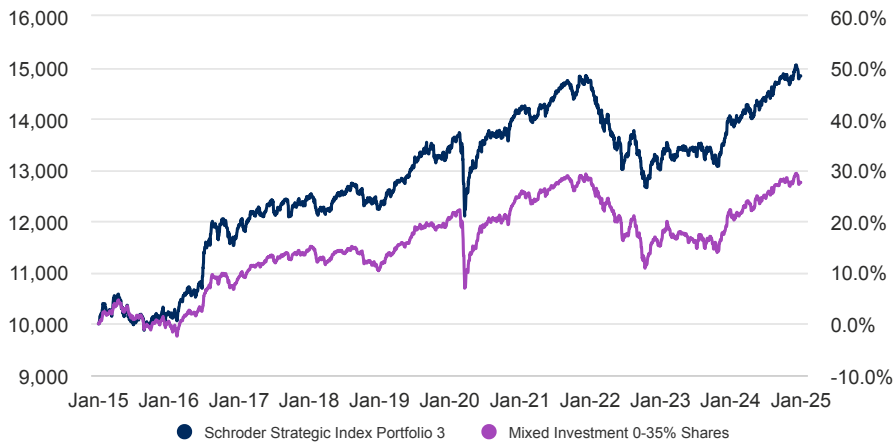
<b>Portfolio manager</b>	Ryan Paterson Robert Starkey
<b>Managed Portfolio Since</b>	05.08.2019 ; 01.05.2021
<b>Portfolio management company</b>	Schroder Investment Solutions
<b>Domicile</b>	United Kingdom
<b>Launch Date</b>	03.01.2011
<b>Base Currency</b>	GBP
<b>Benchmark</b>	Mixed Investment 0-35% Shares
<b>Dealing frequency</b>	Not Applicable
<b>Distribution frequency</b>	No Distribution

## Fees & expenses

<b>OCF (Incl MPS Fee)</b>	0.24%
<b>Model portfolio fee</b>	0.15%

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## 10 year return of GBP 10,000



The chart is for illustrative purposes only and does not reflect an actual return on any investment.

Returns are calculated bid to bid (which means performance does not include the effect of any initial charges), net income reinvested, net of fees.

## Risk considerations

**Performance risk:** Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro economic environment, investment objectives may become more difficult to achieve.

**Derivatives Risk:** Derivatives, which are financial instruments deriving their value from an underlying asset, may be used to manage the portfolio efficiently. The portfolio may also materially invest in derivatives including using short selling and leverage techniques with the aim of making a return. A derivative may not perform as expected, may create losses greater than the cost of the derivative and may result in losses to the fund.

**Currency risk:** The portfolio may lose value as a result of movements in foreign exchange rates, otherwise known as currency rates.

**Interest rate risk:** The portfolios may lose value as a direct result of interest rate changes.

**Negative Yields Risk:** If interest rates are very low or negative, this may have a negative impact on the performance of the portfolios.

**Money Market & Deposits Risk:** A failure of a deposit institution or an issuer of a money market instrument could have a negative impact on the performance of the portfolios.

**Leverage Risk:** The portfolio uses derivatives for leverage, which makes it more sensitive to certain market or interest rate movements and may cause above average volatility and risk of loss.

**Equity Risk:** Equity prices fluctuate daily, based on many factors including general, economic, industry or company news.

**Counterparty Risk:** The portfolios may have contractual agreements with counterparties. If a counterparty is unable to fulfil their obligations, the sum that they owe to the portfolios may be lost in part or in whole.

**Sustainable investing risk:** The portfolio applies sustainability criteria in its selection of investments. This investment focus may limit the portfolio's exposure to companies, industries or sectors and the fund may forego investment opportunities that do not align with its sustainability criteria chosen by the investment manager. As investors may differ in their views of what constitutes sustainability, the fund may invest in companies that do not reflect the beliefs or values of any particular investor.

**Capital Risk:** All capital invested is at risk. You may not get back some or all of your investment.

**High yield bond risk:** High yield bonds (normally lower rated or unrated) generally carry greater market, credit and liquidity risk.

**Credit risk:** A decline in the financial health of an issuer could cause the value of its bonds to fall or become worthless.

**Liquidity risk:** In difficult market conditions, the portfolio may not be able to sell a security for full value or at all. This could affect performance and could cause the portfolio to defer or suspend redemptions of its shares, meaning investors may not be able to have immediate access to their holdings.

## Purchase details

### Providers

7IM  aegon

 AVIVA

 wealthtime

 nucleus

 transact  
take control

 JAMES HAY  
PARTNERSHIP

Quilter  abrdn

 Fidelity  
INTERNATIONAL

 M&G wealth

Parmenion

SCOTTISH  WIDOWS

Benchmark

This portfolio is available for investment on the above platforms.

## Risk Rating

Oxford  
Risk

 DYNAMIC  
PLANNER®  
PROFILED

 defaqto  
RISK RATED

 Risk Rated by  
Synaptic

The portfolio is also risk mapped to the risk tools shown.

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## Risk statistics & financial ratios

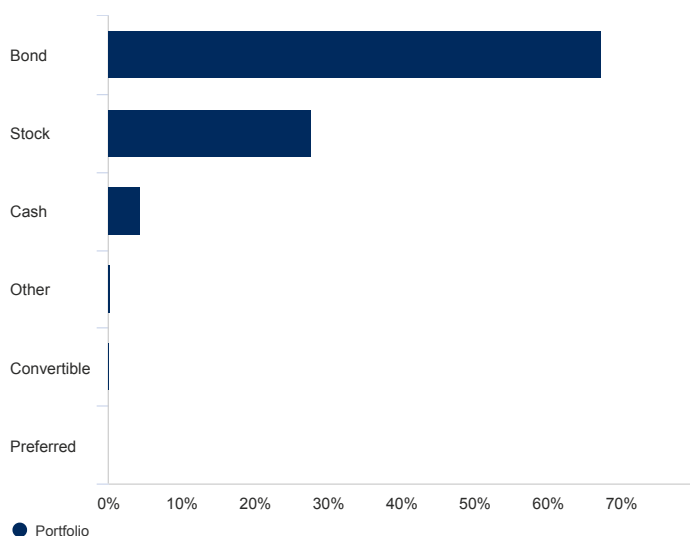
	Portfolio	Benchmark
Annual volatility (%) (3y)	6.6	6.1
Beta (3y)	1.0	-
Sharpe ratio (3y)	-0.5	-0.6

Source: Morningstar. The above ratios are based on bid to bid price based performance data.

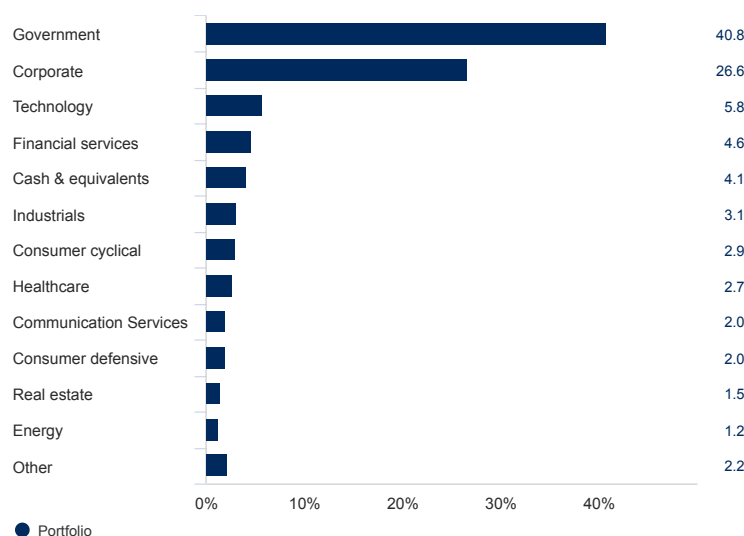
## Asset allocation

Source: Schroders. Top holdings and asset allocation are at Portfolio level.

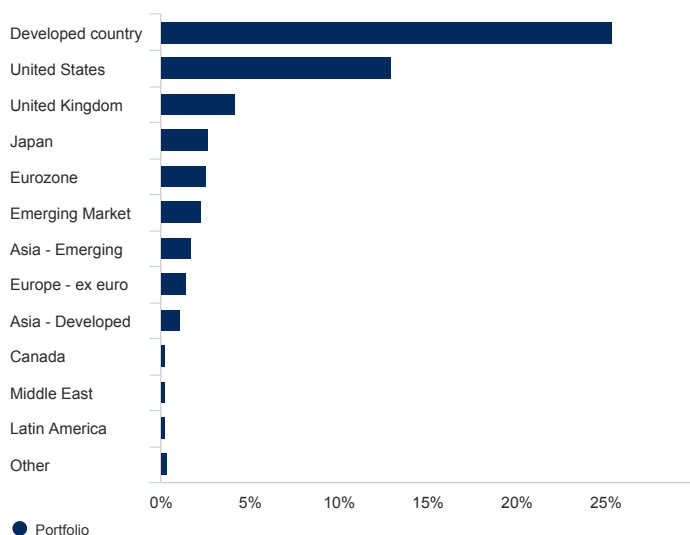
### Asset class (%)



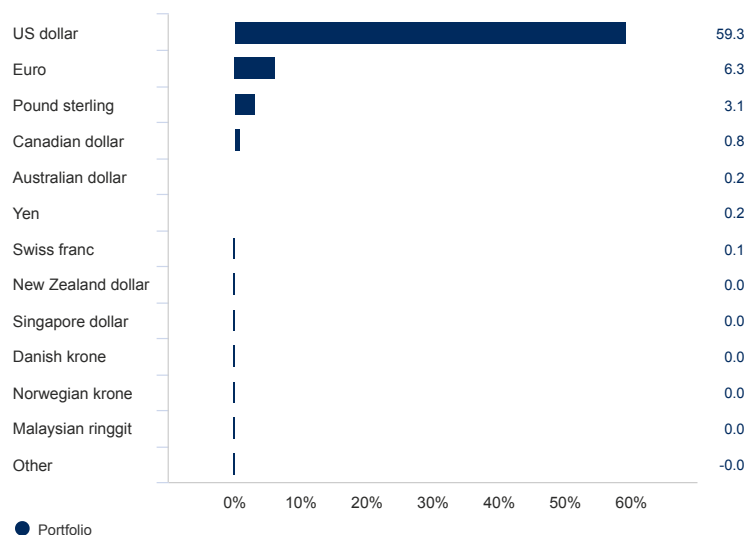
### Sector (%)



### Region (%)



### Currency (%)



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### Top 10 holdings (%)

Holding name	%
HSBC Global Government Bond ETFS2CHGBP	40.8
Vanguard Glb Corp Bd Idx Ins Pl £ H Acc	27.0
Fidelity Index World RS Acc	8.6
HSBC American Index C Acc	6.0
HSBC FTSE All Share Index C Acc	4.3
Vanguard Em Mkts Stk Idx Ins Pl £ Acc	3.3
Fidelity Index Europe ex UK P Acc	2.8
Fidelity Index Japan P Acc	2.2
Cash	2.1
Other	3.0

### Contact information

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EC2Y 5AU  
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Fax:

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### Source and ratings information

Source of all performance data, unless otherwise stated: Morningstar, bid to bid, net income reinvested, net of fees.  
The Independent Rating Agency identified by the logo has assessed the portfolios and provided them with these ratings and accreditations.  
These portfolios were managed under a different brand prior to the 5th of May 2021. As of this date they are managed under the Schroders Investment Solutions Brand.

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## Important information

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### Costs:

Certain costs associated with your investment in the fund may be incurred in a different currency to that of your investment. These costs may increase or decrease as a result of currency and exchange rate fluctuations.

If a performance fee is applicable to this fund, details of the performance fee model and its computation methodology can be found in the fund's prospectus. This includes a description of the performance fee calculation methodology, the dates on which the performance fee is paid and details of how the performance fee is calculated in relation to the fund's performance fee benchmark, which may differ from the benchmark in the fund's investment objective or investment policy.

For further information regarding the costs and charges associated with your investment, please consult the funds' offering documents and annual report.

### General:

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