

Portfolio Summary

Portfolio Name	Currency	Hist. Yield	Portfolio Expense	FE Risk Score
4- Lowest Medium Risk Portfolio	GBP	2.65	0.68	46

Portfolio Expense - The portfolio expense is calculated using the weighted value of the Ongoing Costs Ex Ante of the portfolio constituents. Where the Ongoing Costs Ex Ante is not available the OCF is used, and where this is not available the TER is used.
 Please note: Historic yield figures will only be provided for funds with at least 12 months of performance history.

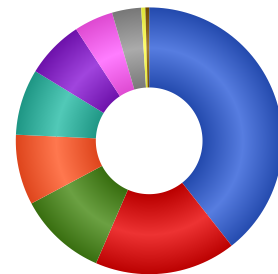
Performance & Volatility to latest month end

Performance	3 Months	6 Months	1 Year	3 Years	5 Years	Since 21/06/2012
Portfolio	1.63	5.86	5.62	30.19	44.49	65.18
Benchmark	0.66	3.48	2.53	21.27	27.61	43.15

Volatility	3 Months	6 Months	1 Year	3 Years	5 Years	Since 21/06/2012
Portfolio	3.48	3.78	4.39	4.95	5.15	5.18
Benchmark	2.72	3.44	3.96	4.52	4.63	4.76

Latest Asset Weightings

	Name	Original %	Current %
	Global Fixed Interest	39.41	39.40
	UK Equities	17.15	17.13
	North American Equities	10.66	10.70
	UK Fixed Interest	8.50	8.52
	Property	8.02	8.00
	European Equities	7.08	7.04
	Japanese Equities	4.70	4.74
	Money Market	3.53	3.53
	American Emerging Fixed Interest	0.50	0.50
	Others	0.46	0.46


Performance vs. Benchmark to latest month end


21/06/2012 - 28/09/2018 Powered by data from FE

ref: 4- Lowest Medium Risk Portfolio

The value of units can fall as well as rise. Past performance should not be seen as an indication of future performance

4- Lowest Medium Risk Portfolio Ratio Analysis (3 yrs)



This report displays some key ratio information for your portfolio and holdings to help demonstrate their over or under performance against the benchmark and risk. All data is to the latest month end and in GBP.

Ratios

Portfolio Holdings	% Weight	Volatility	Maximum Gain	Maximum Loss	Negative Periods	Positive Periods
Baillie Gifford - Strategic Bond B Acc	8.00	4.51	13.16	-3.36	12	23
HSBC - Global Property C Acc	8.00	6.79	9.43	-4.45	14	21
Invesco - Corporate Bond Z Acc	8.00	3.54	9.84	-3.51	13	23
Kames - Investment Grade Bond B Acc	8.00	4.49	12.19	-4.31	14	22
HSBC - American Index C Acc	7.00	11.56	35.98	-6.82	7	29
Invesco - High Yield Y Acc	6.00	4.76	6.70	-5.51	16	20
Lindsell Train - LF Lindsell Train UK Equity Acc	6.00	9.58	18.04	-4.08	11	25
M&G - Strategic Corporate Bond I Acc GBP	6.00	3.86	10.91	-3.44	14	22
Baillie Gifford - Japanese B Acc	5.00	11.80	46.83	-6.00	8	28
JPM - Unconstrained Bond C Gr Acc	5.00	2.07	6.21	-1.81	14	21
Liontrust - Special Situations I Inc	5.00	8.30	18.73	-4.16	8	28
Marlborough - Global Bond P Acc	5.00	5.64	14.41	-3.76	10	26
Royal London - Short Duration Credit M Inc	5.00	1.40	4.37	-0.58	6	28
Jupiter - European I Acc	4.00	10.52	24.12	-5.78	11	25
Royal London - UK Equity Income M Acc	4.00	8.46	14.26	-6.38	13	23
LF - Woodford Equity Income C Acc GBP	4.00	9.42	9.68	-10.16	17	19
Artemis - US Select I Acc GBP	3.00	10.67	34.65	-4.92	10	26
BlackRock - European Dynamic FD Acc	3.00	9.08	23.38	-6.44	10	26
Total Portfolio	100.00	4.95	13.36	-3.04	10	26

Volatility

Standard deviation is a statistical measurement which, when applied to an investment fund, expresses its volatility, or risk. It shows how widely a range of returns varied from the fund's average return over a particular period.

Maximum Gain

Represents the best running return over a specified period. E.g. The longest running consecutive gain without making a loss.

Maximum Loss

Represents the worst running return over a specified period. E.g. The longest running consecutive loss without making a gain.

Negative Periods

Indicates number of negative monthly returns during the specified period.

Positive Periods

Indicates number of positive monthly returns during the specified period.