5- Low Medium Risk Portfolio

1 October 2018

Portfolio Summary

Portfolio Name	Currency	Hist. Yield	Portfolio Expense	FE Risk Score
5- Low Medium Risk Portfolio	**GBP**	**2.35**	**0.76**	58

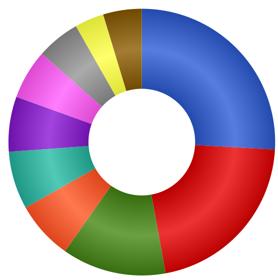
Portfolio Expense - The portfolio expense is calculated using the weighted value of the Ongoing Costs Ex Ante of the portfolio constituents. Where the Ongoing Costs Ex Ante is not available the OCF is used, and where this is not available the TER is used.
Please note: Historic yield figures will only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

Performance & Volatility to latest month end

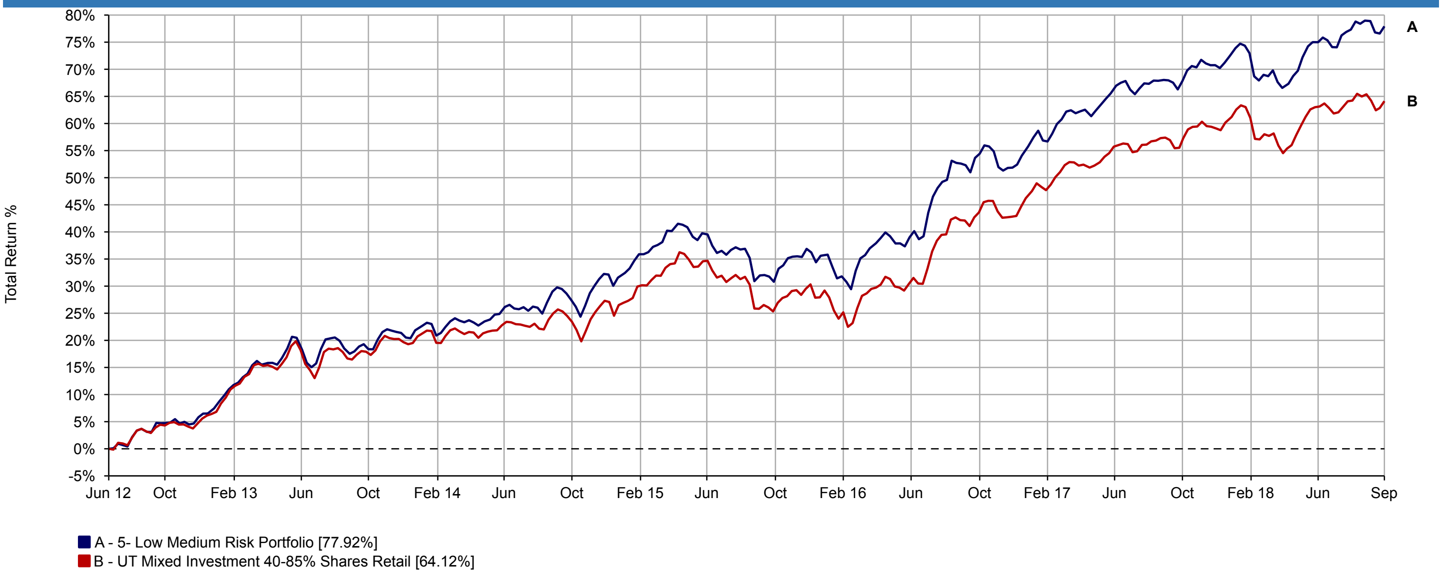
Performance	3 Months	6 Months	1 Year	3 Years	5 Years	Since 21/06/2012
Portfolio	1.98	6.83	6.48	36.28	50.46	77.92
Benchmark	1.36	6.25	5.25	32.23	39.83	64.12
Volatility	**3 Months**	**6 Months**	**1 Year**	**3 Years**	**5 Years**	**Since 21/06/2012**
Portfolio	3.89	4.71	5.44	5.98	6.19	6.22
Benchmark	3.50	4.91	5.83	6.13	6.25	6.40

Latest Asset Weightings

	Name	Original %	Current %
	Global Fixed Interest	25.93	25.89
	UK Equities	21.31	21.25
	North American Equities	12.60	12.63
	European Equities	7.11	7.07
	Property	7.04	7.01
	UK Fixed Interest	6.66	6.67
	Asia Pacific Emerging Equities	5.95	6.01
	Japanese Equities	5.23	5.26
	Money Market	3.53	3.54
	Others	4.64	4.68



Performance vs. Benchmark to latest month end



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

ref: 5- Low Medium Risk Portfolio

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Ratio Analysis (3 yrs)

HAMMOND RAGGETT & COMPANY LIMITED

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
M&G - Optimal Income Inst Acc GBP	9.00	3.77	5.99	-2.84	13	23
M&G - Strategic Corporate Bond I Acc GBP	9.00	3.86	10.91	-3.44	14	22
HSBC - American Index C Acc	8.00	11.56	35.98	-6.82	7	29
Invesco - Corporate Bond Z Acc	8.00	3.54	9.84	-3.51	13	23
HSBC - Global Property C Acc	7.00	6.79	9.43	-4.45	14	21
Invesco - High Yield Y Acc	6.00	4.76	6.70	-5.51	16	20
Stewart Investors - Asia Pacific Leaders B Acc GBP	6.00	11.36	24.73	-6.54	12	24
Baillie Gifford - Japanese B Acc	5.00	11.80	46.83	-6.00	8	28
Franklin - UK Equity Income Z Acc	5.00	8.10	12.55	-5.59	14	22
Invesco - Global Emerging Markets Z Acc	5.00	13.57	31.95	-6.85	15	21
Liontrust - Special Situations I Inc	5.00	8.30	18.73	-4.16	8	28
LF - Woodford Equity Income C Acc GBP	5.00	9.42	9.68	-10.16	17	19
Artemis - US Select I Acc GBP	4.00	10.67	34.65	-4.92	10	26
BlackRock - European Dynamic FD Acc	4.00	9.08	23.38	-6.44	10	26
Lindsell Train - LF Lindsell Train UK Equity Acc	4.00	9.58	18.04	-4.08	11	25
Royal London - UK Equity Income M Acc	4.00	8.46	14.26	-6.38	13	23
Jupiter - European I Acc	3.00	10.52	24.12	-5.78	11	25
Marlborough - Global Bond P Acc	3.00	5.64	14.41	-3.76	10	26
Total Portfolio	**100.00**	**5.98**	**16.82**	**-3.67**	**11**	**25**

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.