



Portfolio Objective

The portfolio aims to deliver a high level of risk and return, with a bias to growth. This means a moderate to high allocation to equities (e.g. up to 90%). The portfolio considers total returns (capital and income).

Portfolio Facts

Asset Class	Multi-Asset
Base Currency	GBP
Components	Funds
Inception Date	11-Mar-2020
Rebalance Frequency	Quarterly
Risk Profile	Adventurous
Min. Investment Term	Minimum 5 years
Product Wrappers	GIA, ISA, Pension
Magnus Annual Management Fee	0.20%
Blended Fund OCF	0.49%
Blended Fund Transactional Costs	0.14%
Total Annual Cost*	0.82%

Portfolio Performance

Cumulative Returns for £100 investment



Represents model portfolio performance from inception of the strategy. Past performance is not an indicator of future results: see notes.

Rolling Cumulative Total Return

	3 Months	1 Year	3 Years	5 Years	Since Inception
Cumulative Return	-1.59%	7.14%	24.88%	40.70%	59.85%

Performance figures are calculated to the end of the month prior to the factsheet date if daily historic data is unavailable. When full daily historic data is available, calculations are up to the factsheet date. Data as at month-end is consistent for both daily and monthly data. For this portfolio, daily data is available from 30-12-22.

Discrete Annual Performance

	2020	2021	2022	2023	2024	2025
Portfolio	27.50%	10.59%	-10.06%	10.85%	12.93%	0.69%

Discrete Monthly Performance

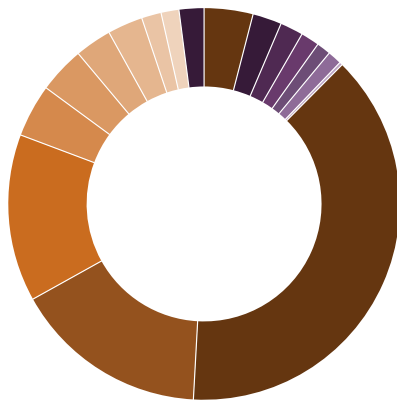
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2025	4.30%	-1.90%	-4.02%	-1.57%	4.17%								0.69%
2024	-0.01%	2.85%	3.62%	-1.29%	1.23%	1.24%	1.37%	0.08%	-0.18%	1.09%	3.72%	-1.34%	12.93%
2023	4.29%	0.04%	-1.08%	0.70%	-0.95%	1.89%	1.81%	-1.13%	-0.21%	-3.12%	3.75%	4.68%	10.85%
2022	-6.15%	-3.33%	1.66%	-1.33%	-0.25%	-6.06%	5.28%	-0.29%	-4.86%	1.59%	5.80%	-1.75%	-10.06%
2021	-0.67%	-0.42%	1.96%	3.09%	-0.21%	2.42%	0.55%	3.47%	-1.13%	-0.22%	-0.62%	2.04%	10.59%
2020				8.86%	4.36%	1.90%	-0.69%	2.69%	1.14%	-2.38%	6.97%	2.23%	27.50%

Past Performance is not a reliable indicator of future results.

Source: Manager's weightings data, performance calculations performed by manager's calculation agent.



Asset Allocation*



Alternatives: Infrastructure equity	4.02%	Equities: UK Small/Mid Cap Equity	3.03%
Bonds: Global Aggregate Bonds	2.40%	Equities: UK Large/All Cap Equity	2.91%
Bonds: Global <5Y Bonds	1.90%	Equities: Asia ex-Japan equities	1.62%
Bonds: Global Corporate Bonds	1.53%	Equities: Japan equities	1.47%
Bonds: UK Corporate Bonds	1.17%	Cash & Equivalents: GBP	2.05%
Bonds: UK Government Bonds (all maturities)	1.16%		
Bonds: High Yield Bonds	0.25%		
Equities: Global Equity	38.44%		
Equities: US Large/All Cap Equity	16.05%		
Equities: UK Equity Income	13.80%		
Equities: Europe Large/All Cap	4.36%		
Equities: EM Equity	3.83%		

Top 10 Fund Holdings*

Name	Share in %
L&G International Index Trust C Acc	11.42%
RL Global Equity Diversified Fund Z Acc	11.28%
Guinness Global Equity Income Y (Acc)	9.76%
Threadneedle US Disciplined Core Equities NG	8.01%
Artemis Income Fund	7.96%
IFSL Evenlode Global Equity F Acc	5.98%
Invesco European Equity Fund	4.36%
Dodge & Cox US A Acc	4.12%
FTF Clearbridge Global Infrastructure Income W H2 Acc	4.02%
Premier Miton US Opportunities Fund	3.92%

Statistical Analysis Review

	1 Month	3 Months	Current Year	1 Year	3 Years	5 Years	Since Inception
Cumulative Return	4.17%	-1.59%	0.69%	7.14%	24.88%	40.70%	59.85%
Annualised Return				7.14%	7.69%	7.07%	9.51%
Annualised Volatility		16.71%	13.66%	10.45%	11.32%	13.62%	14.88%
Sharpe Ratio		-0.48	-0.05	0.37	0.49	0.78	1.09
Sortino Ratio		-0.66	-0.07	0.51	0.69	1.17	1.77
Maximum Drawdown		-11.94%	-13.31%	-13.31%	-13.31%	-14.83%	-14.83%

Important Information:

This model portfolio is managed by Magnus Financial Discretionary Management Limited (CRN: 14232895) which is authorised and regulated by the Financial Conduct Authority (FRN: 997569). Performance reflects the historical track record for MFDMLLP from launch on 11/03/2020 to 27/02/2023. Thereafter it reflects the performance of the Managed Portfolio Service (MPS) model portfolio which was marketed to new clients up to 31/12/23. Data from 01/01/2024 illustrates the performance track record for Magnus Financial Discretionary Management Ltd which is now managing this model portfolio. This is a model portfolio whose objectives are generic in nature and not specific to individual needs and circumstances. Past performance is not a guide to future performance. Investing in funds means capital is at risk: the value of investments may go up and down and you may get back less than you invested originally. Model portfolio performance represents time-weighted performance of the strategy from its inception and is calculated by the Manager's Calculation Agent for information only. The Manager is not responsible for Assessing Suitability and does not make personal recommendations. All return figures are on a Total Return basis, net of weighted underlying funds investment costs and the 0.20% annual DFM charge, and assume 1) income is re-invested immediately; and 2) portfolios are rebalanced immediately on each rebalancing date. The value of investments may go up and down and you may get back less than you invested originally. The investment or investment service may not be suitable for all recipients of this publication and any doubts regarding this should be addressed to your Financial Adviser.

*Magnus Annual Management Fee + Blended OCF + Blended Transactional Costs