

8AM CleverMPS 5



Investment Objective

The objective of the Model Portfolio 5 is to deliver long term capital growth with a low-medium attitude to risk as defined by Dynamic Planner, by investing in a diversified range of asset types.

8AM Global Managed Portfolio Service

Our Managed Portfolio Service (MPS) consists of five portfolios, each with its own risk profile and objective. The service is available to investors on platforms, via a professional adviser.

The MPS portfolio strategy incorporates the Clever fund selection and monitoring process. This structure benefits from algorithmic and analytical investment research capabilities, free from many of the behavioural finance vagaries of more traditional approaches.



Model 5 Top 10 Holdings

Fund Name	%
HSBC American Index	17.64
MI Chelverton UK Equity Growth	14.37
Schroder Sterling Corporate Bond	8.82
Royal London Corporate Bond	8.82
LF Gresham House UK Micro Cap	7.19
Jupiter Japan Income	5.88
LF Miton European Opportunities	4.90
HSBC Global Property	4.90
Investec Asia Pacific Franchise	4.90
Aberdeen Sterling Money Market	4.90

Fund Switches Made

Sector	Old Fund Pick	New Fund Pick
IA North America	Investec American Franchise	HSBC American Index
IA Global Emerging Markets	Baillie Gifford Emerging Markets Growth	JPM Emerging Markets



— 8AM CleverMPS 5 [10.75%]
— IA Mixed Investment 20 - 60% Shares [3.12%]

Source: FE Fundinfo 06.11.2017 – 28.02.2020

Our Risk Target Managed solutions are designed to help maintain consistent returns in line with agreed attitudes to risk via Dynamic Planner.



Balanced

Portfolio Performance Since Launch

	Three Months	Six Months	One Year	Two Years	YTD	Since Launch
Model	-0.90%	0.45%	10.06%	9.91%	-2.79%	10.75%
Benchmark	-2.03%	-0.87%	4.55%	4.34%	-3.22%	3.12%

Source: 8AM Global LLP

Discrete Annual Performance

	2018	2019
Model	-5.10%	18.16%
Benchmark	-5.15%	11.99%

Source: 8AM Global LLP

Key Information

Minimum Investment	Platform Dependent
Model Inception	6 th Nov 2017
Rebalance Frequency	Quarterly
Investment Manager	8AM Global LLP
Typical Investor Profile	Balanced
Estimated Yield	1.66%
Underlying Fund OCF	0.61%
AMC	0.27% + VAT

Important Information

The Managed Portfolio Service is managed by 8AM Global LLP. 8AM GLOBAL is authorised and regulated by the Financial Conduct Authority. The information provided in this document has been provided from sources by us believed to be reliable and accurate and 8AM GLOBAL LLP does not accept any liability for the accuracy of the contents. Please note that past performance is not necessarily a guide to the future and investors may not get back the amount originally invested as the value of any investment and the income from it is not guaranteed. The information in this document is not intended to provide the basis for any investment advice or recommendations.

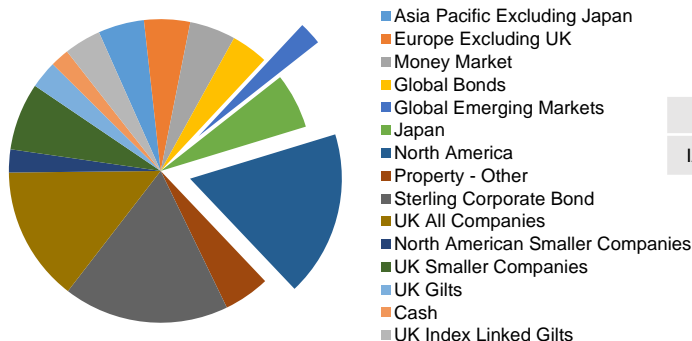
Risk & Oversight Process

We ensure that the risk profile of each model is maintained and balanced in line with expected volatility boundaries and the strategic asset allocations provided by Dynamic Planner for each risk profile.

A Clever fund selection and monitoring process is run across all sectors on a monthly basis to identify the most suitable funds for use within the portfolios and subsequent changes to portfolio shape are made as required.

As part of this ongoing process – Dynamic Planner provide oversight of any prospective portfolio changes, to assist in managing the models to ensure the continuous adherence to the targeted Dynamic Planner risk profile.

Asset Allocation



Sector	New Fund Pick
IA North America	HSBC American Index
IA Global Emerging Markets	JPM Emerging Markets

Sectors are highlighted on asset allocation pie chart

Simulated Performance



Source: Clever Research 01.01.2014 – 29.12.2017

Clever.

— Clever Historic Simulation Model 5 [56.40%]
 — UT Mixed Investment 20 - 60% Shares [24.58%]
 Source: Clever Research 01.01.2014 – 29.12.2017

Discrete Simulated Annual Performance

	2014	2015	2016	2017
Model	9.60%	8.12%	12.65%	17.17%
Benchmark	4.83%	1.11%	9.90%	6.95%

Source: Clever Research

Simulated performance has been generated based on Clever fund research over the given period, based on the appropriate Dynamic Planner asset allocation, along with the criteria and ruleset used by the 8AM Clever Models at launch. The financial ratio and criteria weightings within each monitored sector, used to generate this simulated performance have been chosen by the system with a focus on maximum alpha generation and does not reflect an individual investors experience. It shows what the current ruleset would have produced, had it been available at the start of the data run. Past performance whether real or simulated is not a guarantee of future returns.

Returns Disclosure

Any returns shown are cumulative and net of the underlying holdings' management fees and expenses based on the cheapest share class available. They do not include the fees charged by 8AM Global, the adviser or the platform. The returns are calculated through 8AM Global, and assume a single trading date in relation to any changes to underlying holdings which will not necessarily be the date that actual platform transactions occurred. Therefore the actual performance will be lower once the above referenced charges have been taken into account. The performance shown is provided for illustrative purposes only and should not be viewed as the performance of an actual account.

The portfolios are rebalanced quarterly – with effect from the portfolio launch on 6th November 2017.

Contact Information

8AM GLOBAL LLP The Thatched Office, Kimpton, Andover, Hampshire SP11 8PG
Phone: +44 (0) 1424 777 600 / +44 (0) 7837 560 571 **Email:** portfolios@8amglobal.com



Important Information

The Managed Portfolio Service is managed by 8AM Global LLP. 8AM GLOBAL is authorised and regulated by the Financial Conduct Authority. The information provided in this document has been provided from sources by us believed to be reliable and accurate and 8AM GLOBAL LLP does not accept any liability for the accuracy of the contents. Please note that past performance is not necessarily a guide to the future and investors may not get back the amount originally invested as the value of any investment and the income from it is not guaranteed. The information in this document is not intended to provide the basis for any investment advice or recommendations.