

# Bespoke Portfolio Service

## Low risk illustration

# WALKERCRIPS

Q4 2024

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### Proposed Portfolio Information

|                                |   |
|--------------------------------|---|
| Annual Management Charge (AMC) | 0.7% to £500k,<br>0.5% next £500k,<br>0.3% thereafter<br>Subject to VAT |
| Ongoing Charges Figure (OCF)   | 0.18%   |
| Number of holdings             | 16  |
| Yield                          | 2.15%   |

### Proposed Asset Allocation

|                     | BPS Portfolio | PIMFA  | + / -   |
|---------------------|---------------|--------|---------|
| UK Equities         | 0.00%         | 7.50%  | -7.50%  |
| Global Equities     | 10.50%        | 22.50% | -12.00% |
| Structured Products | 5.00%         | 0.00%  | +5.00%  |
| Fixed Income        | 59.00%        | 47.50% | +11.50% |
| Property            | 3.50%         | 2.50%  | +1.00%  |
| Alternatives        | 21.00%        | 17.50% | +3.50%  |
| Cash                | 1.00%         | 2.50%  | -1.50%  |

### Simulated Past Portfolio Performance



- Walker Crips Bespoke Portfolio: 14.82%
- ARC GBP Cautious: 8.58%
- MSCI PIMFA Conservative: 11.35%

Source: Walker Crips Structured Investments, Bloomberg and FE Analytics

This simulated past performance is calculated using our foundation proposal for this risk category for a bespoke portfolio, integrating real performance data from specific structured products, using the following steps:

**Data collection:** We gather daily prices from Bloomberg for fifteen Walker Crips Structured Investments products with different investment terms over the past 6 years.

**Combining data:** We combine these daily prices to create performance data for the structured products weighting in the portfolio, which is then uploaded into FE Analytics.

**Equal distribution:** The performance of the fifteen products is evenly rebalanced each date a structured investment is either introduced or matured.

### Simulated Table of Past Performance

|         | Walker Crips Bespoke Portfolio | ARC GBP Cautious | MSCI PIMFA Conservative |
|---------|--------------------------------|------------------|-------------------------|
| 1 Year  | 7.06%                          | 4.37%            | 6.08%                   |
| 3 Years | 3.98%                          | -0.02%           | 1.17%                   |
| 5 Years | 14.82%                         | 8.58%            | 11.35%                  |

### Simulated Discrete Past Performance

|      | Walker Crips Bespoke Portfolio | ARC GBP Cautious | MSCI PIMFA Conservative |
|------|--------------------------------|------------------|-------------------------|
| 2019 | 10.47%                         | 8.05%            | 12.86%                  |
| 2020 | 6.25%                          | 4.20%            | 2.97%                   |
| 2021 | 3.93%                          | 4.23%            | 6.89%                   |
| 2022 | -9.12%                         | -7.60%           | -11.60%                 |
| 2023 | 6.86%                          | 3.68%            | 7.88%                   |
| 2024 | 7.06%                          | 4.37%            | 6.08%                   |

Past or simulated past performance is not a reliable indicator of future results. Portfolio performance is shown with all income reinvested, and is after deduction of underlying fund charges but before Walker Crips' annual management charge (AMC). Deduction of the AMC will have the effect of reducing the illustrated performance. PIMFA benchmark portfolio performance is shown gross - before all charges. All dates refer to close of day values. The ARC Indices are a set of benchmarks that reflect the real performance of investors that have their wealth professionally managed. It is based on the world's largest dataset of private client investment performance from the past 20 years. The benchmark allows investors to see performance of similar portfolios helping them gauge the return of their own.

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### Investment Process

The portfolios are overseen by WCIM investment professionals. Monthly meetings of the asset allocation team determine top-down strategies for the portfolios. A strict adherence to these recommendations aims to facilitate regular profit-taking and maintain risk management within appropriate levels. Additionally, the fund research and structured product team are tasked with providing the foundational components for the portfolio. All funds undergo thorough analysis to identify fund managers capable of sustaining enhanced returns while effectively diversifying risk.

### Our Team

Our Central Investment Team is the central decision-making body of our Group, and drives our investment process. Our natural bias is towards 'Total Return' investing, believing that the compound effect of reinvesting dividends and capital growth provides strong long-term returns. Our experience is primarily drawn from investing in both direct equities and collective investments.



Walker Crips' Central Investment Team (L to R): Wesley Coultas (Head of Investment Management), Rachel Blythe (Head of Model Portfolios), Shane Bennett (Head of Investment Strategy) and Chris Kitchenham (Head of Direct Equities)

### Investment Objective

The portfolio aims to outperform the benchmark on a total return basis over a 5 year rolling period with lower overall volatility than a portfolio without Structured Products.

### Walker Crips Structured Investments

Our structured products are designed to complement traditional investment strategies as part of a diversified and balanced portfolio. They are developed with a variety of features to suit a full range of risk appetites and investment objectives.

Combining our technical skill and experience, our client-focused team work with leading investment banks on an independent basis to offer a comprehensive range of structured investments. We can also specifically tailor investments for individuals or groups of investors on behalf of a single distributor.

Walker Crips is the market leading distributor of structured products in the UK. Our bespoke portfolios with structured investments provide exposure to equity indices, offering lower volatility and downside protection.

Our Discretionary Bespoke Portfolio Management Service is tailored for IFAs seeking to maximise growth potential for their clients while mitigating market volatility.

### Glossary

**Benchmarks** - either an index or base rate used as a comparator to assess a portfolio's performance.

**Ongoing Charges Figure ("OCF")** - our portfolios invest in other funds which themselves charge underlying management, administration and transaction charges. These charges are paid from within the fund itself and will not be shown as a debit on your portfolio.

**Portfolio Risk** - is the possibility of incurring loss from investments.

**Yield** - indicates income generated as a percentage value of the portfolio. Yields are not guaranteed and may fluctuate over time.

### Important Information

The value of any investment and the income arising from it is not guaranteed and can fall as well as rise, so that you may not get back the amount you originally invested. Past or simulated past performance is not a reliable indicator of future results. There is no guarantee that the portfolio objective will be met or that a positive return will be delivered over any time period. This illustration is not investment research and should not be construed as an offer or solicitation to buy, sell or trade in any of the investments, sectors or asset classes mentioned. The performance of individual portfolios will differ from the illustration due to timing differences in implementing investment decisions, the impact of annual management charges, trading taxes, individual restrictions and taxation constraints. Movements in exchange rates can have an adverse effect on the value. The asset allocations indicated may vary marginally depending on prevailing market conditions.

Structured products are provided and administered by Walker Crips Structured Investments which is a trading name of Walker Crips Investment Management Limited.

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