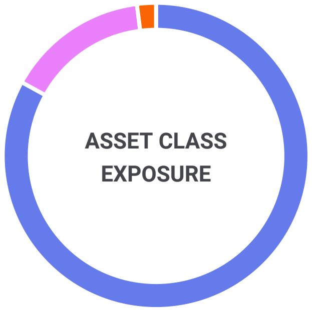
Affinity Passive 1 Transact - GBP

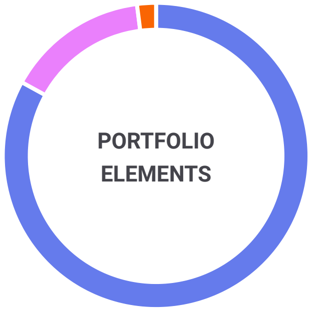
Model Factsheet
30 Nov 2022

1. Description

RISK PROFILE AFFINITY PASSIVE 1 TRANSACT



Fixed Income	83.00%
Equity	15.00%
Cash	2.00%



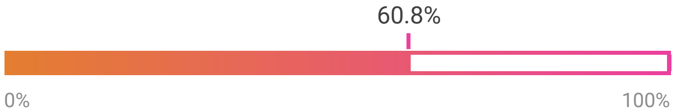
Core	83.00%
Satellite	15.00%
Cash	2.00%

MarketReturn	60.80%
Opportunistic	37.20%
Cash	2.00%

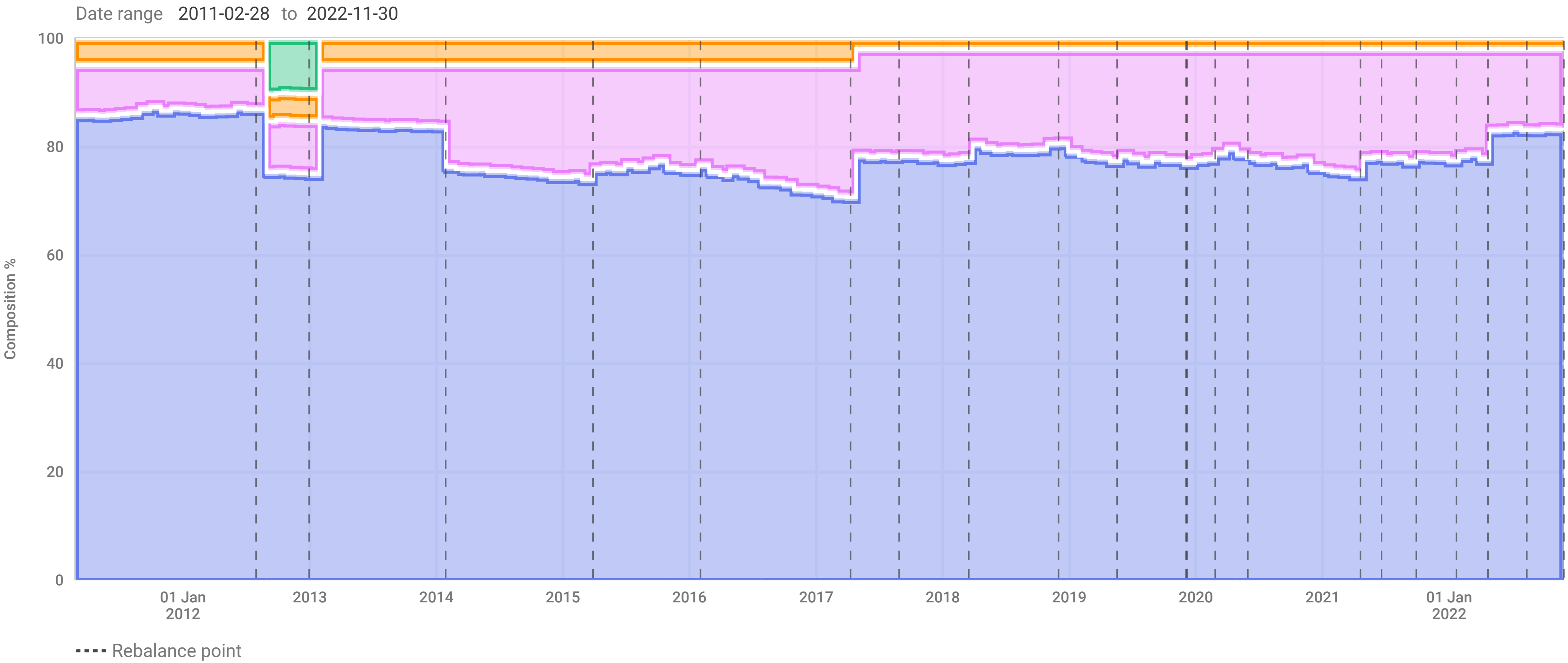
NONE EXPOSURE RANGE

ACTIVE EXPOSURE RANGE

PASSIVE EXPOSURE RANGE



2. Historic Asset Composition



The historic composition chart uses a monthly data frequency. This means that once a rebalance point occurs the historic composition chart will only update the exposures at the beginning of the following month.

Asset	Average value	Minimum value	Maximum value
Fixed Income	78.82 %	70.60 %	87.27 %
Equity	17.25 %	7.73 %	24.40 %
Cash	3.56 %	2.00 %	5.00 %
Bonds	10.31 %	10.16 %	10.42 %

3. Element Breakdown

Core Elements

NAME	WEIGHT	STRATEGY ALLOCATION	USAGE	RISK	APPLICATION
Royal London Short Duration Global Index Linked Fund M Inc	**12.40%**	Opportunistic	Diversifier	Risk off	Alpha
Vanguard UK Short Term IG Bond Index Acc GBP	**12.40%**	Market return	Diversifier	Risk off	Beta
iShares Overseas Govt Bond Index D Acc	**12.40%**	Market return	Diversifier	Risk off	Beta
AXA US Short Duration High Yield Z Acc	**12.40%**	Opportunistic	Diversifier	Risk off	Alpha
Vanguard Global Bond Index GBP Hedged	**12.40%**	Market return	Diversifier	Risk off	Beta
Royal London Short Dur Gilts M GBP Inc	**12.40%**	Opportunistic	Diversifier	Risk off	Alpha
Vanguard Global Short Term Bond Index GBP Hedged Acc	**8.60%**	Market return	Diversifier	Risk off	Beta

4. Element Breakdown (Continued)

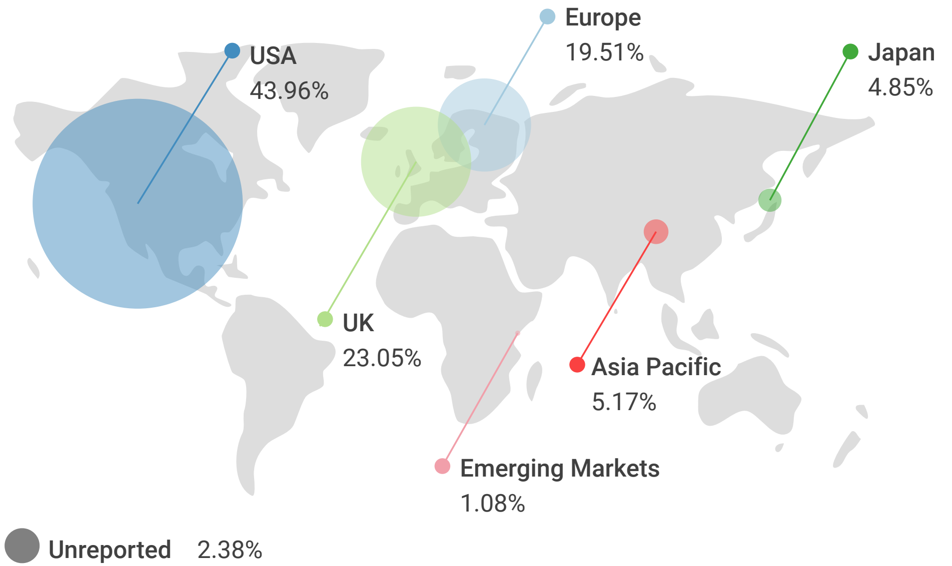
Satellite Elements

NAME	WEIGHT	STRATEGY ALLOCATION	USAGE	RISK	APPLICATION
L&G International Index I Acc	**3.00%**	Market return	Diversifier	Risk on	Beta
HSBC American Index C Acc	**3.00%**	Market return	Diversifier	Risk on	Beta
Vanguard FTSE U.K. All Share Index A Acc	**2.20%**	Market return	Diversifier	Risk on	Beta
L&G Global Infrastructure Index I Acc	**1.50%**	Market return	Diversifier	Risk on	Beta
L&G Global Health & Pharma I Acc	**1.50%**	Market return	Diversifier	Risk on	Beta
Vanguard FTSE UK Equity Income Index Acc	**1.50%**	Market return	Diversifier	Risk on	Beta
HSBC Japan Index C Acc	**1.00%**	Market return	Diversifier	Risk on	Beta
HSBC Pacific Index C Acc	**0.80%**	Market return	Diversifier	Risk on	Beta
iShares Emerging Markets Equity Index D Acc	**0.50%**	Market return	Diversifier	Risk on	Beta

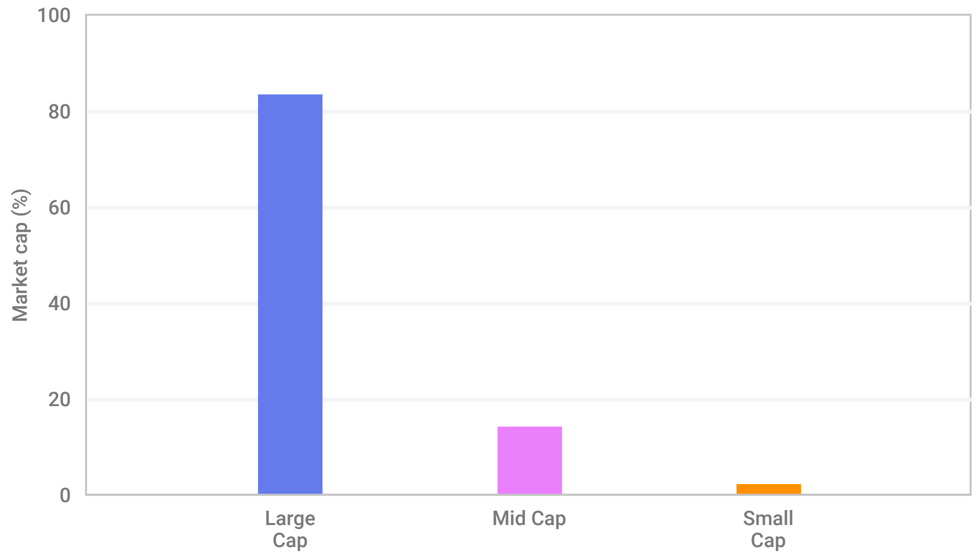
Cash 2.00%

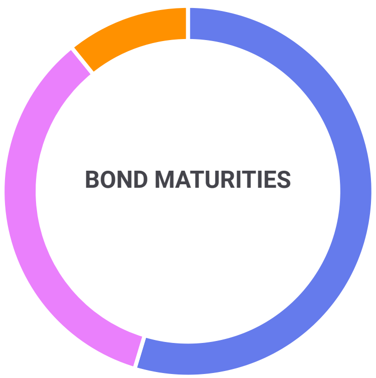
5. Aggregated Net Exposure

Regional Exposure

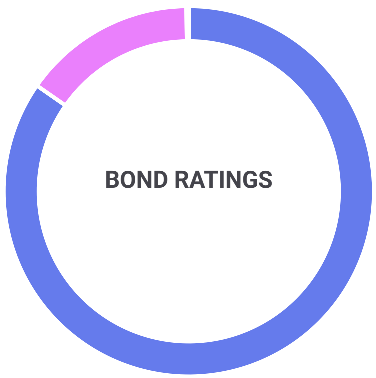


Equity Market Cap (%)





Short Term (1-3 yr)	54.65%
Intermediate Term (3-...	34.52%
Long Term (>10 yr)	10.83%



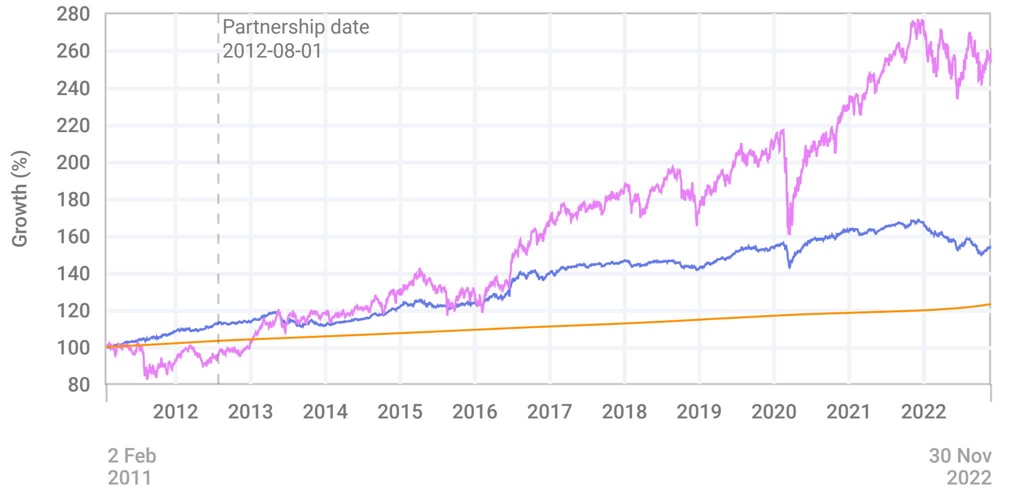
Investment Grade	84.68%
Speculative Grade/Hig...	15.11%
Unreported	0.21%

6. Overall Performance

Affinity Passive 1 Transact · FTSE World Equity · Cash + 1%

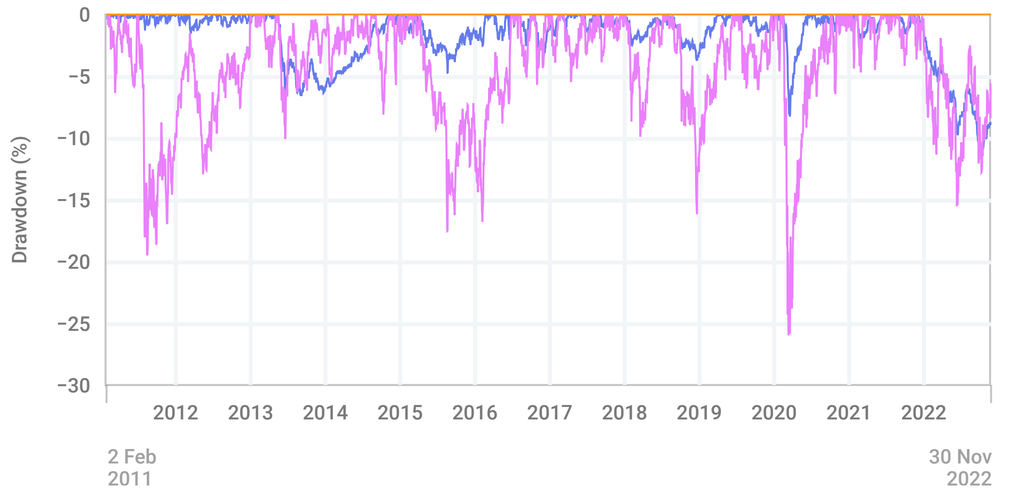
GROWTH (%) - OVER 1 YEAR 1 Dec 2021 - 30 Nov 2022

GROWTH (%) - FROM INCEPTION 2 Feb 2011 - 30 Nov 2022



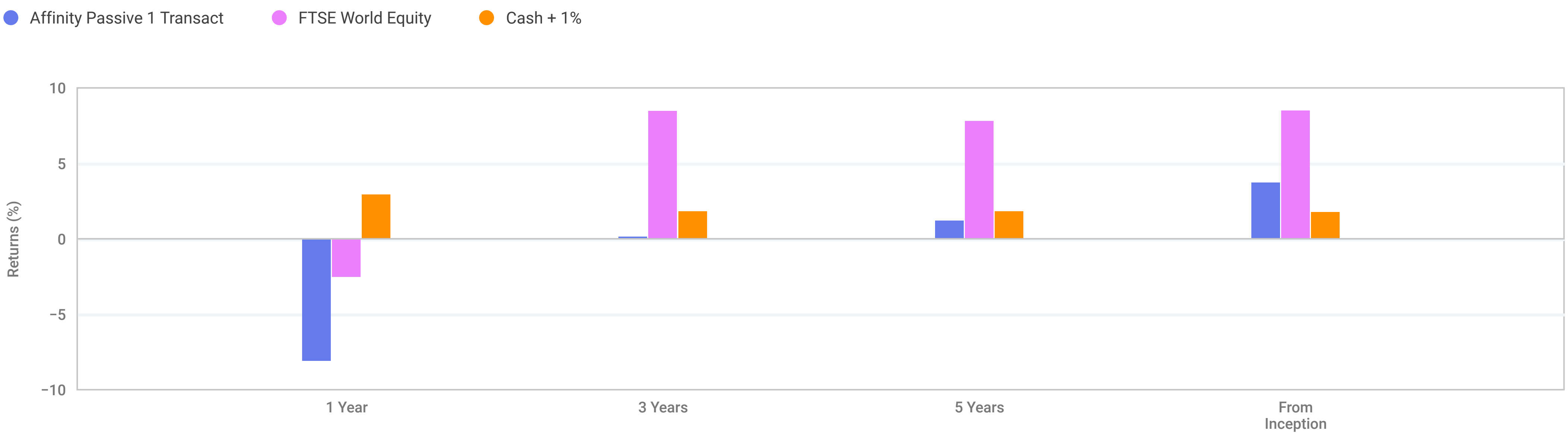
DRAWDOWN (%) - OVER 1 YEAR 1 Dec 2021 - 30 Nov 2022

DRAWDOWN (%) - FROM INCEPTION 2 Feb 2011 - 30 Nov 2022



The value of investments and the income from them can go down as well as up and past performance is not a guide to future performance.

7. Returns



MONTHLY BREAKDOWN AND YEARLY TOTALS (%)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2022	-2.44	-1.08	0.23	-1.68	-0.76	-2.80	2.70	-1.20	-3.38	0.92	1.24		-8.08
2021	-0.13	-1.23	0.61	1.01	-0.28	1.20	0.38	1.01	-0.51	-0.26	1.02	0.02	2.83
2020	0.70	-1.06	-3.72	3.16	2.04	1.47	0.15	0.35	0.73	-0.58	2.10	0.74	6.06
2019	1.40	0.33	1.50	0.99	0.20	1.47	1.89	0.37	-0.03	-0.99	0.57	0.16	8.11
2018	-0.57	-0.70	-0.17	0.81	0.65	-0.18	0.15	0.12	-0.60	-1.43	-0.24	-0.88	-3.02
2017	-0.35	2.24	0.31	0.47	0.75	-0.91	0.68	0.53	-0.66	0.88	-0.17	0.90	4.72

Capped to 6 years.

ANNUALISED ROLLING RETURNS (%)

	1 YEAR	3 YEAR	5 YEAR	INCEPTION
	-8.09	0.14	1.19	3.72
	-2.51	8.47	7.81	8.50
	2.93	1.82	1.82	1.78

CUMULATIVE RETURNS (%)

	1 YEAR	3 YEAR	5 YEAR	INCEPTION
	-8.06	0.41	6.05	53.76
	-2.50	27.52	45.38	161.52
	2.92	5.55	9.41	23.11

8. Annualised Analytics

● Affinity Passive 1 Transact ● FTSE World Equity ● Cash + 1%

PERFORMANCE - OVER 1 YEAR

1 Dec 2021 - 30 Nov 2022

	Affinity Passive 1 Transact	FTSE World Equity	Cash + 1%
RETURNS (%)	-8.09	-2.51	2.93
VOLATILITY (%)	4.00	17.82	0.08
ALPHA	-0.26 *		0.10 *
BETA	0.32 *	1.00	0.00 *
CORRELATION	0.90 *	1.00	-0.06 *
SHARPE RATIO	-2.37	-0.22	N/A
SORTINO RATIO	-3.00	-0.31	N/A
MAX DRAWDOWN (%)	-11.29	-15.53	0.00

PERFORMANCE - FROM INCEPTION

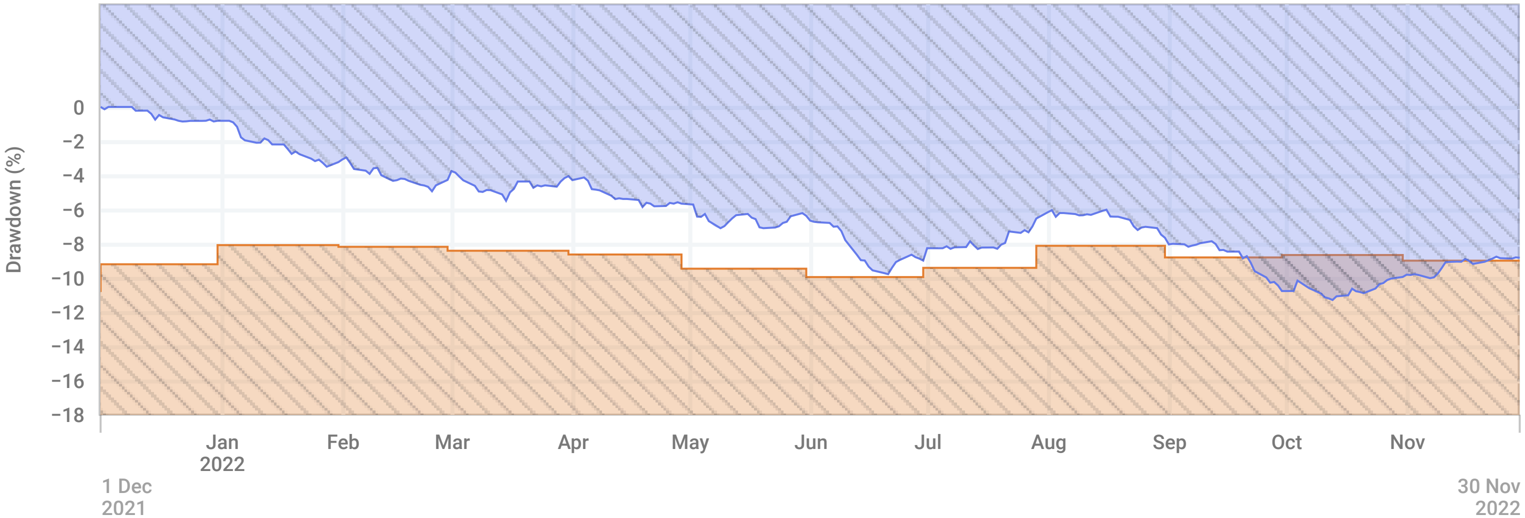
2 Feb 2011 - 30 Nov 2022

	Affinity Passive 1 Transact	FTSE World Equity	Cash + 1%
RETURNS (%)	3.72	8.50	1.78
VOLATILITY (%)	3.60	14.73	0.04
ALPHA	0.08		0.10
BETA	0.27	1.00	0.00
CORRELATION	0.72	1.00	-0.07
SHARPE RATIO	0.85	0.53	N/A
SORTINO RATIO	1.26	0.74	N/A
MAX DRAWDOWN (%)	-11.29	-25.98	0.00

*Calculated over a 3 year period where history permits.

STRESS TEST DRAWDOWN (%)

1 Dec 2021 - 30 Nov 2022



Stress test notes

The chart shows the calculated drawdown over the last year. The Review Point is the fund intervention point. Any drawdown above this line indicates a typical drawdown in a normal market cycle. Should the drawdown hit the review point, then this indicates that market conditions may be abnormal. This is the point that we would consider taking immediate action for an extreme market event.

9. Disclaimer

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