



# Affinity Passive RP2 - GBP

Model Factsheet  
30 Nov 2022

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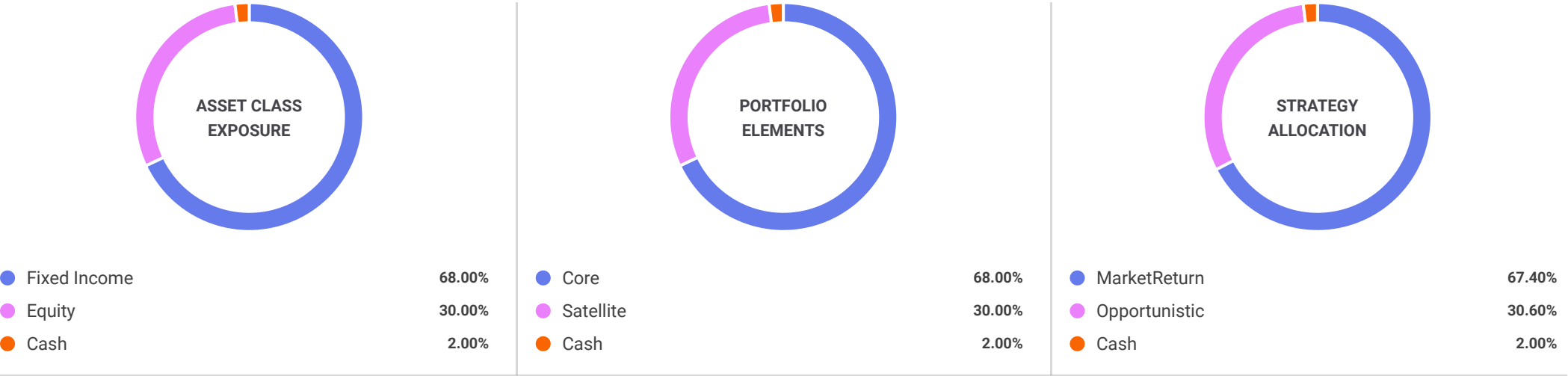
# 1. Description



## RISK PROFILE AFFINITY PASSIVE RP2

The 2-out-of-7 risk range is for investors with a low risk tolerance and with a minimum of a 3 year time horizon. Portfolios are designed to be fairly stable, with modest returns that may not keep pace with inflation in some years. The investor should expect to outperform the Cash +1% comparator on a 3 years rolling basis. Losses in more exceptional periods could be expected to be in the region of 20%.\*

\* - Past performance is not a guide to future performance. The value of investments and the income from them can go down as well as up. The information provided is for illustrative purposes only and potential outcomes are not guaranteed. The potential losses are based on historical data from the FTSE World & Barclays Global Aggregate Indices over the past 21 years. This data is purely backward looking and does not represent possible future outcomes.



### NONE EXPOSURE RANGE



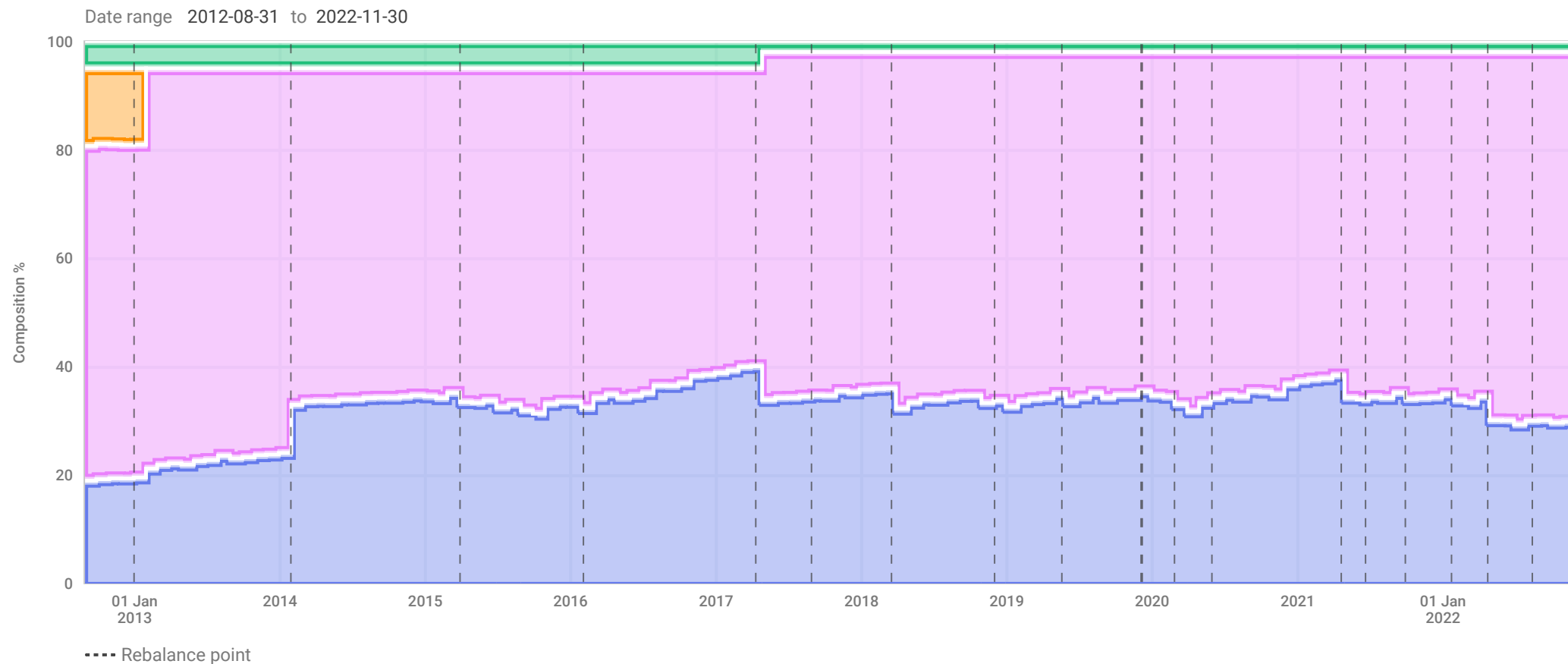
### ACTIVE EXPOSURE RANGE



### 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
Equity	32.58 %	18.94 %	40.06 %
Fixed Income	63.50 %	54.94 %	73.83 %
Bonds	14.10 %	13.94 %	14.31 %
Cash	3.35 %	2.00 %	5.00 %

### 3. Element Breakdown



#### Core Elements

NAME	WEIGHT	↓	STRATEGY ALLOCATION	USAGE	RISK	APPLICATION
Royal London Short Duration Global Index Linked Fund M Inc	10.20%		Opportunistic	Diversifier	Risk off	Alpha
Royal London Short Duration Gilts Z Inc	10.20%		Opportunistic	Diversifier	Risk off	Alpha
AXA US Short Duration High Yield ZI Gross Acc	10.20%		Opportunistic	Diversifier	Risk off	Alpha
Vanguard UK Short Term IG Bond Index Acc GBP	10.20%		Market return	Diversifier	Risk off	Beta
iShares Overseas Govt Bond Index D Acc	10.20%		Market return	Diversifier	Risk off	Beta
Vanguard Global Bond Index GBP Hedged	10.20%		Market return	Diversifier	Risk off	Beta
Vanguard Global Short Term Bond Index GBP Hedged Acc	6.80%		Market return	Diversifier	Risk off	Beta

## 4. Element Breakdown (Continued)



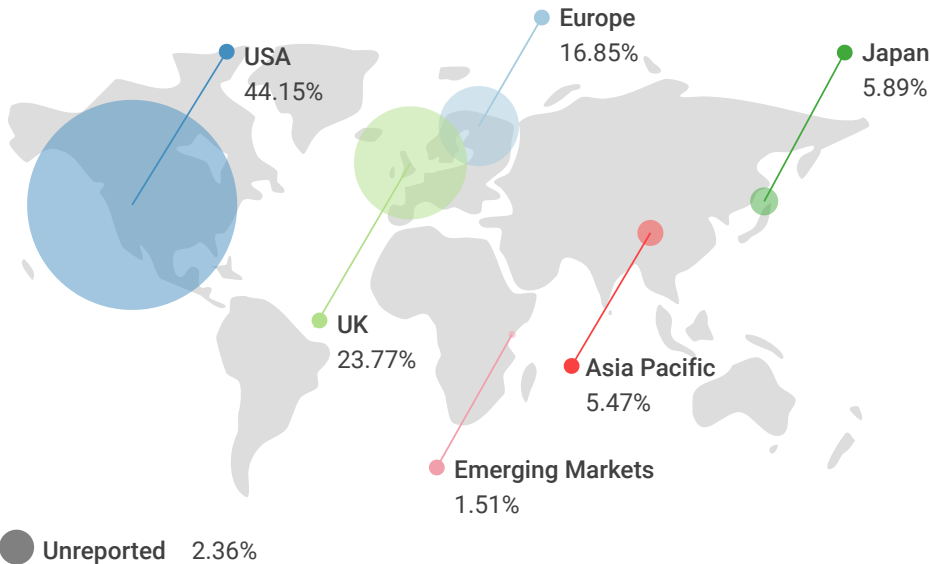
### Satellite Elements

NAME	WEIGHT	↓	STRATEGY ALLOCATION	USAGE	RISK	APPLICATION
L&G International Index I Acc	6.00%		Market return	Diversifier	Risk on	Beta
HSBC American Index C Acc	6.00%		Market return	Diversifier	Risk on	Beta
Vanguard FTSE UK Equity Income Index Acc	4.50%		Market return	Diversifier	Risk on	Beta
L&G Global Infrastructure Index I Acc	3.00%		Market return	Diversifier	Risk on	Beta
Vanguard FTSE U.K. All Share Index A Acc	3.00%		Market return	Diversifier	Risk on	Beta
L&G Global Health & Pharma I Acc	3.00%		Market return	Diversifier	Risk on	Beta
HSBC Japan Index C Acc	2.10%		Market return	Diversifier	Risk on	Beta
HSBC Pacific Index C Acc	1.50%		Market return	Diversifier	Risk on	Beta
iShares Emerging Markets Equity Index D Acc	0.90%		Market return	Diversifier	Risk on	Beta

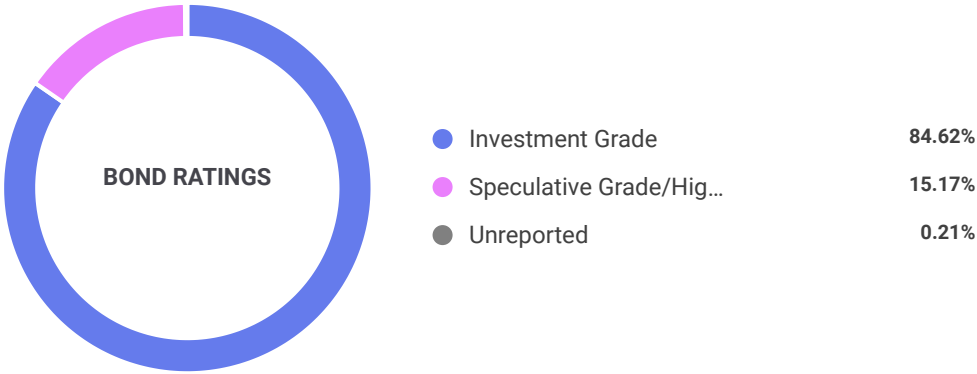
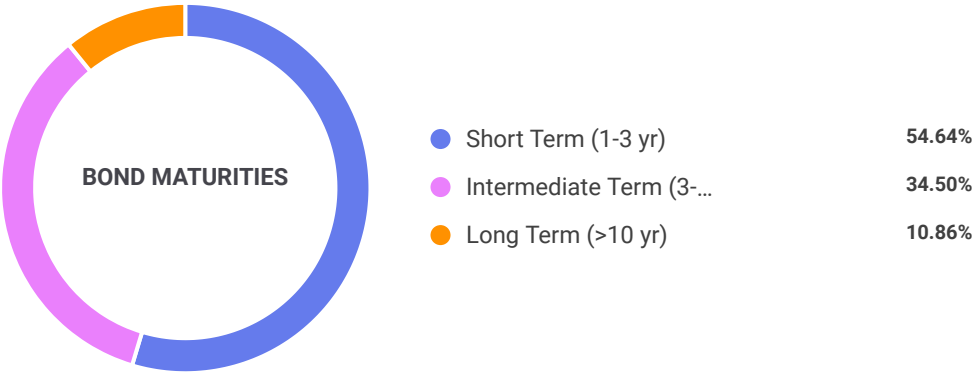
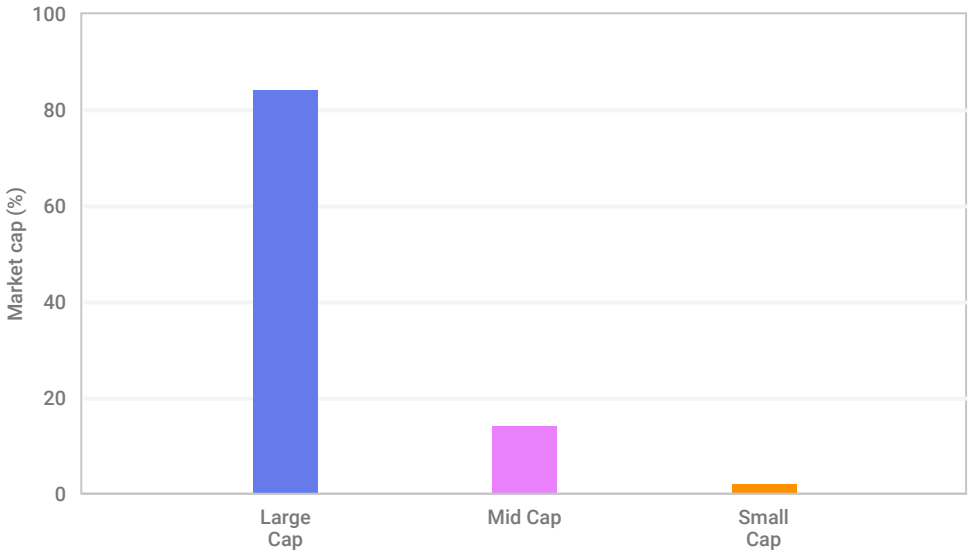
**Cash** 2.00%

# 5. Aggregated Net Exposure

## Regional Exposure



## Equity Market Cap (%)



## 6. Overall Performance



● Affinity Passive RP2    ● FTSE World Equity    ● Cash + 1.5%

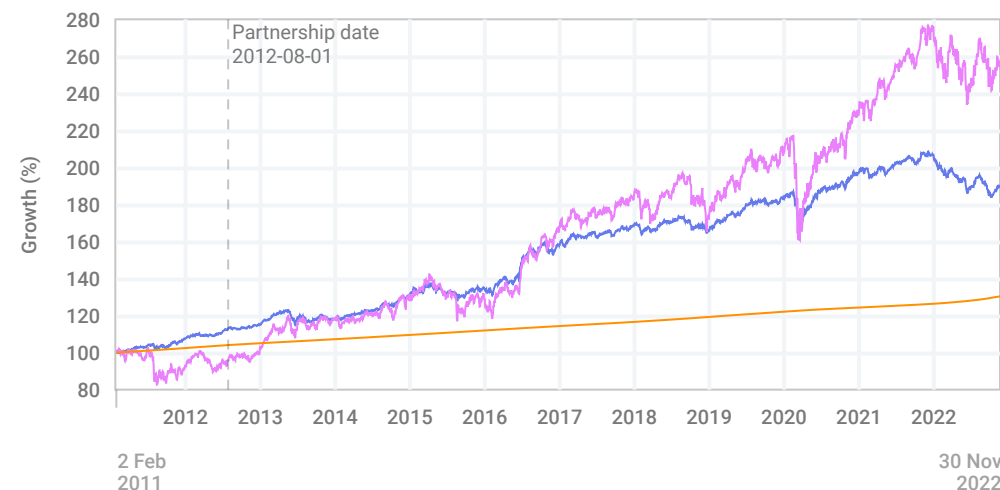
**GROWTH (%) - OVER 1 YEAR**

1 Dec 2021 - 30 Nov 2022



**GROWTH (%) - FROM INCEPTION**

2 Feb 2011 - 30 Nov 2022



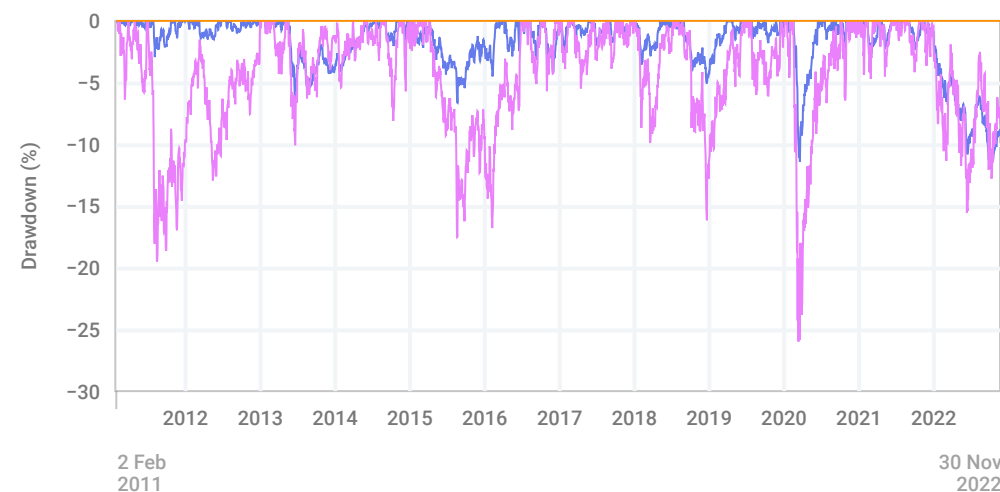
**DRAWDOWN (%) - OVER 1 YEAR**

1 Dec 2021 - 30 Nov 2022



**DRAWDOWN (%) - FROM INCEPTION**

2 Feb 2011 - 30 Nov 2022

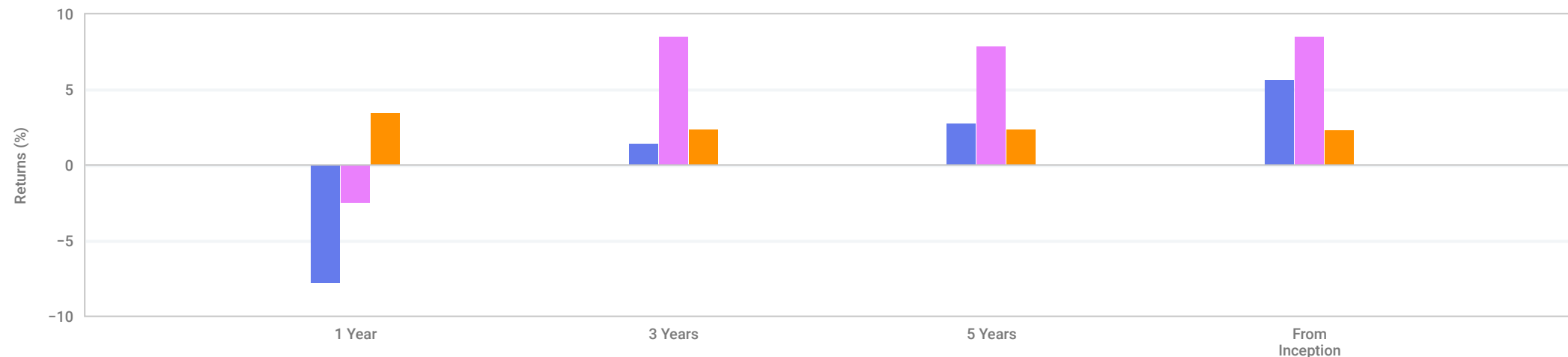


The value of investments and the income from them can go down as well as up and past performance is not a guide to future performance.

## 7. Returns



● Affinity Passive RP2    ● FTSE World Equity    ● Cash + 1.5%



### MONTHLY BREAKDOWN AND YEARLY TOTALS (%)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2022	-3.17	-1.37	0.98	-1.95	-0.70	-3.27	3.18	-0.80	-3.68	1.06	1.52		-8.13
2021	0.05	-1.10	0.97	1.43	-0.48	1.64	0.25	1.62	-0.67	-0.16	1.14	0.38	5.14
2020	0.59	-2.26	-4.52	4.18	2.59	1.96	-0.07	1.03	0.65	-0.89	3.30	1.11	7.61
2019	2.12	0.51	1.68	1.44	-0.38	1.91	2.46	-0.17	0.28	-1.04	1.00	0.28	10.50
2018	-0.40	-0.34	-0.54	1.28	1.41	-0.04	0.45	0.61	-0.60	-1.92	0.14	-1.77	-1.77
2017	-0.11	2.74	0.41	-0.42	1.21	-0.97	0.73	1.23	-1.22	1.88	-0.38	1.30	6.50

Capped to 6 years.

### ANNUALISED ROLLING RETURNS (%)

	1 YEAR	3 YEAR	5 YEAR	INCEPTION
Affinity Passive RP2	-7.80	1.40	2.72	5.60
FTSE World Equity	-2.51	8.47	7.81	8.50
Cash + 1.5%	3.44	2.33	2.33	2.28

### CUMULATIVE RETURNS (%)

	1 YEAR	3 YEAR	5 YEAR	INCEPTION
Affinity Passive RP2	-7.78	4.24	14.31	90.08
FTSE World Equity	-2.50	27.52	45.38	161.52
Cash + 1.5%	3.43	7.11	12.13	30.48



## 8. Annualised Analytics



● Affinity Passive RP2    ● FTSE World Equity    ● Cash + 1.5%

### PERFORMANCE - OVER 1 YEAR

1 Dec 2021 - 30 Nov 2022

	Affinity Passive RP2	FTSE World Equity	Cash + 1.5%
RETURNS (%)	-7.80	-2.51	3.44
VOLATILITY (%)	5.36	17.82	0.08
ALPHA	-0.22 *		0.14 *
BETA	0.42 *	1.00	0.00 *
CORRELATION	0.94 *	1.00	-0.06 *
SHARPE RATIO	-1.72	-0.22	N/A
SORTINO RATIO	-2.19	-0.31	N/A
MAX DRAWDOWN (%)	-12.00	-15.53	0.00

### PERFORMANCE - FROM INCEPTION

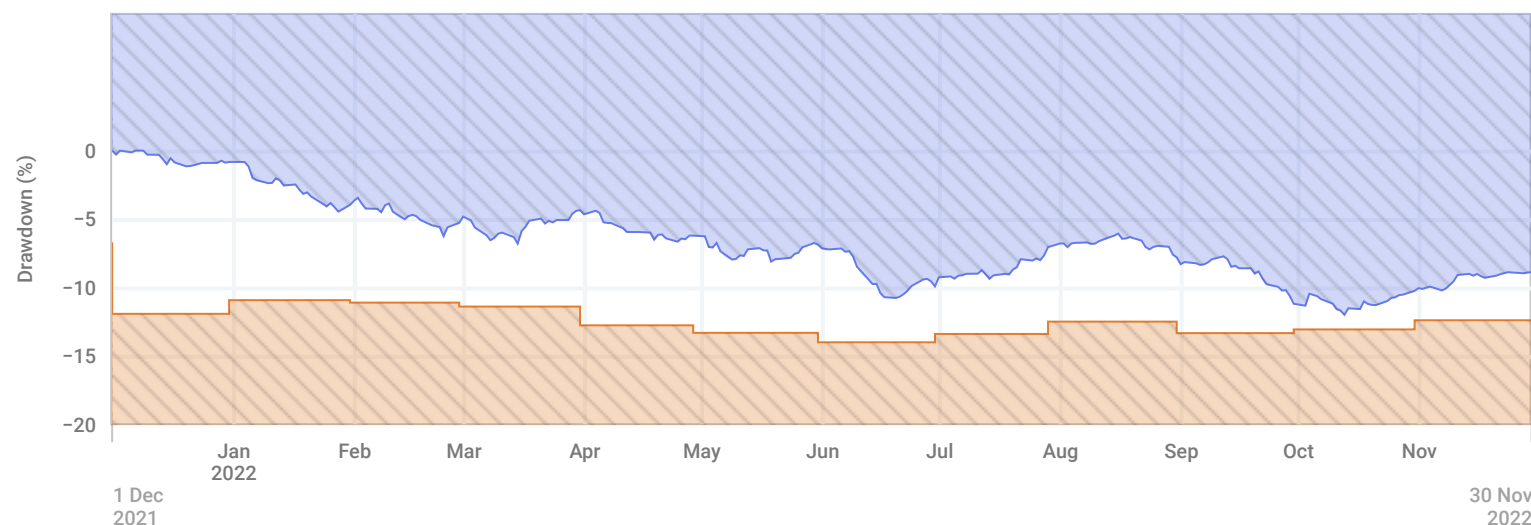
2 Feb 2011 - 30 Nov 2022

	Affinity Passive RP2	FTSE World Equity	Cash + 1.5%
RETURNS (%)	5.60	8.50	2.28
VOLATILITY (%)	4.90	14.73	0.04
ALPHA	0.15		0.14
BETA	0.39	1.00	0.00
CORRELATION	0.84	1.00	-0.07
SHARPE RATIO	1.01	0.53	N/A
SORTINO RATIO	1.48	0.74	N/A
MAX DRAWDOWN (%)	-12.00	-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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