

Investment Objective

The Portfolio seeks to provide investors with consistent returns of 3-5% above annual UK inflation. The Inflation Plus portfolio is targeted at Balanced investors seeking consistent returns with low volatility, very little drawdowns, which are genuinely de-correlated to equity markets. The return profile of the Inflation Plus Portfolio is attractive at any point in the investment cycle, however coupled with the current interest rate environment and increased volatility in all traditional global markets, makes Inflation Plus a particular compelling investment solution for a Balanced investor.

Investment Strategy

Our approach to providing effective and efficient investment strategies for our clients leans on the multi-asset theory, that invests into five core asset classes.

Complimentary diversification amongst asset classes, investment styles and strategies are essential to enhancing returns and reducing risks inherent within a portfolio. By ensuring that our allocation is appropriate at all stages within an economic cycle, we are able to increase the probability of all assets adding value.

The problem of most packaged investment solutions remains actual investment selection, making excessive investments into illiquid strategies or risks of excessive turnover. By using a "Modern Portfolio Theory" approach to investing we can alleviate the majority of these risks relatively easily and focus on optimising returns within a diversified range of asset classes including fixed income, equities, property, cash and 'alternative assets'.

Investment Philosophy

In order to deliver the returns which our clients expect, we have formed a forward looking philosophy that combines both fundamental and technical analysis with modern portfolio theory; together forming an innovative multi asset solution.

We seek positive real returns over relative returns, whilst also seeking to smooth out the volatilities that can be associated with any particular asset or time period.

The key components - "four pillars" of the UNIQ philosophy are:

1. Manager Driven Focus:

Our continuous manager research programme concentrates on identifying, evaluating and understanding a manager. Our analysis process seeks out managers who have demonstrated an ability to consistently apply a clearly defined investment discipline and who are prepared to express their investment conviction in their portfolios. These individuals must have a passion for investing and operate within an environment that cultivates rather than stifles their talent.

2. Combining Traditional and Alternative Asset Classes to generate long term real returns

Over the medium to long term (3 to 5 years), traditional and alternative asset classes generate a return above inflation (real return). Alternative asset classes have embedded sources of real return combined with attractive volatility and correlation properties.

3. Strategic Asset Allocation Drives the Majority of Portfolio Return and Risk

The Strategic Asset Allocation of a portfolio will determine the vast majority of the portfolio's return and risk. Market timing and tactical asset allocation activities are unlikely to add value over time: additional trading increases cost and potentially increases portfolio risk.

4. Modern Portfolio Theory: Diversification Increases Risk-adjusted Returns

Diversification across multiple asset classes with varied correlations increases portfolio risk-adjusted return creating a more "efficient" portfolio.

The Inflation Plus Portfolio has the ability to post "absolute returns" by being able to make money irrespective of market movements, when paired with low correlation to traditional investments; Inflation Plus makes a compelling investment solution for a Balanced Investor.

Quick Portfolio Details

- Strategy - Absolute Return
- Asset Class - Multiple Asset
- Currency - GBP/USD/EUR
- Management Style - Active with Low turnover
- Risk Management - Disciplined with Price targets and loss thresholds
- Access - Through Life Bonds, Fund platforms and Private bank custodians
- Investment Manager - AQA Capital

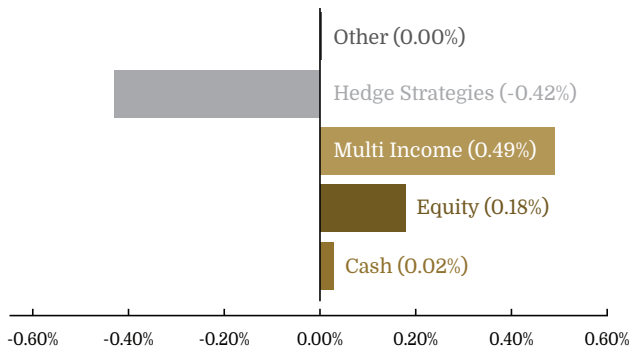
Performance Summary

YTD	1 YR	3 YR	SINCE INCEPTION	STANDARD DEVIATION	TARGET RETURN CASH	TARGET VOLATILITY
0.25%	4.84%	22.12%	34.06%	6.9%	+3-5%	6-8%

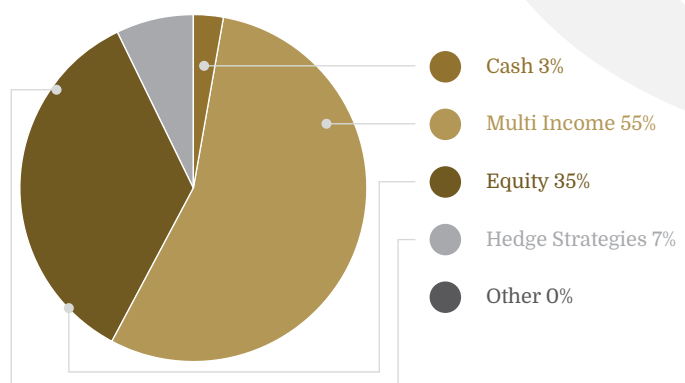
Major Benchmark Analysis

ALL BENCHMARK DATA	YTD	2024	3yr Annualised ROR	Maximum Drawdown	Volatility	2022	2021
UniQ Multi Asset InflationPlus	0.25%	9.49%	7.37%	-5.07%	6.70%	7.20%	9.74%
S&P 500 Price Index	-4.38%	25.16%	7.96%	-19.45%	18.89%	-19.45%	28.71%
Dow Jones Industrial Average	-0.92%	14.07%	6.99%	-34.78%	21.15%	-8.78%	20.95%
FTSE 100 Index	3.90%	5.38%	4.96%	-28.89%	17.33%	0.90%	18.40%
MSCI Emerging Markets Free	2.93%	7.5%	-4.26%	-27.91%	20.55%	-20.09%	-2.54%
Bloomberg Global Aggregate Bond Index	-1.07%	3.98%	-3.52%	21.99%	5.78%	-13.01%	-4.71%
UniQ Multi Asset InflationPlus - Rankings		3rd	2nd	1st	2nd	1st	4th

Attribution Analysis



Current Asset Allocation



Top Underlying Holdings

TOP 5 HOLDINGS	Currency	Strategy	Legal Format	Weighting
Algebris Global Opps Credit	USD	MULTI INCOME	UCIT	12.00%
AQA High Yield Crp Bnd UCITS	USD	MULTI INCOME	UCIT	12.00%
Artemis HY CLASS I HEDGED	USD	MULTI INCOME	UCIT	10.00%
Zest Quantamental	USD	EQUITY L/S	UCIT	10.00%
MAN GLG Dynamic Income	USD	MULTI INCOME	UCIT	6.00%

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