

Investment Objective

The objective of this portfolio is to provide a combination of income and capital growth, ideal for the medium growth investor. The portfolio provides exposure to capital markets through a diversified range of international investments and aims to achieve above inflation + 5% investment returns over the longer term. The portfolio should demonstrate a maximum drawdown profile of no greater than 7% in any period with a maximum volatility of 7%.

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 UNI Q 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.

UniQ Growth portfolio has the ability to post "absolute returns" by being able to make money irrespective of market movement, when paired with low correlation to traditional investments; The Growth portfolio makes a compelling investment solution for the medium Growth 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

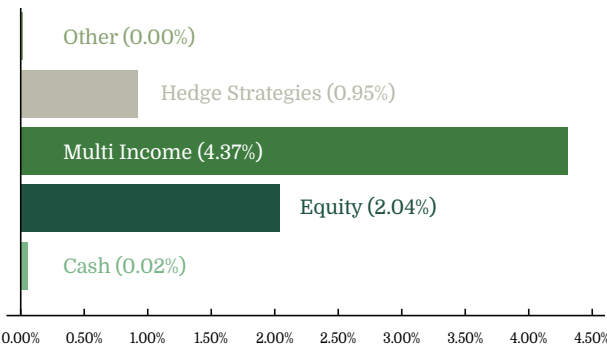
Performance Summary

1 Month	YTD	1 YR	3 YR	SINCE INCEPTION	STANDARD DEVIATION	TARGET RETURN CASH	TARGET VOLATILITY
0.97%	7.02%	7.02%	26.93%	41.11%	8.8%	7%	7-10%

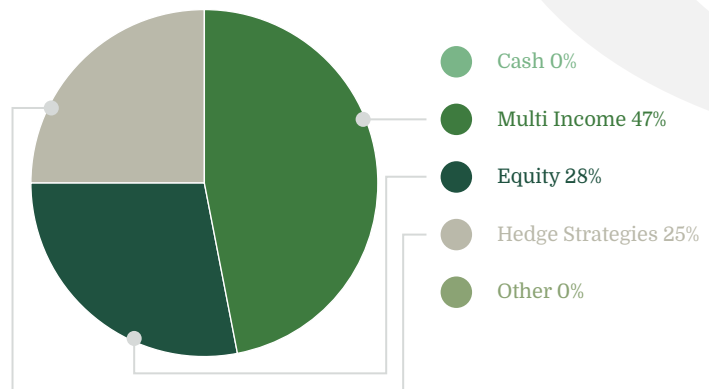
Major Benchmark Analysis

ALL BENCHMARK DATA	2023	3yr Annualised ROR	Maximum Drawdown	Volatility	2022	2021
UniQ Multi Asset Growth Portfolio	7.02%	8.97%	-7.50%	8.10%	6.72%	13.19%
S&P 500 Price Index	24.35%	11.20%	-19.45%	18.89%	-19.45%	28.71%
Dow Jones Industrial Average	13.70%	8.62%	-34.78%	21.15%	-8.78%	20.95%
FTSE 100 Index	2.49%	7.26%	-28.89%	17.33%	0.90%	18.40%
MSCI Emerging Markets Free	9.83%	-4.26%	-27.91%	20.55%	-20.09%	-2.54%
Bloomberg Global Aggregate Bond Index	7.15%	-3.52%	21.99%	5.78%	-13.01%	-4.71%
UniQ Multi Asset Growth Model - Rankings	5th	2nd	1st	2nd	1st	4th

Attribution Analysis



Current Asset Allocation



Top Underlying Holdings

TOP 5 HOLDINGS	Currency	Strategy	Legal Format	Weighting
Storm Capital Nordic Yield	USD	MULTI INCOME	UCIT	15.00%
Zest Quantamental	USD	EQUITY	UCIT	13.00%
AQA Select Income	USD	MULTI INCOME	UCIT	13.00%
Nanjia Civetta	USD	EQUITY	UCIT	10.00%
Tulip Trend CTA	USD	ABSOLUTE RETURN	UCIT	10.00%

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