ROWAN DARTINGTON – BALANCED

COLLECTIVES SERVICE: INTERMEDIARIES

PORTFOLIO INFORMATION

Information as at	31st Mar 2018
Our AMC*	0.35%
Our Admin Charge*	0.30%
Underlying Fund	0.77%
Total TER#	1.42%
Portfolio Yield**	2.04%
Model Volatility (3 year actual)	6.51
Benchmark Volatility (3 year actual)	6.15
Launch Date	30th Nov 2011
Min. Investment	£10,000
Min. Additional Investment	£1,000
Min. Regular Investment	£300/month
Min. Withdrawal	£1,000

TOP 10 HOLDINGS

L&G UK Property
Liontrust Special Situations
CRUX European Special Situations
JOHCM UK Equity Inc
Black Rock Corporate Bond
JOHCM UK Dynamic
Stewart Worldwide Sustainability
Threadneedle UK Equity Income
Newton Global Income
Investec UK Alpha

CONTACT

Rowan Dartington Intermediaries
Colston Tower
Colston Street
Bristol BS1 4RD

0117 9277273

info@rowan-dartington.co.uk

INVESTMENT OBJECTIVE: APRIL 2018

The model is designed for clients who want a balance between income producing investments and growth orientated investments. It will generate a modest level of income and aim to provide a steady capital return over the longer term. The portfolio will invest in funds of equities and fixed interest with a bias towards equities. Over the long term it is the equity bias that should generate the majority of any capital appreciation.

PERFORMANCE (%):

	CUMULATIVE (%)						DISCRETE (%)		
	1m	3m	6m	1yr	3yrs	5yrs	2017	2016	2015
Balanced Model	-1.83	-3.21	-0.20	2.93	20.96	46.62	10.72	13.81	5.56
ARC Sterling Steady Growth	-1.80	-3.27	-0.38	2.15	15.41	31.51	9.40	11.57	2.26

Please note:
The chart above shows the performance of the Balanced Model from 30/11/2011 when the model launched. Accordingly, this live data shows how the model performed taking into account any changes to the model, any underlying fund charges, and Rowan Dartington Intermediaries management and administration fees including VAT. This performance uses historic price information and should not be taken as a guide to future performance.

INVESTMENT OUTLOOK:

The 'Beast from the East' caused some short-term disruption to what has otherwise been resilient economic data, domestically. Overseas data has also continued to show reasonable strength and, as expected, the US Federal Reserve raised interest rates once again in March by 25 basis points. The Fed also indicated that it was prepared to instigate further tightening if necessary. Bond yields seem finely balanced as investors weigh-up the asset class's merits as a safe haven and the prospect of monetary tightening. Equity markets continue to endure higher volatility this year, the principal driver of which has been increasing levels of US protectionism and the prospect of further global trade wars. President Trump and China have become embroiled in a 'tit-for-tat' series of tariffs and counter-tariffs on each other's aluminium, steel, and agricultural products. Tensions with Russia have also escalated as their relationship with the West has deteriorated. This model's mix of assets is intended to provide a broadly balanced portfolio with any returns made up of both income and capital growth.

KEY POINTS

- Returns via a combination of income and growth
- Strategic asset allocation investment process
- Multiple asset classes
- High quality funds
- Active management 4D Investment Monitoring - Full details available on request

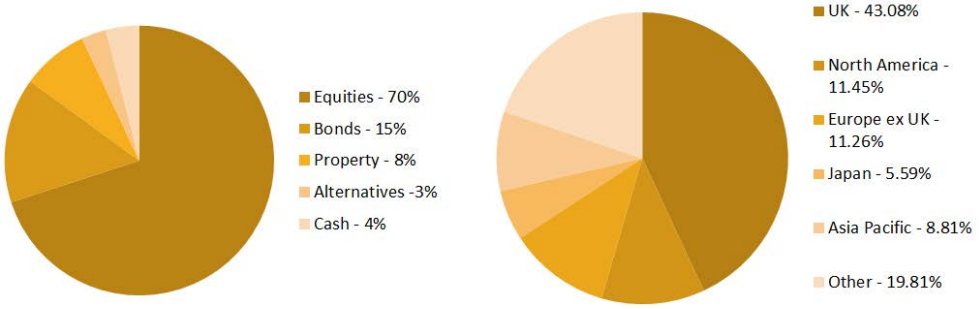
PLATFORMS

- 7IM
- Aegon
- Alliance Trust
- Ascentric
- Aviva
- Fusion
- Nucleus
- Elevate
- Novia
- Standard Life
- Transact
- Zurich

Dynamic Planner
Fund Risk Profile
Powered by Distribution Technology
6
High Medium Risk

INVESTMENT OBJECTIVE:

APRIL 2018



Risk Group 1	Risk Group 2	Risk Group 3	Risk Group 4	Risk Group 5
15%	15%	40%	15%	15%

Please note:
The risk gauge is a graphical representation of the fund's risk weighting for illustrative purposes only.

Please find the definitions for each 'Risk Group' in our Investment Risk Classification Matrix.

* The custodian charge, underlying funds Total Expense Ratio (TER) and total TER are those relating to investments made and held in our internal nominee. If you are investing via an alternative third-party platform, the custodian charge and transaction cost may be different, and the underlying funds TER will depend on the types of units (e.g. retail or institutional) that can be accessed via that third party platform. Some funds available on the Rowan Dartington platform may not be available on third-party platforms, in this instance an alternate fund will be used. Rowan Dartington Intermediaries cannot be held responsible for any differences in the published TER or transaction cost when using a third party platform. VAT will be charged where applicable.

** Portfolio yield gives an indication of the current level of income which is expected to be distributed over the coming 12 months. This is based on the current holdings within the portfolio, and after the deduction of the investment funds' annual management charges – it is gross of basic rate tax. It excludes the annual Rowan Dartington management charge.

The underlying fund TER relates to the fund AMC, custody and other associated charges applied by the underlying funds. The total TER comprises of our management fee, administration fee and underlying fund TERs.

Source: Performance and sector analysis data compiled by Financial Express.

IMPORTANT INFORMATION:

This publication is provided solely to assist investors to make their own investment decisions, and is for illustrative purposes only. The Model Portfolio may not be suitable for all recipients and does not constitute a personal recommendation to invest, or a solicitation to purchase any investment or product. The opinions expressed within this are those of Rowan Dartington Intermediaries and are subject to change without notice. You should seek advice from your adviser before making any investments. The past performance is not a reliable guide to future performance. The value of shares and the income from them can fall as well as rise and investors may get back less than they originally invested. The tax treatment of investments depends on each individual's circumstances and is subject to changes in tax legislation. The sterling value of overseas investments, and the income from them, is subject to currency fluctuations. All estimates and prospective figures quoted in this publication are forecast and are not guaranteed.

Rowan Dartington Intermediaries, its associate companies and/or their clients, directors and employees may own or have a position in the securities mentioned herein and may add to or dispose of any such securities. The information contained within this document is believed to be correct, but it cannot be guaranteed. This factsheet may not be reproduced or distributed in any format or by any means without the prior written consent of Rowan Dartington Intermediaries. Rowan Dartington Intermediaries is a trading name of Rowan Dartington & Co Limited.

Registered in England & Wales No. 2752304 at Colston Tower, Colston Street, Bristol, BS1 4RD. Rowan Dartington & Co Limited i s authorised and regulated by the Financial Conduct Authority. The FCA does not regulate trust or taxation advice.