ROWAN DARTINGTON - COLLECTIVE PORTFOLIO SERVICE

DISCRETIONARY MANAGED SERVICE: HIGH RISK MODEL (5) - ADVENTUROUS

Rowan Dartington

PORTFOLIO INFORMATION

Information as at	29 Feb 2024
OCF[1]	0.68%
Portfolio Yield[2]	1.66%
Our AMC (+VAT)[3]	0.35%
Admin Charge	0.30%
Model Volatility (3 years)	3.38
Benchmark Volatility (3 years)	9.31
Launch Date	30 Nov 2011

TOP 10 HOLDINGS

CT American ZNA GBP	10.1%
FTGF ClearBridge US Large Cap Growth Premier Acc GBP	10.1%
Dodge & Cox US Stock Acc GBP	8.0%
JOHCM UK Equity Income Y Acc	7.7%
Artemis US Smaller Companies I Acc GBP	6.5%
CT American Smaller Companies (US) ZNA GBP	6.5%
Liontrust Special Situations I Inc TR	5.7%
TB TB Amati UK Listed Smaller Companies B Acc	5.7%
iShares Core S&P 500 UCITS ETF GBP TR	5.6%
Polar Capital UK Value Opportunities I Acc GBP	4.8%

CONTACT

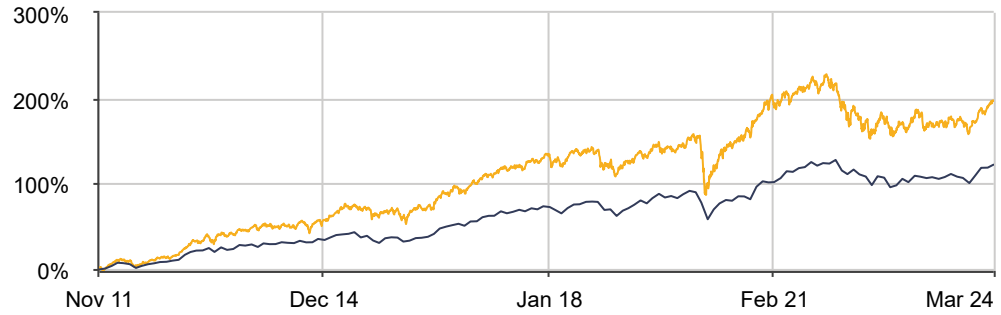
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INVESTMENT OBJECTIVE:

February 2024

The aim of your portfolio is to deliver long-term returns exceeding those of the ARC Equity Risk benchmark, while remaining within your risk profile. The portfolio aims to achieve this return primarily through capital appreciation, but may also generate returns from income. Equity exposure will range from 90% to 100%. Your portfolio will be primarily invested in UK and global equities, but can also invest in Fixed Interest, Alternatives and Cash, and will include a range of funds. Rowan Dartington will manage your assets in line with your objective and risk profile throughout the lifetime of the portfolio. Investors should be willing and able to put their capital at risk and be able to tolerate a loss to their investment or initial amount invested.

CUMULATIVE PAST PERFORMANCE (%)



Intermediaries Adventurous

ARC Sterling Equity Risk PCI

Nov 11 - Mar 24 Data from FE fundinfo 2024

Past performance is not indicative of future performance. The value of shares and the income from them can fall as well as rise and investors may get back less than the amount invested.

CUMULATIVE (%)

	1m	3m	6m	1yr	3yrs	5yrs
Intermediaries Adventurous	2.88	9.22	8.57	6.77	2.87	32.88
ARC Sterling Equity Risk PCI	1.60	6.03	6.74	6.76	10.11	29.67

12 MONTH DISCRETE PERFORMANCE PERIODS (%)

	Feb 23 - Feb 24	Feb 22 - Feb 23	Feb 21 - Feb 22	Feb 20 - Feb 21	Feb 19 - Feb 20
Intermediaries Adventurous	6.77	-1.52	-2.17	25.79	2.68
ARC Sterling Equity Risk PCI	6.76	-1.41	4.62	13.43	3.81

Please note: The chart above shows the performance of the Intermediaries Adventurous Model from 30 Nov 2011 when the model launched. Performance is illustrated inclusive of any changes to the model, any underlying fund charges, and Rowan Dartington's management and administration fees. The illustrated performance excludes the relevant platform providers custody charge which may be different depending on the platform. Data from 1 month through to 5 years is cumulative (%). The cumulative periods are for the period stated, for example 3m, up until the most recent date as shown on the chart. The 12 month discrete performance periods are to the last month end. All past performance information is on a bid to bid basis in pounds sterling.

The benchmark selected is the one most suitable for this model's asset allocation.

KEY POINTS

- Strategic asset allocation investment process
- An internationally invested portfolio designed for growth
- High quality funds
- Active management
- Experienced Investment team

PLATFORMS

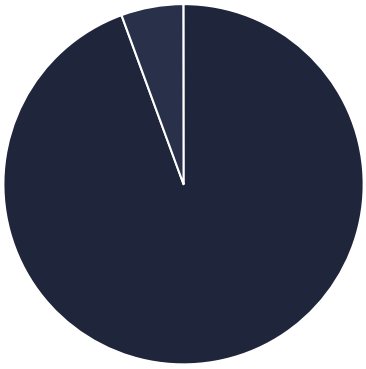
- 7IM
- Aegon
- Ardan
- Ascentric
- Aviva - 0.35% AMC applicable
- Fusion
- Nucleus
- Elevate
- Novia
- Standard Life
- Transact

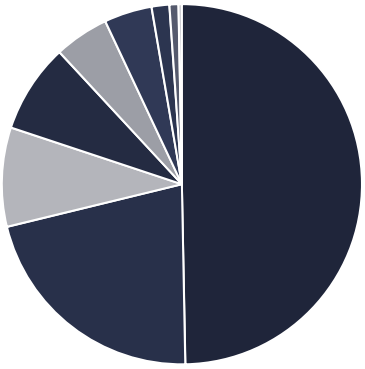
Dynamic Planner Fund Risk Profile 8 High Risk

INVESTMENT OUTLOOK

February saw equity markets continue to rally, with the MSCI All Country World Index gaining 5.0% in sterling terms. The AI furore remained a major driver behind market performance, as GPU designer NVIDIA extended its rally with a gain of 28% in the month, while recently listed CPU designer ARM Holdings rose nearly 50% in a single day as it released blockbuster results. From a country perspective, the Chinese market was the standout performer, as a relief rally saw the MSCI China rise 9.1%. Key positive surprises included better than expected consumption data and a cut to the five-year benchmark mortgage rate. China was followed by the US, as the S&P 500 gained 6.0%, while Europe and the UK lagged. Bond and currency markets were predominantly flat, while the oil price rose on expectations for an OPEC production cut.Data source: FE Analytics

ASSET, GEOGRAPHIC & RISK ALLOCATION





Equities	94.4%
Money Market	5.6%

North America	49.7%
UK	21.5%
Europe ex UK	8.9%
Asia Pacific	8.0%
Money Market	4.9%
Japan	4.3%
Other	1.6%
Central & S America	0.8%
Middle East/ Africa	0.3%

Risk Group 1	Risk Group 2	Risk Group 3	Risk Group 4	Risk Group 5
0%	0%	30%	45%	25%

Please note:
Please find the definitions for each 'Risk Group' in our Investment Risk Classification Matrix. The risk gauge is a graphical representation of the portfolio's risk weighting for illustrative purposes only.

[1] The Ongoing Charges Figure (OCF), Transaction and Incidental costs are those relating to investments made and held on the Rowan Dartington platform. If you are investing via an alternative third-party platform, the OCF and other costs may be different and will depend on the types of units (retail or institutional, for example) that can be accessed via that third party platform. Rowan Dartington cannot be held responsible for any changes in the published OCF or other costs when using a third party platform.

[2] 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.

[3] Our Annual Management Charge (AMC) is the maximum management charge that will be applied to this portfolio. If you are unsure as to the charge applicable in your own circumstances, please contact your portfolio manager.

Source: Performance and sector analysis data compiled by FE fundinfo.

GENERAL RISKS

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.

SPECIFIC RISKS

Equity: This portfolio invests in equities. The value of equities can rise and fall quite sharply at times. Returns are not guaranteed and, whilst equities have tended to outperform over the long term, there have been periods when equities have fallen significantly in value over the short term.

Bond: This portfolio holds bonds issued by companies and governments. There is a chance that some of the companies or governments that issued these bonds will fail to make interest or capital payments, or other investors may believe the security of the government or company has declined, both of which would reduce the value of your investments. The values of bonds are also sensitive to changes in interest rates; for example, an increase in interest rates will usually cause a fall in the value of an investment in bonds.

Emerging Markets: This portfolio holds investments in less developed economies and invests in less mature stock markets, so its value may fluctuate more than a portfolio which invests in developed countries.

Property: This portfolio invests in property (i.e. land and buildings). Property can be difficult to sell in a short period, so you may not be able to sell or switch out of the investment when you want to due to the delay in acting upon the instruction. The value of property can fall as well as rise, particularly if there are more people trying to sell rather than buy, and is generally a matter of a valuers opinion until the property is sold.

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 and are subject to change without notice. You should seek advice from your adviser before making any investments.

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SJP Approved 11/07/2023