

Investment Objective

The Balanced Passive model aims to provide long term capital growth with some income for investors who are willing to accept a medium to high level of risk by investing across global markets into a range of asset classes using passive funds, although some active funds may be used where we cannot replicate an index. Equity exposure within this portfolio will not exceed 80%. The portfolio's benchmark is the ARC Sterling Steady Growth PCI.

Commentary

Over the month, the Balanced Passive portfolio returned 1.62%, underperforming the ARC Sterling Steady Growth PCI. Although June felt like a quiet month, global markets were broadly positive despite the ongoing worry of inflation and the knock-on effect it might have on interest rates. The MSCI World index returned 2% over the month, to consolidate what has been a strong first half to the year. The US market returned to favour with the S&P 500 and Nasdaq both hitting record highs again, as growth and the technology sector had strong month, while value, which has led the recovery in recent months, had a negative month. The UK market was broadly flat for the month, but it has been the FTSE Small Cap index which has been the star performer year to date, returning 18%. Despite having had a very difficult start to the year bond markets regained their poise during the month and provided a positive return for investors, believing that the higher inflation environment will be temporary, and rates will remain low. We find the portfolio remains suitable for a client looking to obtain a broad exposure of assets diversified by manager, investment style, geography and income.

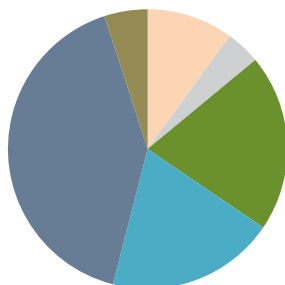
Performance Summary as at 30 June 2021

	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	3 YEARS	5 YEARS	SINCE INCEPTION DATE
Balanced Passive Model	1.62%	4.06%	5.48%	12.97%	19.17%	41.57%	89.41%
ARC Sterling Steady Growth Risk PCI	1.90%	4.45%	5.56%	15.37%	18.85%	42.65%	79.03%

Source: Financial Express Analytics & Wellian Investment Solutions. All figures quoted are on a total return basis with income reinvested and are gross of any Wellian fees that may be deducted. Deduction of this charge will reduce the illustrated performance. All ARC benchmark figures are quoted net of fees.

Current Asset Allocation

Alternatives	10.0%
Cash	4.0%
Fixed Interest	20.5%
UK Equities	19.5%
International Equities	41.0%
Property	5.0%



Top 10 Holdings

Fidelity Index UK	14.5%
Fidelity Index World	10.0%
Fidelity Index US	8.0%
HSBC European Index	6.5%
Brooks Macdonald Defensive Capital	6.0%
iShares Overseas Corporate Bond Index	5.5%
L&G Pacific Index Trust	5.5%
L&G UK Mid Cap Index	5.0%
Vanguard Global Bond Index	5.0%
Fidelity Index Emerging Markets	4.0%

Model Details

Inception Date	Oct 2012
Number of Holdings	19
Underlying fund Ongoing Charge Figure (exc. fees) *	0.25%
Investment Management Fee	0.25%
Estimated Yield*	1.88%
3 Year Annualised Volatility	9.11%

* Based on the current portfolio weightings using the latest available data of the underlying funds. The yield is not guaranteed and may fluctuate.

A central model is created for each of our model portfolios, where the performance summary, asset allocation, fund holdings, charges and yield quoted on this factsheet are based on the central model portfolio. Where the central model is replicated, such as through a platform, any individual portfolio is unlikely to be identical to that of the central model as a result of the timing of the investment or any restrictions of the platform provider. There may be some circumstances when certain investments (e.g. property funds) may not be readily realisable and investors may experience difficulty in selling the investment or in obtaining reliable information as to its value.

For further information call 01892 550 600 or email info@wellian-is.com

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