Hardy Managed Portfolio Cautious Income

as at 30 September 2024

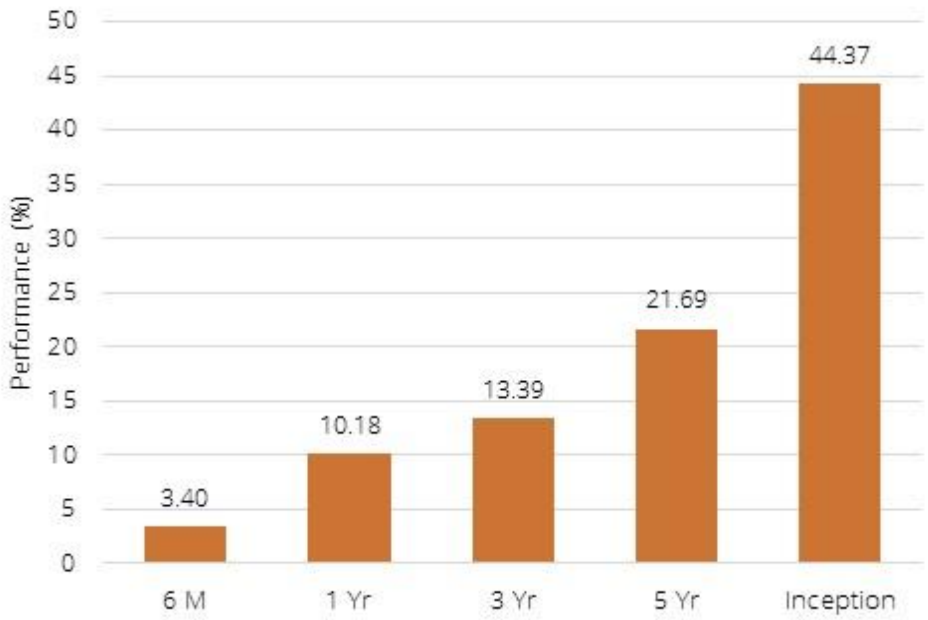
CASTERBRIDGE
HARDY PORTFOLIOS

About the Hardy Managed Portfolios

The investment objective is to grow the capital value of the portfolio whilst providing an income. The Casterbridge Cautious Income Strategy may be suitable for an investor with a time horizon of more than 5 years, and a low-medium tolerance for risk.

The Casterbridge Cautious Income Strategy is a diversified portfolio, the largest asset allocation being to domestic and international equities as well as fixed income. There is an allocation to “alternative investments” such as commercial property, private equity, commodities and absolute return strategies.

Hardy Cautious Income Performance



5 Yr Annualised Performance	4.00%
5 Yr Annualised Volatility	6.56%
Portfolio Yield	3.36%

Direct Custody

CASTERBRIDGE

Platform Availability

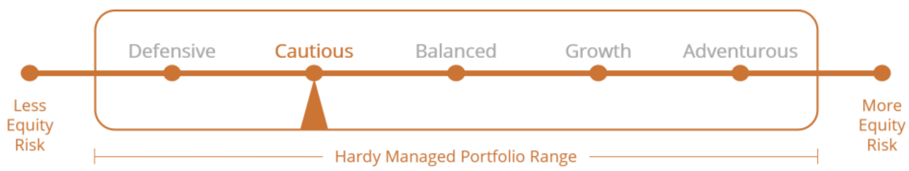
Quilter, abrdn, wealthtime, transact, AEGON, SCOTTISH WIDOWS, AVIVA, Fidelity INTERNATIONAL

Performance Information

This factsheet illustrates the holdings and performance returns for our Hardy Performance Reporting Models which we deem to be the most accurate representation of our investment decisions. The funds held and in turn, the performance, on specific platforms may vary due to fund and share class availability. Please contact us should you require more information. The performance figures, accurate as at 7th October 2024, are calculated using Morningstar Direct and provided for illustrative purposes only and should not be viewed as the performance of a specific client account. All performance figures on this factsheet assume income is reinvested and are shown net of underlying fund charges. The methodology of calculating underlying costs of investments varies between fund houses making coherent reporting prohibitive. Casterbridge Wealth’s management fees and any charges and fees applied by the platform and Professional Advisers will be charged in addition. Deduction of these fees would have reduced the performance shown. Both the Yield and Ongoing Charges Figure (OCF) for each strategy are calculated on a periodic basis using a weighted average of the latest Morningstar data available for the underlying investments as at the date of the factsheet.

Source: Casterbridge Wealth, Morningstar Direct. Portfolio performance calculated based on Net Asset Value.

Hardy Cautious Income on the Risk Scale



Hardy Cautious Income Portfolio Positioning

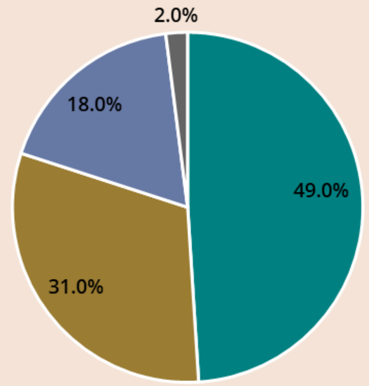
Equity	**49.0%**
Schroder UK-Listed Equity Inc MxmsrZ£Inc	6.0%
JPM Emerging Markets Income C Net Inc	5.0%
L&G UK 100 Index I Inc	5.0%
TM Redwheel UK Eq Inc S Inc	4.0%
CT US Equity Income L Inc GBP	4.0%
Cohen & Steers Dvrs Rl Assts F AccGBP	4.0%
WS Gresham House UK Mlt Cap Inc C £ Inc	4.0%
BlackRock Continental Eurp Inc D Inc	3.0%
Fidelity Index Japan P Inc	3.0%
JPM US Equity Income C Net Inc	3.0%
BNY Mellon Global Income Inst W Inc	3.0%
iShares North American Eq Idx (UK) D Inc	3.0%
Jupiter Asian Income I GBP Inc	2.0%
Fixed Income	**31.0%**
Vanguard U.S. Govt Bd Idx £ Dist	8.0%
AXA Global Short Duration Bond Z Inc	7.0%
Royal London Short Duration Gilts Z Inc	7.0%
Fidelity Index UK Gilt S GBP Inc	5.0%
Man GLG Sterling Corp Bd Profl Inc D	4.0%
Alternatives	**18.0%**
Aegon Absolute Return Bond GBP B Inc	9.0%
WS Ruffer Diversified Return I GBP Inc	9.0%
Cash	**2.0%**

Portfolio Details

Inception Date	01/12/2016
Number of Holdings	20
Portfolio Yield	3.36%
Direct Custody AMC*	0.75%
Platform AMC*	0.30%
Ongoing Charges Figure	0.47%
Currency	Pound Sterling

* AMC no longer subject to VAT

Asset Allocation



Awards

Important Information

The Portfolio Positioning above reflects the asset allocation new investors would receive but may not equal 100% due to rounding. Existing investors' portfolios may drift subject to market movements in between rebalances. The periodic rebalances resets the portfolio position for all investors.

The value of investments, and income from them, can go down as well as up and may be affected by exchange rate variations. You may not recover what you invest. This document has been prepared for information purposes only and does not constitute advice or a personal recommendation, nor does it constitute an invitation to purchase units or shares. It does not purport to be a complete description of our investment policy, the financial markets or any securities referred to in the material, and should be read in conjunction with 'Our Services and Business Terms', copies of which are available upon request. Investments or investment services referred to may not be suitable for all recipients, as the suitability of a particular strategy will depend on an investor's individual circumstances and objectives.

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