

HARDY Hardy 5 Income

MANAGED PORTFOLIOS as at 31 May 2021

About the Hardy Managed Portfolios

The investment objective is to grow the capital value of the portfolio whilst providing an income. The strategy is ESG integrated and considers Environmental, Social and Governance factors alongside traditional financial metrics. The Casterbridge Wealth 5 Income Strategy may be suitable for an investor with a time horizon of more than 5 years, and a medium tolerance for risk.

The Casterbridge Wealth 5 Income Strategy is a diversified portfolio, the largest asset allocation being to domestic and international equities as well as fixed interest. There is an allocation to “alternative investments” such as commercial property, private equity, commodities and absolute return strategies.

Key Facts

5.20% - 6.30%

Target Annualised Return

8.80% - 11.10%

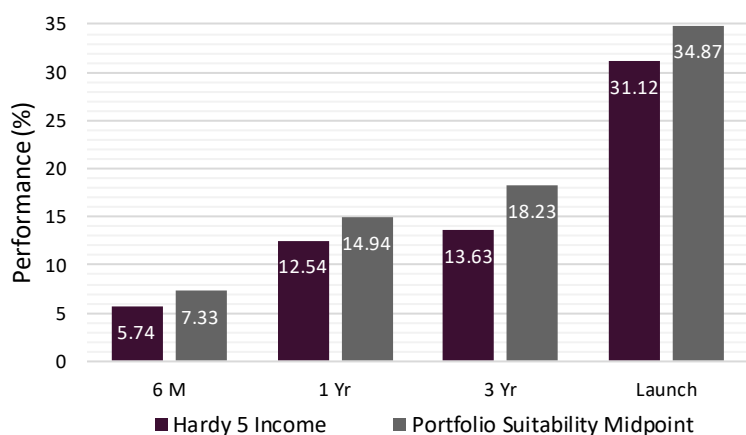
Target Annualised Volatility

1.46%

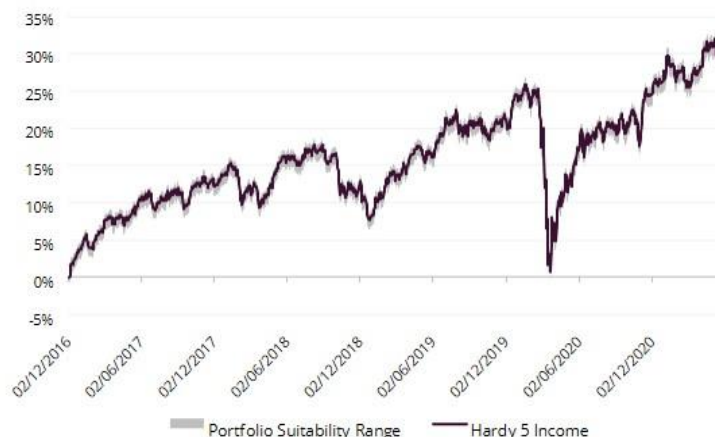
Portfolio Yield



Hardy 5 Income vs Portfolio Suitability Range



Hardy 5 Income Performance Since Launch



This factsheet illustrates the holdings and performance returns for models held via our Direct Custody service with Raymond James. The funds and performance held on other platforms may vary due to fund and share class availability. Please contact us should you require more information.

Direct Custody

Platform Availability



* only for new technology platform users

Performance Information

The performance figures 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. The Ongoing Charges Figure (OCF) for each strategy is calculated on a periodic basis using a weighted average of the most recently publicly available OCFs for the underlying investments as at the date of the factsheet.

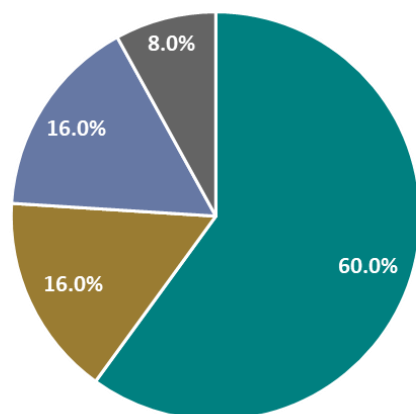
Source: Casterbridge Wealth, Morningstar Direct. Portfolio performance calculated based on Net Asset Value.

Hardy 5 Income on the Risk Scale



Hardy 5 Income Portfolio Positioning

Equity	60.0%
Brown Advisory US Flexible Eq B GBP Dis	3.0%
HSBC S&P 500 ETF	4.0%
Merian Gold & Silver U3 GBP Acc	4.0%
Polar Capital Healthcare Opports I Inc	2.0%
Schroder Asian Income Z Inc	4.0%
Stewart Investors AsiaPac Sust B Acc GBP	4.0%
Artemis UK Select I Inc GBP	7.0%
Franklin UK Equity Income W Inc	5.0%
TB Evenlode Income C Inc	7.0%
TM RWC UK Equity Income S Inc	7.0%
FP Foresight Global RI Infrasa A GBP Inc	4.0%
JPM Japan C Net Inc	2.0%
JPM US Equity Income C Net Inc	4.0%
LF Lightman European I Inc	3.0%
Fixed Income	16.0%
iShares Core UK Gilts ETF GBP Dist	5.0%
Vanguard USD Trs Bd UCITS ETF	5.0%
Rathbone High Quality Bond I Inc	6.0%
Alternatives	16.0%
Allianz Strategic Bond I Acc	5.6%
BlackRock European Absolute Alpha D Acc	4.8%
Janus Henderson UK Absolute Return I Acc	5.6%
Cash	8.0%



Hardy 5 Income Portfolio Details

Inception Date	02/12/2016
Number of Holdings	20
Portfolio Yield	1.46%
Direct Custody AMC*	0.75%
Platform AMC*	0.30%
Underlying Fund Charge	0.59%
Currency	Pound Sterling

* AMC no longer subject to VAT

Hardy 5 Income ESG Information

The Hardy strategy is ESG Integrated meaning that it explicitly considers Environmental, Social and Governance factors alongside traditional financial metrics.

We do not explicitly exclude any areas of the market and instead aim to invest in sustainable companies that we believe will survive all market cycles.

Our particular focus is on Governance as we believe that this is the key to capital preservation. ESG Integration aligns well to our investment themes of Innovation, Demographics and Grinding Global GDP.

Awards



Important Information

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.

Casterbridge Wealth Investments is a trading style of Casterbridge Wealth Ltd which is authorised and regulated by the Financial Conduct Authority. FCA Number: 727583.

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