

# Snapshot Report

LWM Cautious Portfolio

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**Prepared for**

**Prepared by**

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# LWM Cautious Portfolio

## Portfolio Snapshot

**Portfolio Value**  
10,366.88

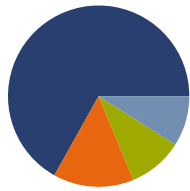
**Benchmark**  
IA Mixed Investment 20-60% Shares

**Portfolio Number**

**Report Currency**  
GBP

### Analysis

#### Asset Allocation



- Equity
- Fixed Income
- Property
- Cash
- Other
- Not Classified

	Portfolio	B-mark
Equity	66.88	0.00
Fixed Income	14.37	0.00
Property	0.00	0.00
Cash	9.77	0.00
Other	8.98	0.00
Not Classified	0.00	0.00
<b>Total</b>	<b>100.00</b>	<b>0.00</b>

#### Equity Investment Style %

	Value	Core	Growth
Large	8	29	26
Mid	3	15	10
Small	1	5	3

Total Stock Holdings: 1508  
Not Classified %: 0.00

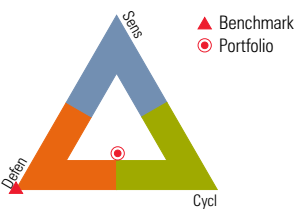
#### Fixed-Income Investment Style %

	Ltd	Mod	Ext
High	0	0	0
Med	0	0	0
Low	50	50	0

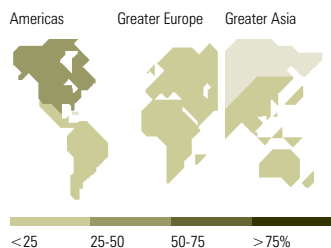
Total Bond Holdings: 1161  
Not Classified %: 0.00

### Stock Analysis

#### Stock Sectors



#### Stock Regions

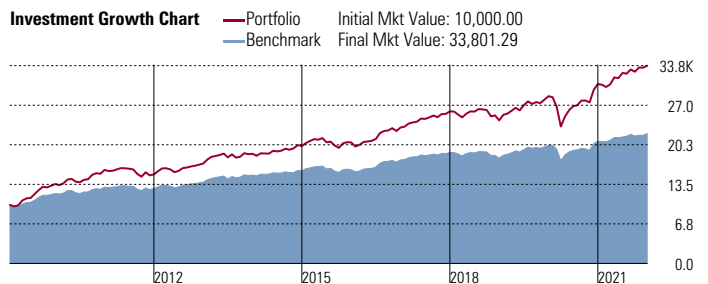


	Portfolio %	Bmark %
<b>Defen</b>	<b>28.84</b>	<b>0.00</b>
Cons Defensive	9.17	0.00
Healthcare	11.79	0.00
Utilities	7.89	0.00
<b>Sens</b>	<b>34.08</b>	<b>0.00</b>
Comm Svcs	7.18	0.00
Energy	1.32	0.00
Industrials	9.25	0.00
Technology	16.33	0.00
<b>Cycl</b>	<b>37.07</b>	<b>0.00</b>
Basic Matls	3.38	0.00
Cons Cyclical	10.87	0.00
Financial Svcs	9.60	0.00
Real Estate	13.22	0.00
Not Classified	0.00	100.00

	Portfolio %	Bmark %
<b>Greater Europe</b>	<b>32.23</b>	<b>0.00</b>
United Kingdom	14.82	0.00
Europe Developed	16.79	0.00
Europe Emerging	0.54	0.00
Africa/Middle East	0.08	0.00
<b>Greater Asia</b>	<b>22.09</b>	<b>0.00</b>
Japan	5.11	0.00
Australasia	1.79	0.00
Asia Developed	4.72	0.00
Asia Emerging	10.47	0.00
<b>Americas</b>	<b>45.68</b>	<b>0.00</b>
North America	44.77	0.00
Central/Latin	0.91	0.00
Not Classified	0.00	0.00

### Performance

#### Investment Growth Chart



	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
<b>Trailing Returns</b>					
Portfolio Return	3.17	10.25	11.40	7.79	8.31
Benchmark Return	1.88	6.28	7.22	4.63	5.66
+/- Benchmark Return	1.29	3.97	4.18	3.16	2.65

<b>Time Period Return</b>	Best %	Worst %
3 Months	17.15 (07/09-09/09)	-18.12 (01/20-03/20)
1 Year	44.30 (04/09-03/10)	-10.27 (04/19-03/20)
3 Years	18.55 (03/09-02/12)	-0.96 (04/17-03/20)

<b>Portfolio Yield</b>	Yield %
Trailing 12 Month	1.28

#### Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For information current to the most recent month-end, please visit <https://advtools.morningstar.com/advisor/login/FamilyInfocontents.asp>

### Holdings

#### Top 10 holdings out of 24

	Ticker	Type	Holding Value	Assets (%)
3i Infrastructure Ord	3IN	CE	722.32	6.97
Schroder Global Cities Real Estt L £ Acc		MF	675.52	6.52
Rathbone Multi Asset Enhanced Gr S Acc		MF	633.30	6.11
VT Gravis Clean Energy Income C GBP Acc		MF	620.57	5.99
FP Foresight Global RI Infrs A GBP Acc		MF	618.75	5.97
Atlantic House Defined Returns I Inc GBP		MF	611.64	5.90
Federated Hermes Uncons Crdt F GBP Acc H		MF	602.03	5.81
Nomura Fds Global Dynamic Bond I GBP H		MF	601.95	5.81
JPM Global Macro C Net Acc		MF	601.70	5.80
L&G US Index I Acc		MF	565.34	5.45

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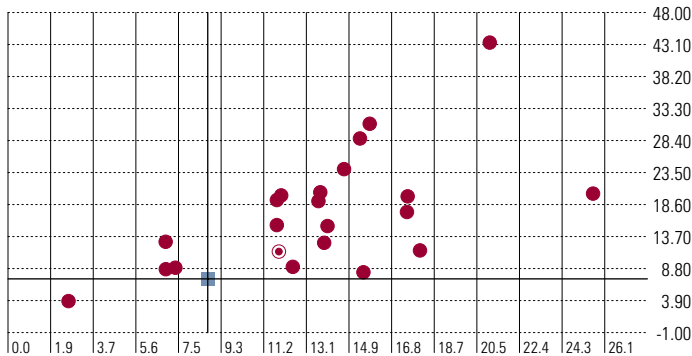
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### Risk Analysis

#### Risk/Reward Scatterplot

● Portfolio ● Holding ■ B-mark 3-Year Mean



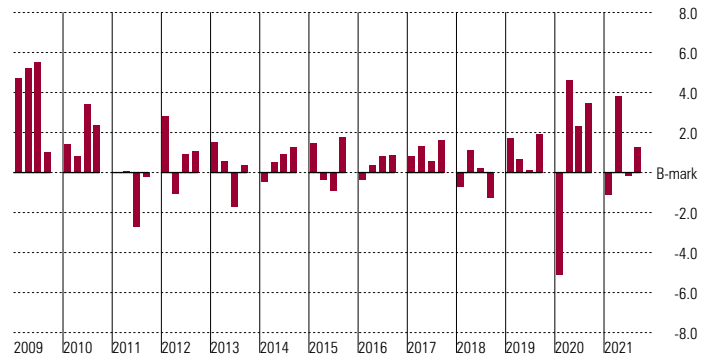
3-Year Standard Deviation

#### Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	11.86	8.75	9.96	7.37	8.49	6.42
Mean	11.40	7.22	7.79	4.63	8.31	5.66
Sharpe Ratio	0.93	—	0.76	—	0.92	—

#### Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



#### MPT Statistics

	3 Yr	5 Yr	10 Yr
Alpha	1.94	1.83	1.00
Beta	1.32	1.32	1.29
R-squared	95.04	95.44	94.78

### Fundamental Analysis

#### Market Maturity

% of Stocks	Portfolio	B-mark
Developed Markets	88.03	—
Emerging Markets	11.97	—
Not Available	0.00	—

#### Geometric Avg Capitalization (Mil)

	Portfolio	Benchmark
Geometric Avg Capitalization (Mil)	26,296.62	-

#### Valuation Multiples

	Portfolio	B-mark
Price/Earnings	24.84	—
Price/Book	3.39	—
Price/Sales	3.54	—
Price/Cash Flow	17.07	—

#### Credit Quality

Credit Quality	% of Bonds
AAA	13.77
AA	4.61
A	2.20
BBB	16.07
BB	32.66
B	14.37
Below B	2.22
NR/NA	14.10

#### Type Weightings

% of Stocks ■ Portfolio ■ B-mark

Type	Portfolio	B-mark
High Yield	4.37	0.00
Distressed	1.83	0.00
Hard Asset	21.02	0.00
Cyclical	28.05	0.00
Slow Growth	3.90	0.00
Classic Growth	5.00	0.00
Aggressive Growth	18.79	0.00
Speculative Growth	11.02	0.00
Not Available	6.02	100.00

#### Profitability

	2019	Portfolio	B-mark	2020
% of Stocks				
Net Margin	18.82	18.43	—	—
ROE	13.68	19.22	—	—
ROA	5.19	7.95	—	—
Debt/Capital	36.81	35.89	—	—

#### Interest Rate Risk

	Portfolio
Maturity/n(000)	6.66
Duration (total portfolio)	3.66
Avg Credit Quality	BB

#### Fund Statistics

Potential Cap Gains Exposure	0.00
Avg KIID Ongoing Charge	0.73

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### Non-Load Adjustment Returns

Total 24 holdings as of 31/12/2021	Type	Holdings Date	% of Assets	Holding Value	7-day Yield	1 Yr Ret %	3 Yr Ret %	5 Yr Ret %	10 Yr Ret %	Max Front Load %	Max Back Load %
3i Infrastructure Ord	CE	31/03/2021	6.97	722.32	—	16.55	12.90	14.56	13.21	—	—
Schroder Global Cities Real Estt L £ Acc	MF	30/09/2021	6.52	675.52	—	26.77	15.31	9.08	—	0.00	—
Rathbone Multi Asset Enhanced Gr S Acc	MF	31/10/2021	6.11	633.30	—	15.86	15.46	10.64	10.60	0.00	—
VT Gravis Clean Energy Income C GBP Acc	MF	31/12/2021	5.99	620.57	—	1.24	20.00	—	—	0.00	0.00
FP Foresight Global RI Infrs A GBP Acc	MF	31/12/2021	5.97	618.75	—	-1.51	—	—	—	0.00	0.00
Atlantic House Defined Returns I Inc GBP	MF	31/12/2021	5.90	611.64	—	11.05	9.07	—	—	0.00	0.00
Federated Hermes Uncons Crdt F GBP Acc H	MF	30/09/2021	5.81	602.03	—	1.91	8.70	—	—	—	—
Nomura Fds Global Dynamic Bond I GBP H	MF	30/09/2021	5.81	601.95	—	1.43	8.93	6.20	—	0.00	—
JPM Global Macro C Net Acc	MF	30/06/2021	5.80	601.70	—	2.60	3.82	2.78	2.94	0.00	—
L&G US Index I Acc	MF	30/11/2021	5.45	565.34	—	29.11	24.02	15.97	17.70	0.00	—
Morgan Stanley UK Global Brands I GBP	MF	30/11/2021	4.39	454.89	—	24.00	19.29	15.06	15.11	0.00	—
VT Castlebay UK Equity C Accumulation	MF	30/11/2021	4.09	424.15	—	13.30	12.75	9.34	—	0.00	—
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	MF	30/11/2021	4.04	418.89	—	18.25	8.23	5.30	7.63	0.00	—
Scottish Mortgage Ord	CE	31/10/2021	3.89	403.12	—	12.47	43.40	33.70	26.74	—	—
AXA Framlington American Growth Z Acc	MF	30/11/2021	3.29	340.98	—	28.12	30.97	22.64	19.27	0.00	—
ASI Europe ex UK Equity I Acc	MF	30/11/2021	3.15	326.66	—	15.16	19.13	13.79	12.09	0.00	—
Premier Miton European Opports B Acc	MF	30/11/2021	3.06	317.29	—	15.24	28.72	21.26	—	7.00	—
Baillie Gifford Global Discovery B Acc	MF	31/10/2021	2.27	235.45	—	-20.59	20.28	19.17	19.80	0.00	—
Templeton Emerging Mkts Invmt Tr TEMIT	CE	30/11/2021	2.16	223.68	—	-3.96	11.58	9.84	7.17	—	—
JPMorgan Japanese Ord	CE	31/10/2021	2.05	212.80	—	-5.97	19.86	14.07	15.15	—	—
FP Carmignac Emerging Markets A GBP Acc	MF	30/11/2021	2.02	208.92	—	-15.59	—	—	—	—	—
Matthews Asia Ex Japan Div I GBP Acc	MF	30/09/2021	1.88	194.98	—	5.36	20.48	16.80	—	0.00	—
ASI China A Share Equity I	MF	30/06/2021	1.83	189.31	—	-4.80	—	—	—	0.00	—
MS INVF Asia Opportunity I	MF	30/11/2021	1.57	162.65	—	-19.54	17.46	—	—	—	—

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