

Snapshot Report

LWM Bespoke Moderately Adventurous Portfolio

Prepared for

Prepared by

George Ladds

LWM Consultants Ltd

The Garden Suite, 23 Westfield Park

Redland, Bristol BS6 6LT

01173702494

LWM Bespoke Moderately Adventurous Portfolio

Portfolio Snapshot

Portfolio Value
9,094.37

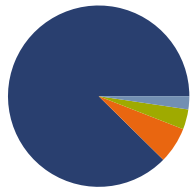
Benchmark
IA Flexible Investment

Portfolio Number

Report Currency
GBP

Analysis

Asset Allocation



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

	Portfolio	B-mark
Equity	87.62	0.00
Fixed Income	6.45	0.00
Property	0.00	0.00
Cash	3.57	0.00
Other	2.35	0.00
Not Classified	0.00	0.00
Total	100.00	0.00

Equity Investment Style %

Style	Value	Core	Growth
Large	6	18	19
Mid	4	11	17
Small	4	9	12

Total Stock Holdings: 1430
Not Classified %: 0.00

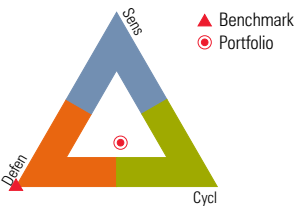
Fixed-Income Investment Style %

Style	Ltd	Mod	Ext
High	0	0	0
Med	0	0	0
Low	0	0	0

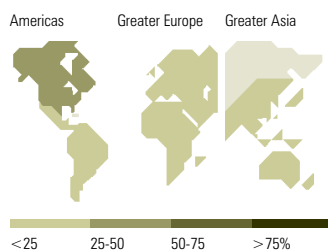
Total Bond Holdings: 786
Not Classified %: 100.00

Stock Analysis

Stock Sectors



Stock Regions

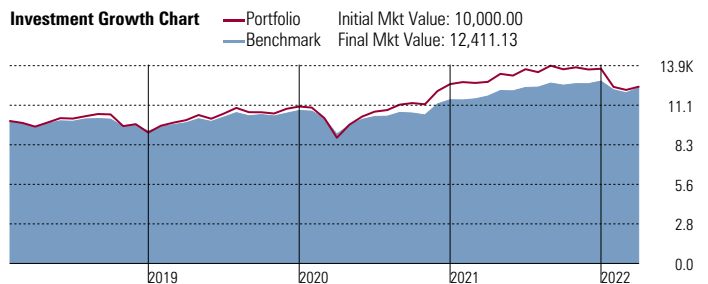


Sector	Portfolio %	Bmark %
Defen	23.62	0.00
Cons Defensive	5.65	0.00
Healthcare	14.65	0.00
Utilities	3.33	0.00
Sens	40.80	0.00
Comm Svcs	7.03	0.00
Energy	1.60	0.00
Industrials	14.18	0.00
Technology	17.99	0.00
Cycl	35.58	0.00
Basic Matls	2.81	0.00
Cons Cyclical	10.92	0.00
Financial Svcs	10.28	0.00
Real Estate	11.57	0.00
Not Classified	0.00	100.00

Region	Portfolio %	Bmark %
Greater Europe	31.50	0.00
United Kingdom	14.45	0.00
Europe Developed	16.64	0.00
Europe Emerging	0.39	0.00
Africa/Middle East	0.02	0.00
Greater Asia	28.03	0.00
Japan	4.37	0.00
Australasia	1.44	0.00
Asia Developed	6.70	0.00
Asia Emerging	15.53	0.00
Americas	40.47	0.00
North America	39.27	0.00
Central/Latin	1.20	0.00
Not Classified	0.00	0.00

Performance

Investment Growth Chart



Trailing Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	-9.22	-2.66	7.24	—	—
Benchmark Return	-3.60	5.03	7.71	5.73	7.07
+/- Benchmark Return	-5.61	-7.70	-0.46	—	—

Time Period Return	Best %	Worst %
3 Months	20.74 (04/20-06/20)	-19.89 (01/20-03/20)
1 Year	44.44 (04/20-03/21)	-12.27 (04/19-03/20)
3 Years	14.15 (01/19-12/21)	7.22 (03/19-02/22)

Portfolio Yield	Yield %
Trailing 12 Month	0.54

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 26

Holder	Ticker	Type	Holding Value	Assets (%)
Artemis US Smaller Companies I Acc GBP		MF	454.72	5.00
L&G US Index I Acc		MF	454.72	5.00
Baillie Gifford Global Discovery B Acc		MF	454.72	5.00
abrdn Global Smaller Companies I Acc		MF	454.72	5.00
Nomura Fds Global Dynamic Bond I GBP H		MF	381.96	4.20
Janus Henderson Hrzn PanEurPtyEqs A2EUR		MF	381.96	4.20
FP Foresight Global RI Infrs A GBP Acc		MF	381.96	4.20
Schroder Global Cities Real Estt L £ Acc		MF	381.96	4.20
Atlantic House Defined Ret I Inc GBP		MF	381.96	4.20
Morgan Stanley UK Global Brands I GBP		MF	363.77	4.00

LWM Bespoke Moderately Adventurous Portfolio

Portfolio Snapshot

Portfolio Value
9,094.37

Benchmark
IA Flexible Investment

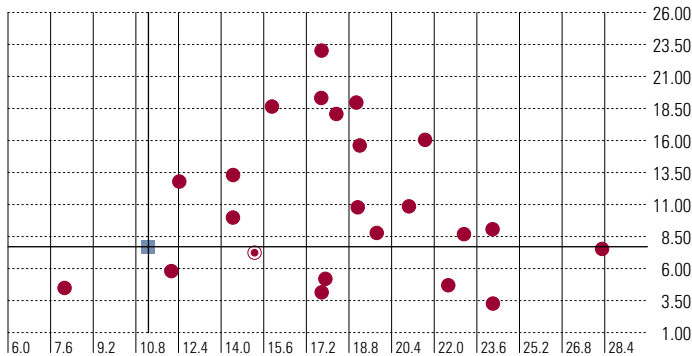
Portfolio Number

Report Currency
GBP

Risk Analysis

Risk/Reward Scatterplot

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



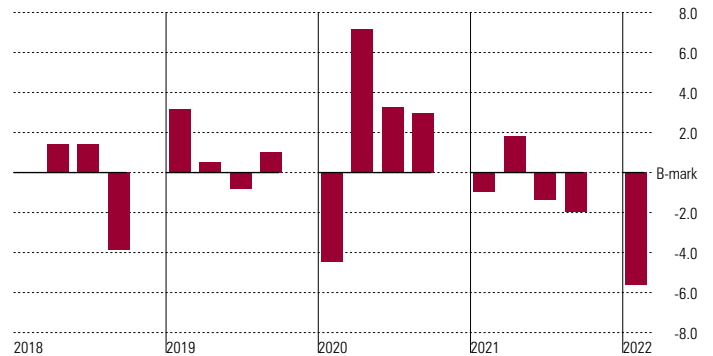
3-Year Standard Deviation

Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	15.26	11.27	—	9.84	—	8.83
Mean	7.24	7.71	—	5.73	—	7.07
Sharpe Ratio	0.51	—	—	—	—	—

Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



MPT Statistics

	3 Yr	5 Yr	10 Yr
Alpha	-2.30	—	—
Beta	1.31	—	—
R-squared	94.38	—	—

Fundamental Analysis

Market Maturity

	Portfolio	B-mark
% of Stocks	82.89	—
Developed Markets	17.11	—
Emerging Markets	0.00	—
Not Available	—	—

Geometric Avg Capitalization (Mil)

Portfolio	9,799.35
Benchmark	-

Valuation Multiples

	Portfolio	B-mark
Price/Earnings	18.64	—
Price/Book	2.86	—
Price/Sales	2.76	—
Price/Cash Flow	15.46	—

Credit Quality

	% of Bonds
AAA	16.00
AA	8.91
A	2.20
BBB	9.45
BB	21.87
B	13.80
Below B	0.00
NR/NA	27.77

Type Weightings

	Portfolio	B-mark
% of Stocks	82.89	—
High Yield	4.35	0.00
Distressed	4.04	0.00
Hard Asset	13.10	0.00
Cyclical	30.08	0.00
Slow Growth	5.48	0.00
Classic Growth	7.32	0.00
Aggressive Growth	14.42	0.00
Speculative Growth	15.12	0.00
Not Available	6.09	100.00

Profitability

	2020	Portfolio	B-mark	2021
% of Stocks	14.95	17.02	18.32	—
Net Margin	12.42	15.99	23.77	—
ROE	4.99	7.02	9.06	—
Debt/Capital	32.68	30.06	36.38	—

Interest Rate Risk

	Portfolio
Maturity/n(000)	4.78
Duration (total portfolio)	0.00
Avg Credit Quality	BB

Fund Statistics

Potential Cap Gains Exposure	0.00
Avg KIID Ongoing Charge	0.92

LWM Bespoke Moderately Adventurous Portfolio

Portfolio Snapshot

Portfolio Value
9,094.37

Benchmark
IA Flexible Investment

Portfolio Number

Report Currency
GBP

Non-Load Adjustment Returns

Total 26 holdings as of 31/03/2022	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 %
Artemis US Smaller Companies I Acc GBP	MF	31/12/2021	5.00	454.72	—	1.37	15.61	14.50	—	0.00	—
L&G US Index I Acc	MF	28/02/2022	5.00	454.72	—	20.78	18.66	14.60	16.50	0.00	—
Baillie Gifford Global Discovery B Acc	MF	31/01/2022	5.00	454.72	—	-27.90	7.53	13.32	15.98	0.00	—
abrdn Global Smaller Companies I Acc	MF	28/02/2022	5.00	454.72	—	-2.36	10.86	10.80	13.82	0.00	—
Nomura Fds Global Dynamic Bond I GBP H	MF	31/12/2021	4.20	381.96	—	-6.55	4.49	4.07	—	0.00	—
Janus Henderson Hrzn PanEurPtyEqs A2E...	MF	28/02/2022	4.20	381.96	—	18.37	10.79	11.96	13.25	5.00	—
FP Foresight Global RI Infrs A GBP Acc	MF	28/02/2022	4.20	381.96	—	6.37	—	—	—	0.00	0.00
Schroder Global Cities Real Estt L £ Acc	MF	31/12/2021	4.20	381.96	—	21.73	9.99	8.76	—	0.00	—
Atlantic House Defined Ret I Inc GBP	MF	28/02/2022	4.20	381.96	—	6.31	5.80	5.63	—	0.00	0.00
Morgan Stanley UK Global Brands I GBP	MF	28/02/2022	4.00	363.77	—	16.25	12.80	11.97	13.58	0.00	—
AXA Framlington Biotech GBP Z Acc	MF	28/02/2022	4.00	363.77	—	0.66	8.78	7.38	15.70	0.00	—
AXA Framlington UK Smlr Coms Z GBP Acc	MF	28/02/2022	4.00	363.77	—	-7.99	9.07	8.05	13.30	0.00	—
FP Carmignac Emerging Markets A GBP Acc	MF	28/02/2022	4.00	363.77	—	-21.38	—	—	—	0.00	—
Janus Henderson European Smr Coms I Acc	MF	28/02/2022	4.00	363.77	—	-3.28	16.05	12.00	14.75	0.00	—
MS INVF Asia Opportunity I	MF	28/02/2022	4.00	363.77	—	-32.05	4.14	—	—	—	—
Premier Miton European Opports B Acc	MF	31/03/2022	4.00	363.77	—	-0.86	18.08	16.06	—	7.00	—
TB Amati UK Smaller Companies A	MF	31/03/2022	4.00	363.77	—	-8.86	8.69	10.03	12.42	0.00	—
Polar Capital Global Tech I GBP Hdg Inc	MF	31/01/2022	4.00	363.77	—	-3.88	18.97	20.47	—	5.00	—
Matthews Asia Ex Japan Div I GBP Acc	MF	31/12/2021	3.00	272.83	—	-5.51	13.31	11.87	—	0.00	—
AXA Framlington American Growth Z Acc	MF	28/02/2022	3.00	272.83	—	21.17	23.03	19.56	17.27	0.00	—
Baillie Gifford Emerging Mkts Gr B Acc	MF	31/01/2022	3.00	272.83	—	-16.03	5.20	7.30	7.39	0.00	—
FTF Martin Currie Japan Equity X Acc	MF	28/02/2022	3.00	272.83	—	-23.94	3.27	7.18	18.73	0.00	—
Matthews China Small Coms I GBP Acc	MF	31/12/2021	3.00	272.83	—	-18.03	—	—	—	—	—
Ninety One Global Environment I	MF	28/02/2022	3.00	272.83	—	3.20	19.33	—	—	0.00	—
abrdn China A Share Equity I	MF	30/06/2021	3.00	272.83	—	-13.86	—	—	—	0.00	—
JOHCM UK Dynamic Y GBP Acc	MF	28/02/2022	2.00	181.89	—	11.59	4.70	4.11	—	5.00	—

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>.