

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
10,022.55

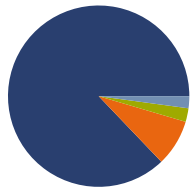
Benchmark
IA Flexible Investment

Portfolio Number

Report Currency
GBP

Analysis

Asset Allocation



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

	Portfolio	B-mark
Equity	87.14	51.29
Fixed Income	8.30	49.63
Property	0.00	0.00
Cash	2.42	-11.10
Other	2.14	10.17
Not Classified	0.00	0.00
Total	100.00	100.00

Equity Investment Style %

Value	Core	Growth	
5	15	18	Large
3	14	19	Mid
3	10	11	Small

Total Stock Holdings: 1072
Not Classified %: 2.00

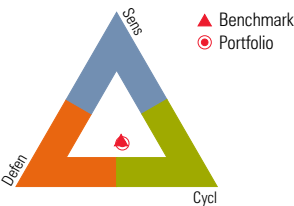
Fixed-Income Investment Style %

Ltd	Mod	Ext	
0	0	0	High
0	100	0	Med
0	0	0	Low

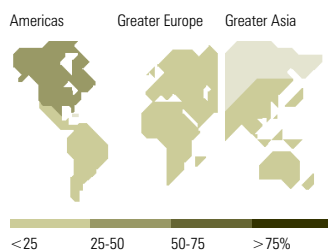
Total Bond Holdings: 446
Not Classified %: 0.00

Stock Analysis

Stock Sectors



Stock Regions

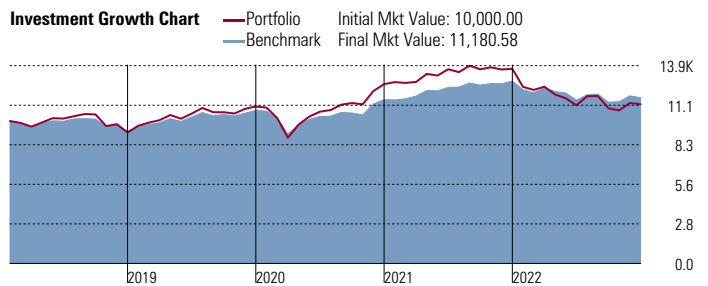


	Portfolio %	Bmark %
Defen	26.10	26.09
Cons Defensive	6.26	9.91
Healthcare	16.54	13.56
Utilities	3.31	2.62
Sens	38.20	39.41
Comm Svcs	4.48	6.54
Energy	2.45	5.38
Industrials	14.79	10.78
Technology	16.48	16.71
Cycl	35.70	34.50
Basic Matls	3.03	6.35
Cons Cyclical	10.28	9.26
Financial Svcs	9.91	14.83
Real Estate	12.47	4.06
Not Classified	0.00	0.00

	Portfolio %	Bmark %
Greater Europe	32.23	34.65
United Kingdom	14.08	16.18
Europe Developed	17.94	17.86
Europe Emerging	0.12	0.08
Africa/Middle East	0.09	0.53
Greater Asia	29.14	16.71
Japan	5.04	6.95
Australasia	1.82	0.97
Asia Developed	5.67	4.37
Asia Emerging	16.61	4.43
Americas	38.63	48.64
North America	37.27	48.20
Central/Latin	1.36	0.44
Not Classified	0.00	0.00

Performance

Investment Growth Chart



	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Trailing Returns					
Portfolio Return	2.63	-18.22	0.49	—	—
Benchmark Return	2.75	-9.12	2.70	3.18	6.16
+/- Benchmark Return	-0.12	-9.10	-2.21	—	—

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)	-21.94 (11/21-10/22)
3 Years	14.15 (01/19-12/21)	0.49 (01/20-12/22)

Portfolio Yield	Yield %
Trailing 12 Month	0.78

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

	Ticker	Type	Holding Value	Assets (%)
Artemis US Smaller Companies I Acc GBP		MF	501.13	5.00
L&G US Index I Acc		MF	501.13	5.00
abrdn Global Smaller Companies Inst SAcc		MF	501.13	5.00
Baillie Gifford Global Discovery B Acc		MF	501.13	5.00
Nomura Fds Global Dynamic Bond I GBP H		MF	420.95	4.20
Janus Henderson Hrzn PanEurPtyEqs A2EUR		MF	420.95	4.20
FP Foresight Global RI Infrs A GBP Acc		MF	420.95	4.20
Schroder Global Cities Real Estt L £ Acc		MF	420.95	4.20
Atlantic House Defined Ret I Inc GBP		MF	420.95	4.20
AXA Framlington UK Smlr Coms Z GBP Acc		MF	400.90	4.00

LWM Bespoke Moderately Adventurous Portfolio

Portfolio Snapshot

Portfolio Value
10,022.55

Benchmark
IA Flexible Investment

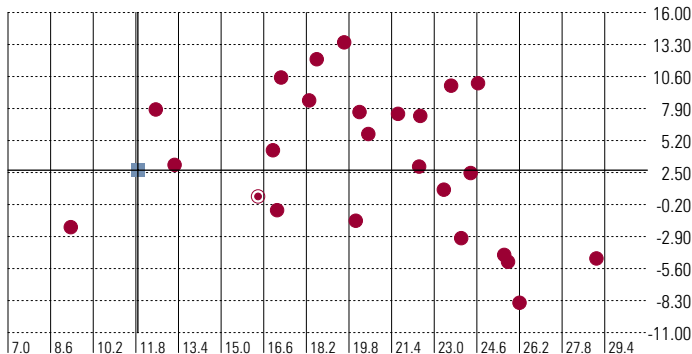
Portfolio Number

Report Currency
GBP

Risk Analysis

Risk/Reward Scatterplot

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



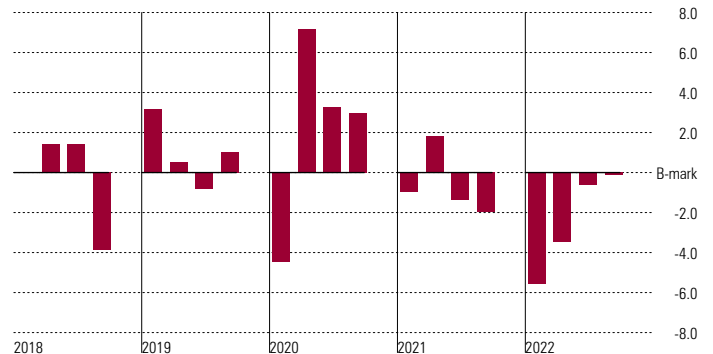
3-Year Standard Deviation

Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	16.39	11.87	—	10.45	—	9.08
Mean	0.49	2.70	—	3.18	—	6.16
Sharpe Ratio	0.08	—	—	—	—	—

Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



MPT Statistics

	3 Yr	5 Yr	10 Yr
Alpha	-2.50	—	—
Beta	1.34	—	—
R-squared	94.03	—	—

Fundamental Analysis

Market Maturity

% of Stocks	Portfolio	B-mark
Developed Markets	81.84	94.83
Emerging Markets	18.16	5.17
Not Available	0.00	0.00

Geometric Avg Capitalization (Mil)

	Portfolio	Benchmark
Geometric Avg Capitalization (Mil)	7,938.82	48,701.00

Valuation Multiples

	Portfolio	B-mark
Price/Earnings	16.03	15.98
Price/Book	2.37	2.29
Price/Sales	2.27	1.76
Price/Cash Flow	14.17	11.58

Credit Quality

Credit Quality	% of Bonds
AAA	22.00
AA	0.24
A	7.37
BBB	18.43
BB	22.98
B	15.91
Below B	0.00
NR/NA	13.06

Type Weightings

% of Stocks	Portfolio	B-mark
High Yield	0.22	0.00
Distressed	6.14	0.00
Hard Asset	16.94	0.00
Cyclical	25.77	0.00
Slow Growth	7.24	0.00
Classic Growth	8.26	0.00
Aggressive Growth	14.05	0.00
Speculative Growth	15.06	0.00
Not Available	6.32	100.00

Profitability

	2020	Portfolio	B-mark	2021
% of Stocks				
Net Margin	17.02	17.24	18.21	
ROE	15.99	16.31	23.49	
ROA	7.02	6.60	8.67	
Debt/Capital	30.06	30.24	37.08	

Interest Rate Risk

	Portfolio
Maturity/n(000)	8.02
Duration (total portfolio)	0.00
Avg Credit Quality	BB

Fund Statistics

Potential Cap Gains Exposure	0.00
Avg KIID Ongoing Charge	0.85

LWM Bespoke Moderately Adventurous Portfolio

Portfolio Snapshot

Portfolio Value
10,022.55

Benchmark
IA Flexible Investment

Portfolio Number

Report Currency
GBP

Non-Load Adjustment Returns

Total 26 holdings as of 31/12/2022	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	31/12/2022	5.00	501.13	—	-19.38	5.75	9.43	—	0.00	—
L&G US Index I Acc	MF	30/11/2022	5.00	501.13	—	-9.95	10.52	11.27	15.47	0.00	—
abrdn Global Smaller Companies Inst SAcc	MF	31/12/2022	5.00	501.13	—	-31.31	3.01	4.29	—	0.00	—
Baillie Gifford Global Discovery B Acc	MF	30/11/2022	5.00	501.13	—	-38.44	-4.75	2.32	12.05	0.00	—
Nomura Fds Global Dynamic Bond I GBP H	MF	30/09/2022	4.20	420.95	—	-16.40	-2.11	1.28	—	0.00	—
Janus Henderson Hrzn PanEurPtyEqs A2E...	MF	31/12/2022	4.20	420.95	—	-37.37	-8.48	-0.38	7.12	5.00	—
FP Foresight Global RI Infrs A GBP Acc	MF	30/09/2022	4.20	420.95	—	-9.72	4.38	—	—	0.00	0.00
Schroder Global Cities Real Estt L £ Acc	MF	30/09/2022	4.20	420.95	—	-19.39	-0.67	3.61	—	0.00	—
Atlantic House Defined Ret I Inc GBP	MF	31/12/2022	4.20	420.95	—	-1.05	3.15	4.70	—	0.00	0.00
AXA Framlington UK Smr Coms Z GBP Acc	MF	30/11/2022	4.00	400.90	—	-35.84	-5.03	-1.26	9.45	0.00	—
Baillie Gifford Health Innovt B GBP Acc	MF	30/11/2022	4.00	400.90	—	-24.37	—	—	—	0.00	0.00
FP Carmignac Emerging Markets A GBP Acc	MF	31/12/2022	4.00	400.90	—	-9.45	7.60	—	—	0.00	—
LF Montanaro Better World A GBP Acc	MF	31/12/2022	4.00	400.90	—	-28.06	—	—	—	0.00	0.00
MS INVF Asia Opportunity I	MF	31/12/2022	4.00	400.90	—	-12.62	1.06	—	—	—	—
Premier Miton European Opports B Acc	MF	30/11/2022	4.00	400.90	—	-22.13	7.45	9.73	—	7.00	—
TB Amati UK Listed Smaller Coms B Acc	MF	31/12/2022	4.00	400.90	—	-25.96	-3.03	2.17	11.45	0.00	—
Janus Henderson European Smr Coms I Acc	MF	31/12/2022	4.00	400.90	—	-11.35	9.83	7.02	14.36	0.00	—
Morgan Stanley UK Global Brands I GBP	MF	31/12/2022	4.00	400.90	—	-7.41	7.82	10.23	13.21	0.00	—
Matthews Asia Ex Japan Div I GBP Acc	MF	31/12/2022	3.00	300.68	—	-17.12	8.58	6.07	—	0.00	—
Baillie Gifford Emerging Mkts Gr B Acc	MF	30/11/2022	3.00	300.68	—	-18.37	-1.56	1.15	6.81	0.00	—
FTF Martin Currie Japan Eq W Acc	MF	31/12/2022	3.00	300.68	—	-25.78	-4.45	-0.52	15.50	—	—
Matthews China Small Coms S GBP Acc	MF	31/12/2022	3.00	300.68	—	-21.97	10.04	—	—	—	—
Ninety One Global Environment I	MF	30/11/2022	3.00	300.68	—	-12.36	13.48	—	—	0.00	—
abrdn China A Share Equity I	MF	31/12/2022	3.00	300.68	—	-13.67	7.28	—	—	0.00	—
AXA Framlington American Growth Z Acc	MF	30/11/2022	3.00	300.68	—	-17.21	12.06	14.17	16.26	0.00	—
Premier Miton UK GrC Inc	MF	30/11/2022	2.00	200.45	—	-14.48	2.46	6.92	9.36	0.00	—

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>.