

Snapshot Report

LWM Cautious Portfolio

Prepared for

Prepared by

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LWM Cautious Portfolio

Portfolio Snapshot

Portfolio Value
10,021.51

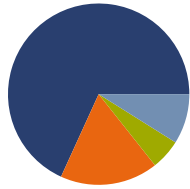
Benchmark
IA Mixed Investment 20-60% Shares

Portfolio Number

Report Currency
GBP

Analysis

Asset Allocation



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

	Portfolio	B-mark
Equity	68.19	35.57
Fixed Income	17.48	49.58
Property	0.00	0.14
Cash	5.41	8.67
Other	8.92	6.04
Not Classified	0.00	0.00
Total	100.00	100.00

Equity Investment Style %

Value	Core	Growth
7	21	30
3	15	12
1	7	4

Large
Mid
Small

0-10 10-25 25-50 >50

Total Stock Holdings
1037
Not Classified %
0.00

Fixed-Income Investment Style %

Ltd	Mod	Ext
0	0	0
2	98	0
0	0	0

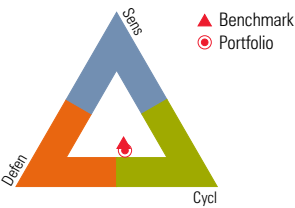
High
Med
Low

0-10 10-25 25-50 >50

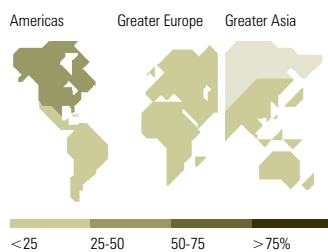
Total Bond Holdings
837
Not Classified %
0.00

Stock Analysis

Stock Sectors



Stock Regions

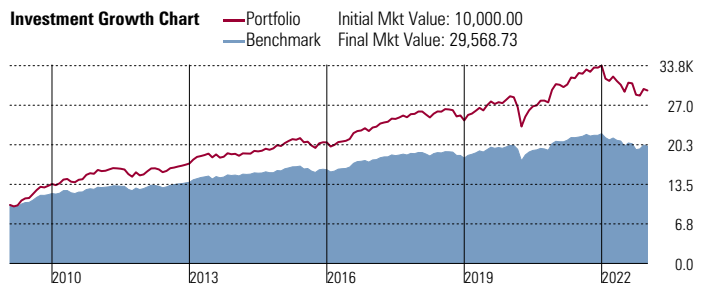


	Portfolio %	Bmark %
Defen	28.29	26.13
Cons Defensive	8.16	9.66
Healthcare	12.42	12.71
Utilities	7.71	3.76
Sens	31.89	37.09
Comm Svcs	5.81	5.22
Energy	1.68	7.10
Industrials	8.82	12.58
Technology	15.57	12.20
Cycl	39.82	36.78
Basic Matls	3.62	7.21
Cons Cyclical	12.37	9.10
Financial Svcs	11.29	16.24
Real Estate	12.54	4.23
Not Classified	0.00	0.00

	Portfolio %	Bmark %
Greater Europe	31.06	51.24
United Kingdom	14.89	36.84
Europe Developed	15.93	13.75
Europe Emerging	0.04	0.11
Africa/Middle East	0.21	0.54
Greater Asia	24.46	11.05
Japan	5.34	4.33
Australasia	2.00	1.30
Asia Developed	5.28	3.01
Asia Emerging	11.83	2.41
Americas	44.48	37.71
North America	43.05	37.19
Central/Latin	1.43	0.53
Not Classified	0.00	0.00

Performance

Investment Growth Chart



	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Trailing Returns					
Portfolio Return	2.53	-12.55	1.13	2.63	5.64
Benchmark Return	3.09	-9.63	-0.20	1.12	3.76
+/- Benchmark Return	-0.56	-2.92	1.33	1.51	1.88

Time Period Return	Best %	Worst %
3 Months	17.15 (07/09-09/09)	-18.12 (01/20-03/20)
1 Year	44.30 (04/09-03/10)	-14.33 (11/21-10/22)
3 Years	18.55 (03/09-02/12)	-0.97 (04/17-03/20)

Portfolio Yield	Yield %
Trailing 12 Month	1.46

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 (%)
Rathbone Multi-Asset Enhanced Gr S Acc		MF	624.72	6.23
Atlantic House Defined Ret I Inc GBP		MF	619.68	6.18
3i Infrastructure Ord	3IN	CE	616.80	6.15
Federated Hermes Uncons Crdt F GBP Acc H		MF	606.66	6.05
JPM Global Macro Opportunities C Net Acc		MF	594.83	5.94
Nomura Fds Global Dynamic Bond I GBP H		MF	582.20	5.81
VT Gravis Clean Energy Income C GBP Acc		MF	575.94	5.75
FP Foresight Global RI Infrs A GBP Acc		MF	566.98	5.66
Schroder Global Cities Real Estt L E Acc		MF	559.62	5.58
L&G US Index I Acc		MF	506.20	5.05

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Benchmark
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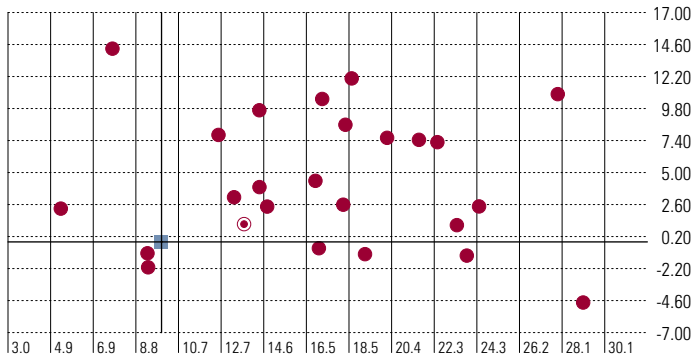
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Risk Analysis

Risk/Reward Scatterplot

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



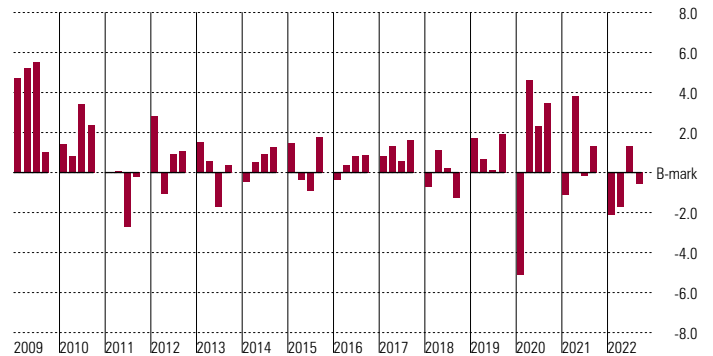
3-Year Standard Deviation

Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	13.71	9.96	11.48	8.37	9.30	6.95
Mean	1.13	-0.20	2.63	1.12	5.64	3.76
Sharpe Ratio	0.11	—	0.23	—	0.58	—

Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



MPT Statistics

	3 Yr	5 Yr	10 Yr
Alpha	1.86	1.52	0.88
Beta	1.33	1.33	1.30
R-squared	93.56	94.14	93.87

Fundamental Analysis

Market Maturity

% of Stocks	Portfolio	B-mark
Developed Markets	86.55	96.58
Emerging Markets	13.45	3.42
Not Available	0.00	0.00

Geometric Avg Capitalization (Mil)

	Portfolio	B-mark
Portfolio	19,979.32	
Benchmark		34,435.42

Valuation Multiples

	Portfolio	B-mark
Price/Earnings	18.27	13.37
Price/Book	2.68	2.04
Price/Sales	2.71	1.47
Price/Cash Flow	14.19	10.08

Credit Quality

	% of Bonds
AAA	20.70
AA	2.52
A	10.55
BBB	17.34
BB	21.63
B	14.97
Below B	0.00
NR/NA	12.29

Type Weightings

% of Stocks ■ Portfolio ■ B-mark

Type	Portfolio	B-mark
High Yield	0.27	0.00
Distressed	2.46	0.00
Hard Asset	23.25	0.00
Cyclical	28.61	0.00
Slow Growth	5.39	0.00
Classic Growth	9.04	0.00
Aggressive Growth	18.14	0.00
Speculative Growth	7.70	0.00
Not Available	5.15	100.00

Profitability

	2020	Portfolio	B-mark	2021
Net Margin	18.53	17.73	16.82	
ROE	19.39	19.43	21.61	
ROA	8.11	7.37	7.85	
Debt/Capital	35.89	34.77	38.11	

Interest Rate Risk

	Portfolio
Maturity/n(000)	8.02
Duration (total portfolio)	0.23
Avg Credit Quality	BB

Fund Statistics

Potential Cap Gains Exposure	0.00
Avg KIID Ongoing Charge	0.81

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Non-Load Adjustment Returns

Total 24 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 %
Rathbone Multi-Asset Enhanced Gr S Acc	MF	31/12/2022	6.23	624.72	—	-12.53	3.91	4.73	7.85	0.00	—
Atlantic House Defined Ret I Inc GBP	MF	31/12/2022	6.18	619.68	—	-1.05	3.15	4.70	—	0.00	0.00
3i Infrastructure Ord	CE	30/09/2022	6.15	616.80	—	15.92	14.29	12.19	14.11	—	—
Federated Hermes Uncons Crdt F GBP Acc H	MF	30/11/2022	6.05	606.66	—	-13.67	-1.05	—	—	0.00	—
JPM Global Macro Opportunities C Net Acc	MF	31/12/2022	5.94	594.83	—	-10.51	2.30	1.49	—	0.00	—
Nomura Fds Global Dynamic Bond I GBP H	MF	30/09/2022	5.81	582.20	—	-16.40	-2.11	1.28	—	0.00	—
VT Gravis Clean Energy Income C GBP Acc	MF	31/10/2022	5.75	575.94	—	2.51	9.67	12.49	—	0.00	0.00
FP Foresight Global RI Infrs A GBP Acc	MF	30/09/2022	5.66	566.98	—	-9.72	4.38	—	—	0.00	0.00
Schroder Global Cities Real Estt L £ Acc	MF	30/09/2022	5.58	559.62	—	-19.39	-0.67	3.61	—	0.00	—
L&G US Index I Acc	MF	30/11/2022	5.05	506.20	—	-9.95	10.52	11.27	15.47	0.00	—
VT Castlebay UK Equity B Accumulation	MF	31/12/2022	4.23	423.66	—	-6.96	2.45	5.32	—	0.00	—
Premier Miton UK GrC Inc	MF	30/11/2022	4.19	419.45	—	-14.48	2.46	6.92	9.36	0.00	—
Morgan Stanley UK Global Brands I GBP	MF	31/12/2022	4.07	407.94	—	-7.41	7.82	10.23	13.21	0.00	—
Scottish Mortgage Ord	CE	30/11/2022	3.96	397.32	—	-41.36	10.88	12.36	17.63	—	—
Premier Miton European Opports B Acc	MF	30/11/2022	3.24	324.84	—	-22.13	7.45	9.73	—	7.00	—
abrdn Europe ex UK Equity I Acc	MF	31/12/2022	3.11	312.02	—	-18.23	2.59	5.84	8.28	0.00	—
AXA Framlington American Growth Z Acc	MF	30/11/2022	3.06	307.02	—	-17.21	12.06	14.17	16.26	0.00	—
Baillie Gifford Global Discovery B Acc	MF	30/11/2022	2.86	286.70	—	-38.44	-4.75	2.32	12.05	0.00	—
FP Carmignac Emerging Markets A GBP Acc	MF	31/12/2022	2.57	257.16	—	-9.45	7.60	—	—	0.00	—
Templeton Emerging Mkts Invmt Tr TEMIT	CE	31/12/2022	2.52	252.82	—	-13.76	-1.12	1.19	4.46	—	—
JPMorgan Japanese Ord	CE	30/11/2022	2.15	215.72	—	-28.93	-1.23	1.38	11.12	—	—
MS INVF Asia Opportunity I	MF	31/12/2022	1.98	198.57	—	-12.62	1.06	—	—	—	—
abrdn China A Share Equity I	MF	31/12/2022	1.84	184.46	—	-13.67	7.28	—	—	0.00	—
Matthews Asia Ex Japan Div I GBP Acc	MF	31/12/2022	1.80	180.20	—	-17.12	8.58	6.07	—	0.00	—

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