SELECT FACTSHEET

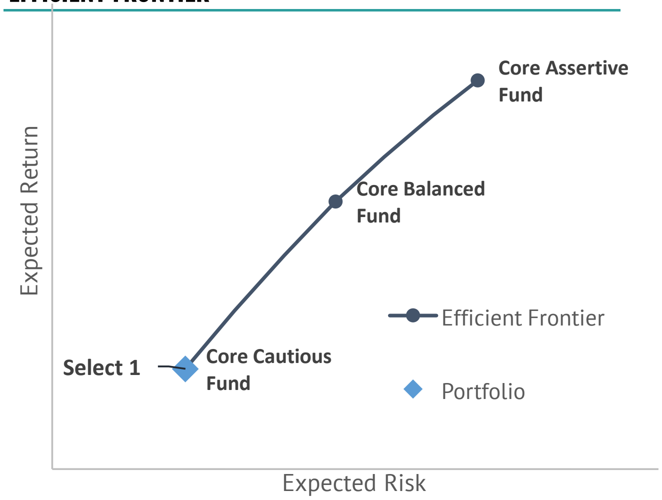
PORTFOLIOMETRIX SELECT 1 — June 2023

PORTFOLIO CHARACTERISTICS

This model portfolio emphasises capital preservation with the potential to generate inflation-beating returns over the medium to long term. Within the range, the fund sits at the bottom end of the risk spectrum and holds a high weight in income-producing assets. However, careful diversification and risk management does allow for the inclusion of growth assets making it the ideal vehicle for wealth preservation without excessive exposure to market volatility.

Experience has shown that mandates such as these have generated consistent inflation-beating returns over time and that taking some risk is a critical factor in preservation of real capital. Nevertheless, investors need to be to be aware that, over shorter-periods, even portfolios with a stable return profile may produce negative returns.

EFFICIENT FRONTIER



REGULATORY DISCLOSURE

This model is a blend of VT PortfolioMetrix GBP Core funds, which are authorised in the United Kingdom and regulated by the Financial Conduct Authority. The VT PortfolioMetrix GBP Core funds are sub-funds of VT PortfolioMetrix GBP Funds ICVC, an open-ended investment company registered in England and Wales under registered number IC035161. Further details, including copies of the prospectus, annual reports and accounts are available free of charge at www.valu-trac.com.

INVESTOR PROFILE

- Wish to preserve capital and generate modest inflation-beating returns
- Prefer stability to the prospects of higher excess returns
- Have a preference for income over growth
- Have an investment time horizon of 5 years or longer

GENERAL INFORMATION

Model Objective	To maximise the return within the mandated level of risk. Based on current projections, this model portfolio is expected, but not guaranteed to, deliver Cash+ 1.2% over a 3-year rolling period.
Model Comparator	A blend designed to give a similar risk profile to the PMX Select 1 portfolio and is a 40 / 60 combination of the following sectors: • IA Money Market • IA Mixed Investments 0%-35% Shares
Launch Date	10 January 2013
Risk Score	1 /100 (Based on PMX Risk Model)
Underlying Assets	Collective Investment Schemes authorised or recognised by the FCA.

FEES & PORTFOLIO INFORMATION

Ongoing Charges Figure (OCF)	0.70%
Yield	1.44%
Base Currency	GBP
Distribution Policy	Accumulation
Dealing Frequency	Daily
Valuation Point	12pm UK Time

CONSTITUENT FUNDS

Fund Name	VT PortfolioMetrix GBP Core Cautious Fund
ISIN	GB00BM9GNJ25
SEDOL	BM9GNJ2
Fund Weight	100%

PORTFOLIOMETRIX CONTACT DETAILS

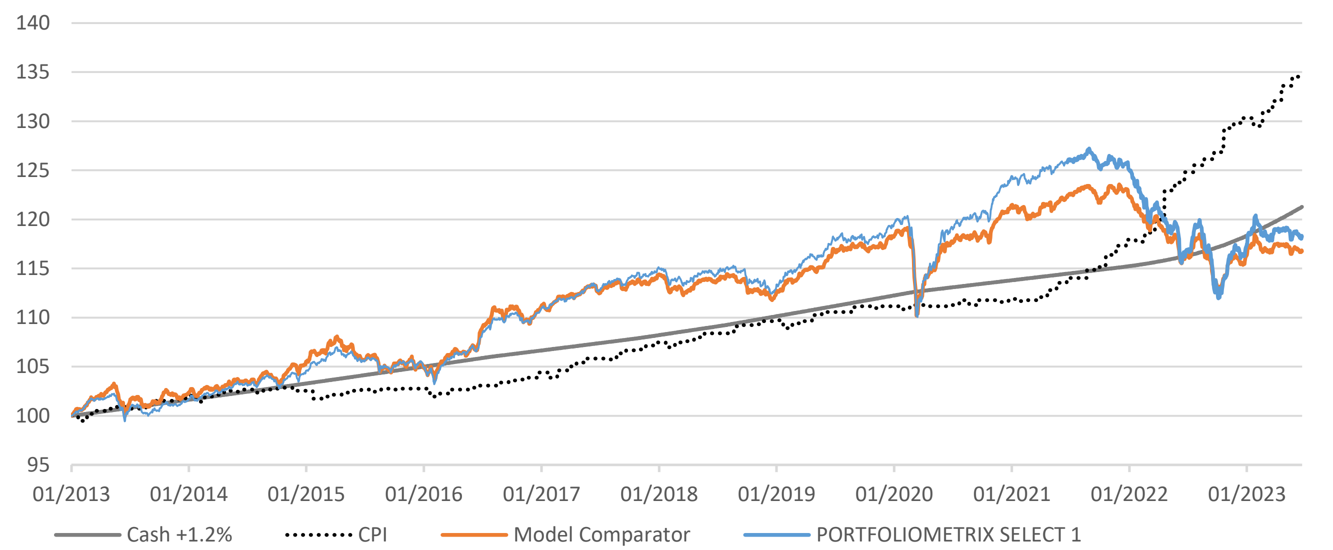
Address	Ground Floor, 66 Buckingham Gate, London, SW1E 6AU
Telephone	+44 207 965 7533
Email	info@portfoliometrix.co.uk
Website	https://www.portfoliometrix.com/

DISCLAIMER

SELECT FACTSHEET

PORTFOLIOMETRIX SELECT 1 — June 2023

PERFORMANCE



Performance is net of PortfolioMetrix and fund charges but gross of platform and adviser charges. Risk is calculated using weekly (Friday to Friday) returns

	Cumulative Returns														Annualised (Since Launch)	
	1 Mth	3 Mth	6 Mth	YTD	1 Year	3 Year	5 Year	10 Year	2022	2021	2020	2019	2018	Since Launch	Return	Risk
PMX Select 1	0.0%	-0.1%	1.7%	1.7%	1.6%	-0.4%	3.4%	18.0%	-7.5%	1.6%	3.9%	5.8%	-1.8%	18.3%	1.6%	3.0%
Model Comparator	0.0%	-0.2%	1.1%	1.1%	0.7%	-0.6%	2.7%	16.1%	-6.2%	1.7%	2.5%	5.4%	-1.8%	16.8%	1.5%	2.8%
Relative	0.0%	0.1%	0.6%	0.6%	0.9%	0.2%	0.7%	1.9%	-1.3%	-0.1%	1.4%	0.4%	0.0%	1.5%	0.1%	

METHODOLOGY

Data Source: PortfolioMetrix

All returns are cumulative (unless if stated otherwise) and risk is calculated by using the weekly (Friday to Friday) standard deviation of returns, annualised. The performance composite of the profile is compiled from two sources, the first contributes performance from inception to 30 June 2021 and was based on asset allocation, funds and fund shareclasses historically held on the Wealthtime platform - this can be clearly identified in the performance chart as a thin-weight blue line. Thereafter the performance is based on the actual blend of the constituent VT PortfolioMetrix GBP Core funds, as identified by a thick-weight blue line. The Cash+ comparator is calculated using the Bank of England Sterling Overnight Index Average. The CPI comparator is the UK Consumer Price Index. The Model comparator is a blend of IA sector indices combined to give a similar risk profile to the respective model portfolio. Full calculation methodology is available on request.

DISCLAIMER

SELECT FACTSHEET

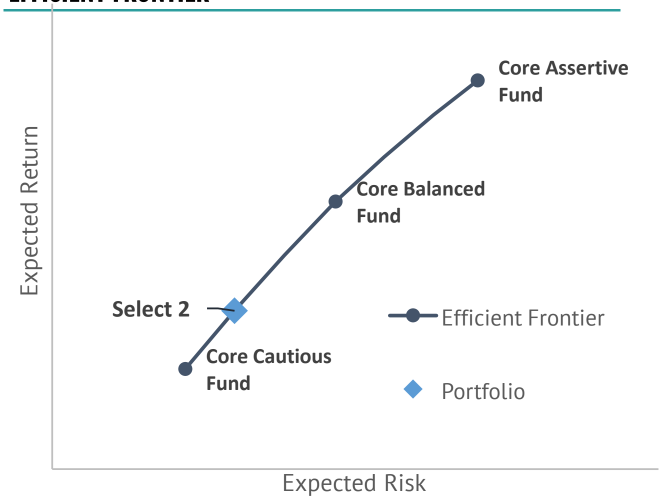
PORTFOLIOMETRIX SELECT 2 — June 2023

PORTFOLIO CHARACTERISTICS

This model portfolio emphasises capital preservation with the potential to generate inflation-beating returns over the medium to long term. Within the range, the fund sits towards the lower end of the risk spectrum and holds a high weight in income-producing assets. However, careful diversification and risk management does allow for the inclusion of growth assets making it the ideal vehicle for wealth preservation without excessive exposure to market volatility.

Experience has shown that mandates such as these have generated consistent inflation-beating returns over time and that taking some risk is a critical factor in preservation of real capital. Nevertheless, investors need to be to be aware that, over shorter-periods, even portfolios with quite a stable return profile may produce negative returns.

EFFICIENT FRONTIER



REGULATORY DISCLOSURE

This model is a blend of VT PortfolioMetrix GBP Core funds, which are authorised in the United Kingdom and regulated by the Financial Conduct Authority. The VT PortfolioMetrix GBP Core funds are sub-funds of VT PortfolioMetrix GBP Funds ICVC, an open-ended investment company registered in England and Wales under registered number IC035161. Further details, including copies of the prospectus, annual reports and accounts are available free of charge at www.valu-trac.com.

INVESTOR PROFILE

- Wish to protect capital and generate inflation-beating returns
- Prefer stability to the prospects of higher excess returns
- Have a slight preference for income over growth
- Have an investment time horizon of 5 years or longer

GENERAL INFORMATION

Model Objective	To maximise the return within the mandated level of risk. Based on current projections, this model portfolio is expected, but not guaranteed to, deliver Cash+ 1.9% over a 4-year rolling period.
Model Comparator	A blend designed to give a similar risk profile to the PMX Select 2 portfolio and is a 5 / 95 combination of the following sectors: • IA Money Market • IA Mixed Investments 0%-35% Shares
Launch Date	10 January 2013
Risk Score	18 /100 (Based on PMX Risk Model)
Underlying Assets	Collective Investment Schemes authorised or recognised by the FCA.

FEES & PORTFOLIO INFORMATION

Ongoing Charges Figure (OCF)	0.77%
Yield	1.65%
Base Currency	GBP
Distribution Policy	Accumulation
Dealing Frequency	Daily
Valuation Point	12pm UK Time

CONSTITUENT FUNDS

Fund Name	VT PortfolioMetrix GBP Core Cautious Fund	VT PortfolioMetrix GBP Core Balanced Fund
ISIN	GB00BM9GNJ25	GB00BM9GNH01
SEDOL	BM9GNJ2	BM9GNH0
Fund Weight	67%	33%

PORTFOLIOMETRIX CONTACT DETAILS

Address	Ground Floor, 66 Buckingham Gate, London, SW1E 6AU
Telephone	+44 207 965 7533
Email	info@portfoliometrix.co.uk
Website	https://www.portfoliometrix.com/

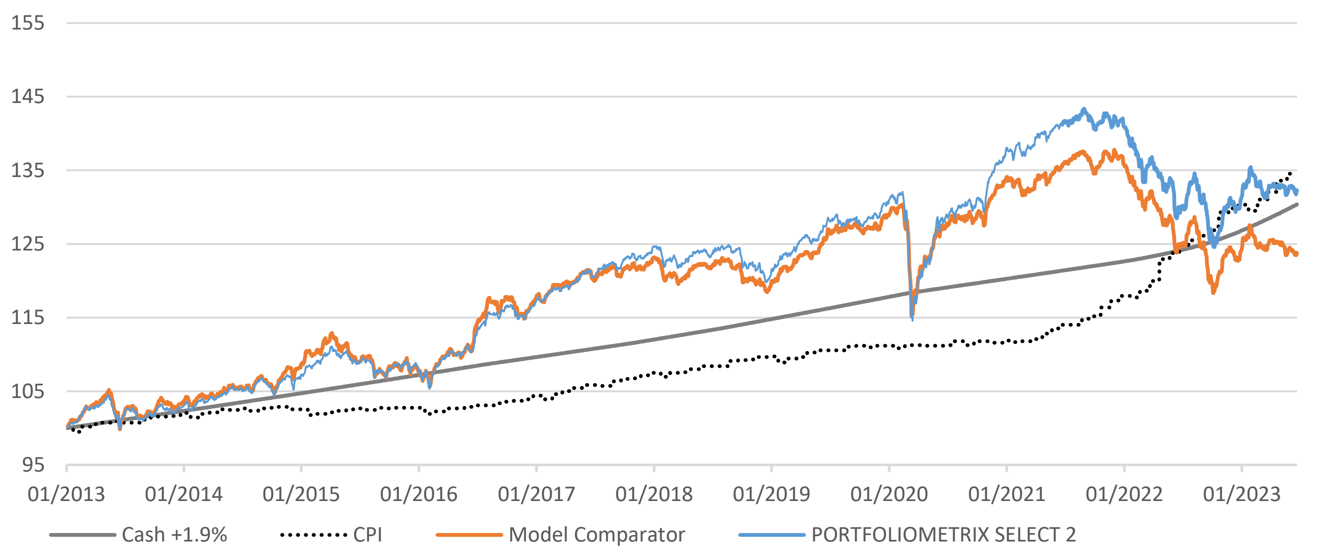
DISCLAIMER

From 30 June 2021 performance, fees and yields are based on prospectively defined, fully investable targeted risk profiles implemented using a blend of the VT PortfolioMetrix GBP Core funds. Prior to 30 June 2021, performance is based on the asset allocation, funds and fund share classes historically held on the Wealthtime platform. Due to platform constraints, funds, fund share classes and asset allocations (and hence exact fees, yields and performance) may be slightly different on other platforms. Risk Score is a PortfolioMetrix measure of relative riskiness of the portfolio. 1/100 is the least risk (but not no risk) and 100/100 is the most risky. This document is only for professional financial advisers, their clients and their prospective clients. The information given here is for information purposes only and is not intended to constitute financial, legal, tax, investment or other professional advice. It should not be relied upon as such and PortfolioMetrix cannot accept any liability for loss for doing so. Any forecasts, expected future returns or expected future volatilities are not guaranteed and should not be relied upon. **The value of investments, and the income from them, can go down as well as up, and you may not recover the amount of your original investment. Past performance is not a reliable indicator of future performance.** Portfolio holdings and asset allocation can change at any time without notice. PortfolioMetrix Asset Management Ltd is authorised and regulated by the Financial Conduct Authority. Full calculation methodology available on request.

SELECT FACTSHEET

PORTFOLIOMETRIX SELECT 2 June 2023

PERFORMANCE



Performance is net of PortfolioMetrix and fund charges but gross of platform and adviser charges. Risk is calculated using weekly (Friday to Friday) returns

	Cumulative Returns														Annualised (Since Launch)	
	1 Mth	3 Mth	6 Mth	YTD	1 Year	3 Year	5 Year	10 Year	2022	2021	2020	2019	2018	Since Launch	Return	Risk
PMX Select 2	0.2%	0.1%	1.9%	1.9%	2.1%	3.1%	7.2%	30.7%	-8.5%	3.8%	5.0%	8.3%	-2.9%	32.3%	2.7%	4.5%
Model Comparator	-0.2%	-0.9%	0.7%	0.7%	-0.7%	-2.8%	1.4%	22.5%	-10.3%	2.7%	3.7%	8.3%	-3.2%	23.7%	2.0%	4.4%
Relative	0.4%	1.0%	1.2%	1.2%	2.8%	5.9%	5.8%	8.2%	1.8%	1.1%	1.3%	0.0%	0.3%	8.6%	0.7%	

METHODOLOGY

Data Source: PortfolioMetrix

All returns are cumulative (unless if stated otherwise) and risk is calculated by using the weekly (Friday to Friday) standard deviation of returns, annualised. The performance composite of the profile is compiled from two sources, the first contributes performance from inception to 30 June 2021 and was based on asset allocation, funds and fund shareclasses historically held on the Wealthtime platform - this can be clearly identified in the performance chart as a thin-weight blue line. Thereafter the performance is based on the actual blend of the constituent VT PortfolioMetrix GBP Core funds, as identified by a thick-weight blue line. The Cash+ comparator is calculated using the Bank of England Sterling Overnight Index Average. The CPI comparator is the UK Consumer Price Index. The Model comparator is a blend of IA sector indices combined to give a similar risk profile to the respective model portfolio. Full calculation methodology is available on request.

DISCLAIMER

SELECT FACTSHEET

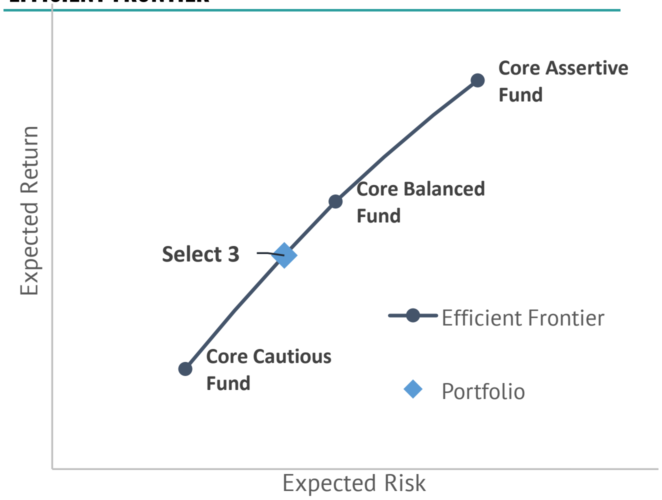
PORTFOLIOMETRIX SELECT 3 June 2023

PORTFOLIO CHARACTERISTICS

This model portfolio emphasises capital preservation with the potential to generate inflation-beating returns over the medium to long term. Within the range, the fund sits towards the lower end of the risk spectrum and holds a high weight in income-producing assets. However, careful diversification and risk management does allow for the inclusion of growth assets making it the ideal vehicle for wealth preservation without excessive exposure to market volatility.

Experience has shown that mandates such as these have generated consistent inflation-beating returns over time and that taking some risk is a critical factor in preservation of real capital. Nevertheless, investors need to be to be aware that, over shorter-periods, even portfolios with quite a stable return profile may produce negative returns.

EFFICIENT FRONTIER



REGULATORY DISCLOSURE

This model is a blend of VT PortfolioMetrix GBP Core funds, which are authorised in the United Kingdom and regulated by the Financial Conduct Authority. The VT PortfolioMetrix GBP Core funds are sub-funds of VT PortfolioMetrix GBP Funds ICVC, an open-ended investment company registered in England and Wales under registered number IC035161. Further details, including copies of the prospectus, annual reports and accounts are available free of charge at www.valu-trac.com.

INVESTOR PROFILE

- Wish to protect capital and generate inflation-beating returns
- Prefer stability to the prospects of higher excess returns
- Have a slight preference for income over growth
- Have an investment time horizon of 5 years or longer

GENERAL INFORMATION

Model Objective	To maximise the return within the mandated level of risk. Based on current projections, this model portfolio is expected, but not guaranteed to, deliver Cash+ 2.5% over a 4-year rolling period.
Model Comparator	A blend designed to give a similar risk profile to the PMX Select 3 portfolio and is a 30 / 70 combination of the following sectors: • IA Mixed Investments 0%-35% Shares • IA Mixed Investments 20%-60% Shares
Launch Date	10 January 2013
Risk Score	33 /100 (Based on PMX Risk Model)
Underlying Assets	Collective Investment Schemes authorised or recognised by the FCA.

FEES & PORTFOLIO INFORMATION

Ongoing Charges Figure (OCF)	0.83%
Yield	1.86%
Base Currency	GBP
Distribution Policy	Accumulation
Dealing Frequency	Daily
Valuation Point	12pm UK Time

CONSTITUENT FUNDS

Fund Name	VT PortfolioMetrix GBP Core Cautious Fund	VT PortfolioMetrix GBP Core Balanced Fund
ISIN	GB00BM9GNJ25	GB00BM9GNH01
SEDOL	BM9GNJ2	BM9GNH0
Fund Weight	33%	67%

PORTFOLIOMETRIX CONTACT DETAILS

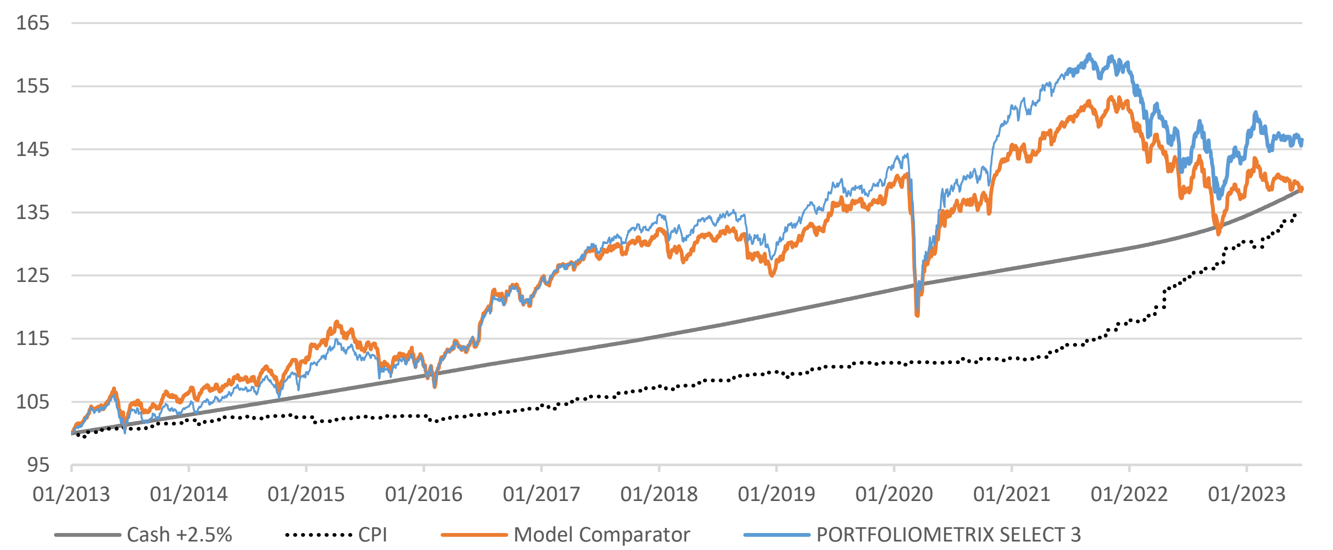
Address	Ground Floor, 66 Buckingham Gate, London, SW1E 6AU
Telephone	+44 207 965 7533
Email	info@portfoliometrix.co.uk
Website	https://www.portfoliometrix.com/

DISCLAIMER

SELECT FACTSHEET

PORTFOLIOMETRIX SELECT 3 — June 2023

PERFORMANCE



Performance is net of PortfolioMetrix and fund charges but gross of platform and adviser charges. Risk is calculated using weekly (Friday to Friday) returns

	Cumulative Returns														Annualised (Since Launch)	
	1 Mth	3 Mth	6 Mth	YTD	1 Year	3 Year	5 Year	10 Year	2022	2021	2020	2019	2018	Since Launch	Return	Risk
PMX Select 3	0.3%	0.2%	2.1%	2.1%	2.5%	6.0%	10.0%	43.9%	-9.5%	5.7%	5.8%	10.6%	-3.9%	46.5%	3.7%	6.0%
Model Comparator	0.0%	-0.6%	1.0%	1.0%	0.6%	3.2%	6.2%	36.1%	-9.9%	5.9%	3.6%	10.9%	-4.6%	38.9%	3.2%	6.0%
Relative	0.3%	0.8%	1.1%	1.1%	1.9%	2.8%	3.8%	7.8%	0.4%	-0.2%	2.2%	-0.3%	0.7%	7.6%	0.5%	

METHODOLOGY

Data Source: PortfolioMetrix

All returns are cumulative (unless if stated otherwise) and risk is calculated by using the weekly (Friday to Friday) standard deviation of returns, annualised. The performance composite of the profile is compiled from two sources, the first contributes performance from inception to 30 June 2021 and was based on asset allocation, funds and fund shareclasses historically held on the Wealthtime platform - this can be clearly identified in the performance chart as a thin-weight blue line. Thereafter the performance is based on the actual blend of the constituent VT PortfolioMetrix GBP Core funds, as identified by a thick-weight blue line. The Cash+ comparator is calculated using the Bank of England Sterling Overnight Index Average. The CPI comparator is the UK Consumer Price Index. The Model comparator is a blend of IA sector indices combined to give a similar risk profile to the respective model portfolio. Full calculation methodology is available on request.

DISCLAIMER

SELECT FACTSHEET

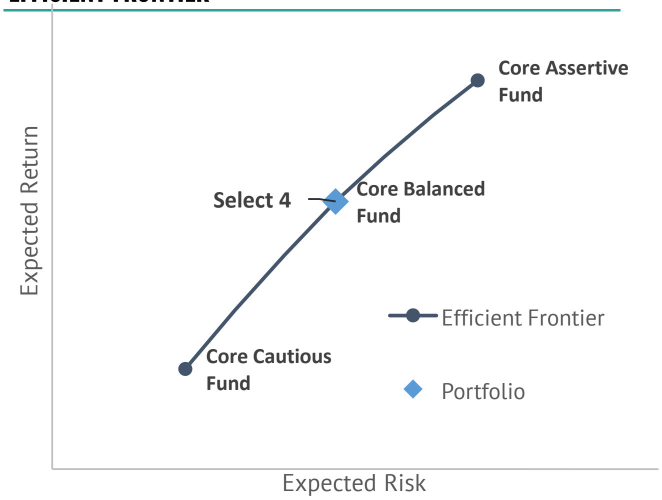
PORTFOLIOMETRIX SELECT 4 — June 2023

PORTFOLIO CHARACTERISTICS

This model portfolio seeks to provide medium to longer-term growth in capital and income whilst only assuming a moderate degree of risk. Within the range, the fund sits in the middle of the risk spectrum and invests in a healthy blend of assets. Careful diversification and risk management allow for a reasonable weight in growth assets, making it the ideal vehicle for both wealth accumulation and wealth preservation without excessive exposure to market volatility.

Experience has shown that mandates such as these have generated consistent inflation-beating returns over time and that assuming a degree of risk is a critical factor in accumulating wealth. Nevertheless, investors need to be aware that even well-diversified portfolios may produce negative returns over some periods and that investors need to demonstrate composure in the face of volatile markets.

EFFICIENT FRONTIER



REGULATORY DISCLOSURE

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INVESTOR PROFILE

- Wish to accumulate capital and increase future purchasing power
- Prefer a moderate level of risk to the prospects of higher excess returns
- Seek a mix of income and capital growth
- Have an investment time horizon of 5 years or longer

GENERAL INFORMATION

Model Objective	To maximise the return within the mandated level of risk. Based on current projections, this model portfolio is expected, but not guaranteed to, deliver Cash+ 3.2% over a 5-year rolling period.
Model Comparator	A blend designed to give a similar risk profile to the PMX Select 4 portfolio and is a 50 / 50 combination of the following sectors: • IA Mixed Investments 20%-60% Shares • IA Mixed Investments 40%-85% Shares
Launch Date	10 January 2013
Risk Score	48 /100 (Based on PMX Risk Model)
Underlying Assets	Collective Investment Schemes authorised or recognised by the FCA.

FEES & PORTFOLIO INFORMATION

Ongoing Charges Figure (OCF)	0.90%
Yield	2.07%
Base Currency	GBP
Distribution Policy	Accumulation
Dealing Frequency	Daily
Valuation Point	12pm UK Time

CONSTITUENT FUNDS

Fund Name	VT PortfolioMetrix GBP Core Balanced Fund
ISIN	GB00BM9GNH01
SEDOL	BM9GNH0
Fund Weight	100%

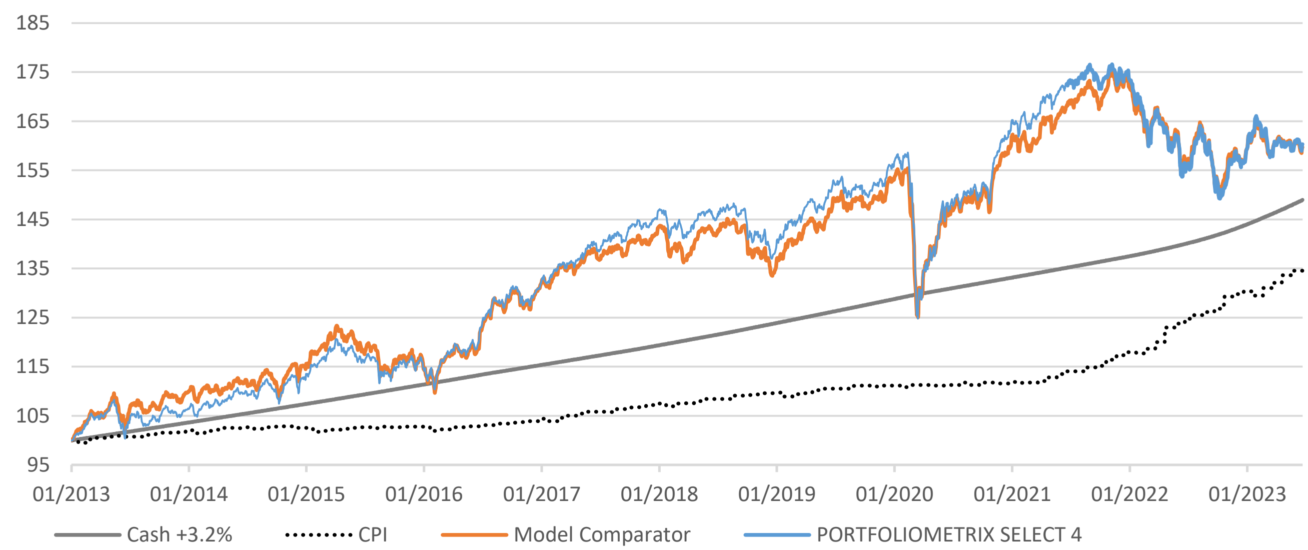
PORTFOLIOMETRIX CONTACT DETAILS

Address	Ground Floor, 66 Buckingham Gate, London, SW1E 6AU
Telephone	+44 207 965 7533
Email	info@portfoliometrix.co.uk
Website	https://www.portfoliometrix.com/

DISCLAIMER

PORTFOLIOMETRIX SELECT 4 — June 2023

PERFORMANCE



Performance is net of PortfolioMetrix and fund charges but gross of platform and adviser charges. Risk is calculated using weekly (Friday to Friday) returns

	Cumulative Returns														Annualised (Since Launch)	
	1 Mth	3 Mth	6 Mth	YTD	1 Year	3 Year	5 Year	10 Year	2022	2021	2020	2019	2018	Since Launch	Return	Risk
PMX Select 4	0.5%	0.4%	2.3%	2.3%	2.9%	8.5%	10.3%	56.0%	-10.4%	7.7%	4.6%	12.6%	-5.0%	60.3%	4.6%	7.5%
Model Comparator	0.2%	-0.1%	1.8%	1.8%	2.2%	9.2%	12.3%	53.9%	-9.7%	9.1%	4.4%	13.8%	-5.6%	59.7%	4.6%	7.7%
Relative	0.3%	0.5%	0.5%	0.5%	0.7%	-0.7%	-2.0%	2.1%	-0.7%	-1.4%	0.2%	-1.2%	0.6%	0.6%	0.0%	

METHODOLOGY

Data Source: PortfolioMetrix

All returns are cumulative (unless if stated otherwise) and risk is calculated by using the weekly (Friday to Friday) standard deviation of returns, annualised. The performance composite of the profile is compiled from two sources, the first contributes performance from inception to 30 June 2021 and was based on asset allocation, funds and fund shareclasses historically held on the Wealthtime platform - this can be clearly identified in the performance chart as a thin-weight blue line. Thereafter the performance is based on the actual blend of the constituent VT PortfolioMetrix GBP Core funds, as identified by a thick-weight blue line. The Cash+ comparator is calculated using the Bank of England Sterling Overnight Index Average. The CPI comparator is the UK Consumer Price Index. The Model comparator is a blend of IA sector indices combined to give a similar risk profile to the respective model portfolio. Full calculation methodology is available on request.

DISCLAIMER

From 30 June 2021 performance, fees and yields are based on prospectively defined, fully investable targeted risk profiles implemented using a blend of the VT PortfolioMetrix GBP Core funds. Prior to 30 June 2021, performance is based on the asset allocation, funds and fund share classes historically held on the Wealthtime platform. Due to platform constraints, funds, fund share classes and asset allocations (and hence exact fees, yields and performance) may be slightly different on other platforms. Risk Score is a PortfolioMetrix measure of relative riskiness of the portfolio. 1/100 is the least risk (but not no risk) and 100/100 is the most risky. This document is only for professional financial advisers, their clients and their prospective clients. The information given here is for information purposes only and is not intended to constitute financial, legal, tax, investment or other professional advice. It should not be relied upon as such and PortfolioMetrix cannot accept any liability for loss for doing so. Any forecasts, expected future returns or expected future volatilities are not guaranteed and should not be relied upon. **The value of investments, and the income from them, can go down as well as up, and you may not recover the amount of your original investment. Past performance is not a reliable indicator of future performance.** Portfolio holdings and asset allocation can change at any time without notice. PortfolioMetrix Asset Management Ltd is authorised and regulated by the Financial Conduct Authority. Full calculation methodology available on request.

SELECT FACTSHEET

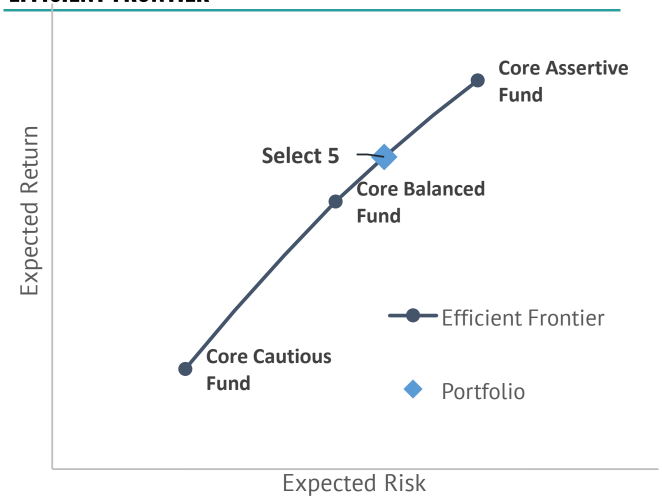
PORTFOLIOMETRIX SELECT 5 — June 2023

PORTFOLIO CHARACTERISTICS

This model portfolio emphasises medium to longer-term growth of capital and income. Whilst on the slightly higher end of the risk spectrum, there remains a significant degree of focus on diversification and risk management, making it the ideal vehicle for wealth accumulation without excessive exposure to market volatility.

Experience has shown that mandates such as these have generated consistent inflation-beating returns over time and that taking on some risk is a critical factor in wealth accumulation and preservation of real capital. Nevertheless, investors need to be able to demonstrate composure in the face of volatile markets.

EFFICIENT FRONTIER



REGULATORY DISCLOSURE

This model is a blend of VT PortfolioMetrix GBP Core funds, which are authorised in the United Kingdom and regulated by the Financial Conduct Authority. The VT PortfolioMetrix GBP Core funds are sub-funds of VT PortfolioMetrix GBP Funds ICVC, an open-ended investment company registered in England and Wales under registered number IC035161. Further details, including copies of the prospectus, annual reports and accounts are available free of charge at www.valu-trac.com.

INVESTOR PROFILE

- Wish to accumulate capital and increase future purchasing power
- Can weather occasional periods of subdued or negative returns
- Have a preference for capital growth over income
- Have an investment time horizon of 5 years or longer

GENERAL INFORMATION

Model Objective	To maximise the return within the mandated level of risk. Based on current projections, this model portfolio is expected, but not guaranteed to, deliver Cash+ 3.7% over a 6-year rolling period.
Model Comparator	A blend designed to give a similar risk profile to the PMX Select 5 portfolio and is a 90 / 7.5 / 2.5 combination of the following sectors: • IA Mixed Investments 40%-85% Shares • IA Global • IA UK All Companies
Launch Date	10 January 2013
Risk Score	63 /100 (Based on PMX Risk Model)
Underlying Assets	Collective Investment Schemes authorised or recognised by the FCA.

FEES & PORTFOLIO INFORMATION

Ongoing Charges Figure (OCF)	0.91%
Yield	1.88%
Base Currency	GBP
Distribution Policy	Accumulation
Dealing Frequency	Daily
Valuation Point	12pm UK Time

CONSTITUENT FUNDS

Fund Name	VT PortfolioMetrix GBP Core Balanced Fund	VT PortfolioMetrix GBP Core Assertive Fund
ISIN	GB00BM9GNH01	GB00BM9GNG93
SEDOL	BM9GNH0	BM9GNG9
Fund Weight	66%	34%

PORTFOLIOMETRIX CONTACT DETAILS

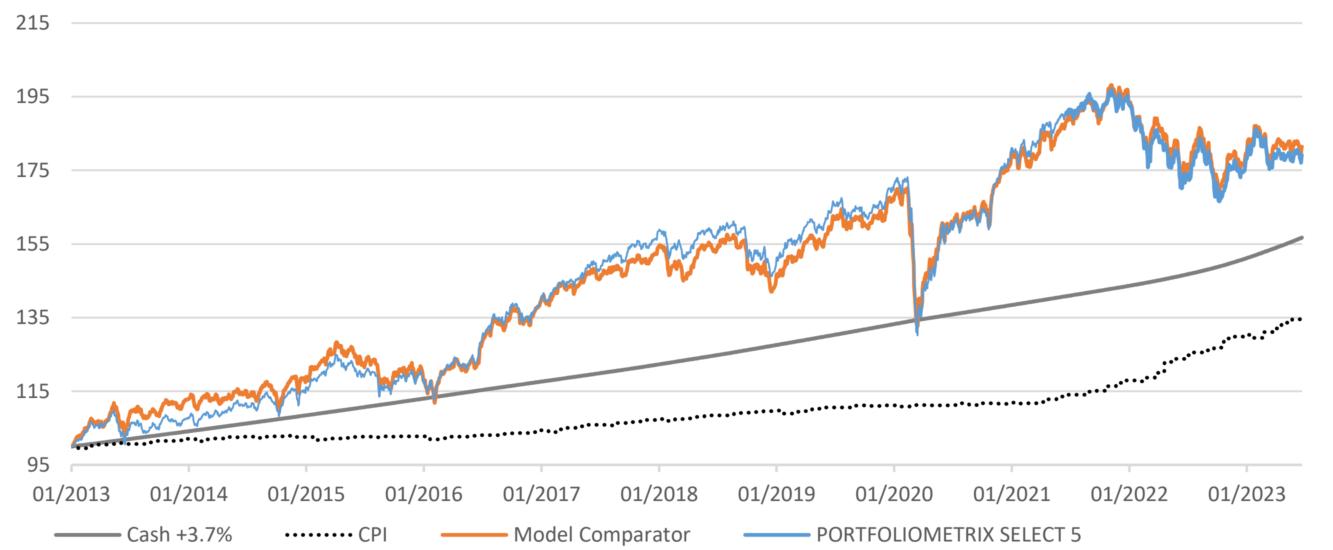
Address	Ground Floor, 66 Buckingham Gate, London, SW1E 6AU
Telephone	+44 207 965 7533
Email	info@portfoliometrix.co.uk
Website	https://www.portfoliometrix.com/

DISCLAIMER

SELECT FACTSHEET

PORTFOLIOMETRIX SELECT 5 — June 2023

PERFORMANCE



Performance is net of PortfolioMetrix and fund charges but gross of platform and adviser charges. Risk is calculated using weekly (Friday to Friday) returns

	Cumulative Returns														Annualised (Since Launch)	
	1 Mth	3 Mth	6 Mth	YTD	1 Year	3 Year	5 Year	10 Year	2022	2021	2020	2019	2018	Since Launch	Return	Risk
PMX Select 5	0.5%	0.6%	2.5%	2.5%	3.5%	12.7%	14.0%	73.1%	-10.2%	9.7%	4.9%	14.8%	-5.8%	79.1%	5.7%	9.1%
Model Comparator	0.4%	0.3%	2.7%	2.7%	3.9%	13.9%	18.2%	72.2%	-10.1%	11.6%	5.8%	16.4%	-6.2%	81.5%	5.9%	9.3%
Relative	0.1%	0.3%	-0.2%	-0.2%	-0.4%	-1.2%	-4.2%	0.9%	-0.1%	-1.9%	-0.9%	-1.6%	0.4%	-2.4%	-0.2%	

METHODOLOGY

Data Source: PortfolioMetrix

All returns are cumulative (unless if stated otherwise) and risk is calculated by using the weekly (Friday to Friday) standard deviation of returns, annualised. The performance composite of the profile is compiled from two sources, the first contributes performance from inception to 30 June 2021 and was based on asset allocation, funds and fund shareclasses historically held on the Wealthtime platform - this can be clearly identified in the performance chart as a thin-weight blue line. Thereafter the performance is based on the actual blend of the constituent VT PortfolioMetrix GBP Core funds, as identified by a thick-weight blue line. The Cash+ comparator is calculated using the Bank of England Sterling Overnight Index Average. The CPI comparator is the UK Consumer Price Index. The Model comparator is a blend of IA sector indices combined to give a similar risk profile to the respective model portfolio. Full calculation methodology is available on request.

DISCLAIMER

SELECT FACTSHEET

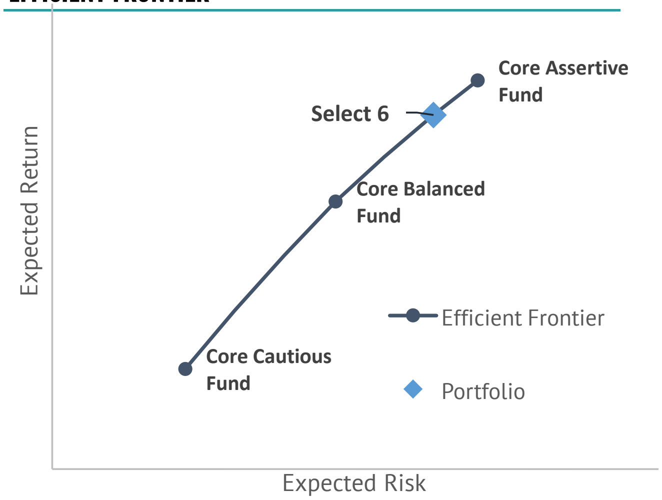
PORTFOLIOMETRIX SELECT 6 — June 2023

PORTFOLIO CHARACTERISTICS

This model portfolio emphasises medium to longer-term growth of capital and income. Whilst on the slightly higher end of the risk spectrum, there remains a significant degree of focus on diversification and risk management, making it the ideal vehicle for wealth accumulation without excessive exposure to market volatility.

Experience has shown that mandates such as these have generated consistent inflation-beating returns over time and that taking on some risk is a critical factor in wealth accumulation and preservation of real capital. Nevertheless, investors need to be able to demonstrate composure in the face of volatile markets.

EFFICIENT FRONTIER



REGULATORY DISCLOSURE

This model is a blend of VT PortfolioMetrix GBP Core funds, which are authorised in the United Kingdom and regulated by the Financial Conduct Authority. The VT PortfolioMetrix GBP Core funds are sub-funds of VT PortfolioMetrix GBP Funds ICVC, an open-ended investment company registered in England and Wales under registered number IC035161. Further details, including copies of the prospectus, annual reports and accounts are available free of charge at www.valu-trac.com.

INVESTOR PROFILE

- Wish to accumulate capital and increase future purchasing power
- Can weather occasional periods of subdued or negative returns
- Have a preference for capital growth over income
- Have an investment time horizon of 5 years or longer

GENERAL INFORMATION

Model Objective	To maximise the return within the mandated level of risk. Based on current projections, this model portfolio is expected, but not guaranteed to, deliver Cash+ 4.2% over a 6-year rolling period.
Model Comparator	A blend designed to give a similar risk profile to the PMX Select 6 portfolio and is a 60 / 30 / 10 combination of the following sectors: • IA Mixed Investments 40%-85% Shares • IA Global • IA UK All Companies
Launch Date	10 January 2013
Risk Score	78 /100 (Based on PMX Risk Model)
Underlying Assets	Collective Investment Schemes authorised or recognised by the FCA.

FEES & PORTFOLIO INFORMATION

Ongoing Charges Figure (OCF)	0.93%
Yield	1.70%
Base Currency	GBP
Distribution Policy	Accumulation
Dealing Frequency	Daily
Valuation Point	12pm UK Time

CONSTITUENT FUNDS

Fund Name	VT PortfolioMetrix GBP Core Balanced Fund	VT PortfolioMetrix GBP Core Assertive Fund
ISIN	GB00BM9GNH01	GB00BM9GNG93
SEDOL	BM9GNH0	BM9GNG9
Fund Weight	33%	67%

PORTFOLIOMETRIX CONTACT DETAILS

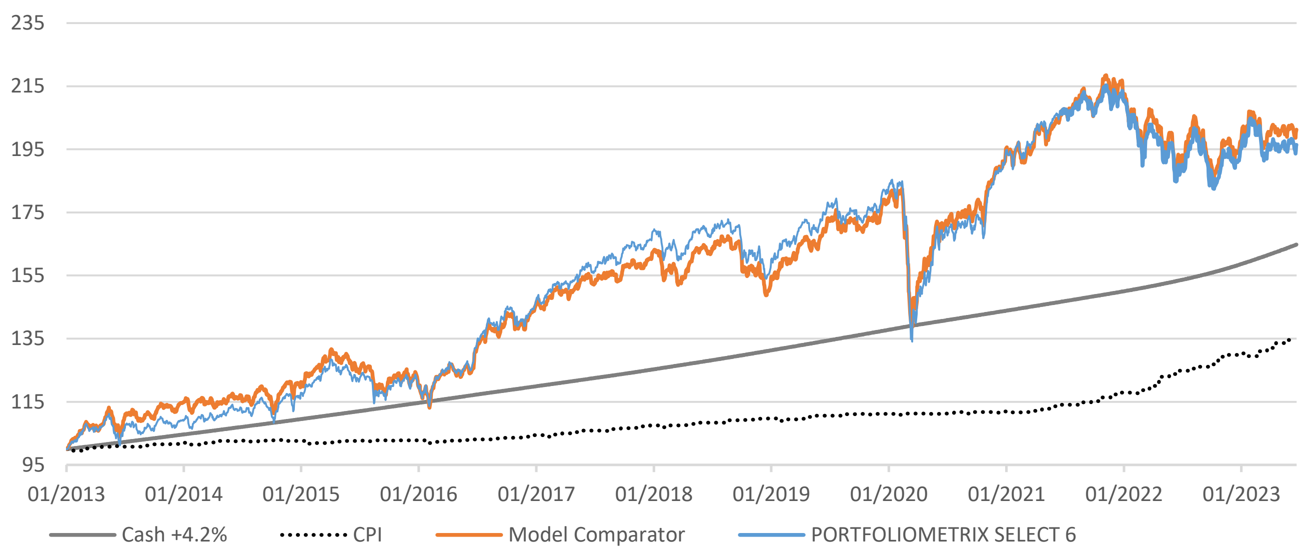
Address	Ground Floor, 66 Buckingham Gate, London, SW1E 6AU
Telephone	+44 207 965 7533
Email	info@portfoliometrix.co.uk
Website	https://www.portfoliometrix.com/

DISCLAIMER

SELECT FACTSHEET

PORTFOLIOMETRIX SELECT 6 June 2023

PERFORMANCE



Performance is net of PortfolioMetrix and fund charges but gross of platform and adviser charges. Risk is calculated using weekly (Friday to Friday) returns

	Cumulative Returns														Annualised (Since Launch)	
	1 Mth	3 Mth	6 Mth	YTD	1 Year	3 Year	5 Year	10 Year	2022	2021	2020	2019	2018	Since Launch	Return	Risk
PMX Select 6	0.5%	0.7%	2.7%	2.7%	4.1%	17.0%	16.9%	87.8%	-9.9%	11.9%	5.0%	16.3%	-6.6%	96.4%	6.7%	10.6%
Model Comparator	0.8%	0.7%	3.6%	3.6%	5.8%	18.1%	23.8%	88.9%	-10.1%	13.6%	7.2%	18.3%	-6.5%	101.2%	6.9%	10.4%
Relative	-0.3%	0.0%	-0.9%	-0.9%	-1.7%	-1.1%	-6.9%	-1.1%	0.2%	-1.7%	-2.2%	-2.0%	-0.1%	-4.8%	-0.2%	

METHODOLOGY

Data Source: PortfolioMetrix

All returns are cumulative (unless if stated otherwise) and risk is calculated by using the weekly (Friday to Friday) standard deviation of returns, annualised. The performance composite of the profile is compiled from two sources, the first contributes performance from inception to 30 June 2021 and was based on asset allocation, funds and fund shareclasses historically held on the Wealthtime platform - this can be clearly identified in the performance chart as a thin-weight blue line. Thereafter the performance is based on the actual blend of the constituent VT PortfolioMetrix GBP Core funds, as identified by a thick-weight blue line. The Cash+ comparator is calculated using the Bank of England Sterling Overnight Index Average. The CPI comparator is the UK Consumer Price Index. The Model comparator is a blend of IA sector indices combined to give a similar risk profile to the respective model portfolio. Full calculation methodology is available on request.

DISCLAIMER

SELECT FACTSHEET

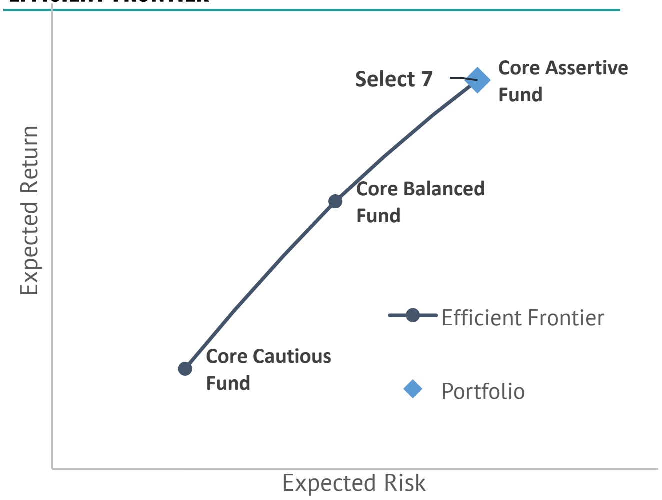
PORTFOLIOMETRIX SELECT 7 — June 2023

PORTFOLIO CHARACTERISTICS

The Growth portfolio emphasises longer-term growth in capital whilst accepting a higher degree of risk. Within the range, the fund sits at the top end of the risk spectrum and invests predominantly in growth assets. Careful diversification still allows for a significant degree of risk management, making it the ideal vehicle for long-term wealth accumulation at the cost of more volatile returns.

Experience has shown that mandates such as these have performed materially better than inflation over longer periods, highlighting that taking risk is a critical factor in achieving returns. However, investors need to be to be aware that, even with diversification, this portfolio may produce negative returns for even sustained periods and that investors need to demonstrate composure in the face of volatile markets.

EFFICIENT FRONTIER



REGULATORY DISCLOSURE

This model is a blend of VT PortfolioMetrix GBP Core funds, which are authorised in the United Kingdom and regulated by the Financial Conduct Authority. The VT PortfolioMetrix GBP Core funds are sub-funds of VT PortfolioMetrix GBP Funds ICVC, an open-ended investment company registered in England and Wales under registered number IC035161. Further details, including copies of the prospectus, annual reports and accounts are available free of charge at www.valu-trac.com.

INVESTOR PROFILE

- Are focussed on maximising returns
- Are prepared to accept a higher level of risk
- Prefer capital growth over income
- Have an investment time horizon of 7 years or longer

GENERAL INFORMATION

Model Objective	To maximise the return within the mandated level of risk. Based on current projections, this model portfolio is expected, but not guaranteed to, deliver Cash+ 4.6% over a 7-year rolling period.
Model Comparator	A blend designed to give a similar risk profile to the PMX Select 7 portfolio and is a 30 / 52.5 / 17.5 combination of the following sectors: • IA Mixed Investments 40%-85% Shares • IA Global • IA UK All Companies
Launch Date	10 January 2013
Risk Score	100 /100 (Based on PMX Risk Model)
Underlying Assets	Collective Investment Schemes authorised or recognised by the FCA.

FEES & PORTFOLIO INFORMATION

Ongoing Charges Figure (OCF)	0.94%
Yield	1.52%
Base Currency	GBP
Distribution Policy	Accumulation
Dealing Frequency	Daily
Valuation Point	12pm UK Time

CONSTITUENT FUNDS

Fund Name	VT PortfolioMetrix GBP Core Assertive Fund
ISIN	GB00BM9GNG93
SEDOL	BM9GNG9
Fund Weight	100%

PORTFOLIOMETRIX CONTACT DETAILS

Address	Ground Floor, 66 Buckingham Gate, London, SW1E 6AU
Telephone	+44 207 965 7533
Email	info@portfoliometrix.co.uk
Website	https://www.portfoliometrix.com/

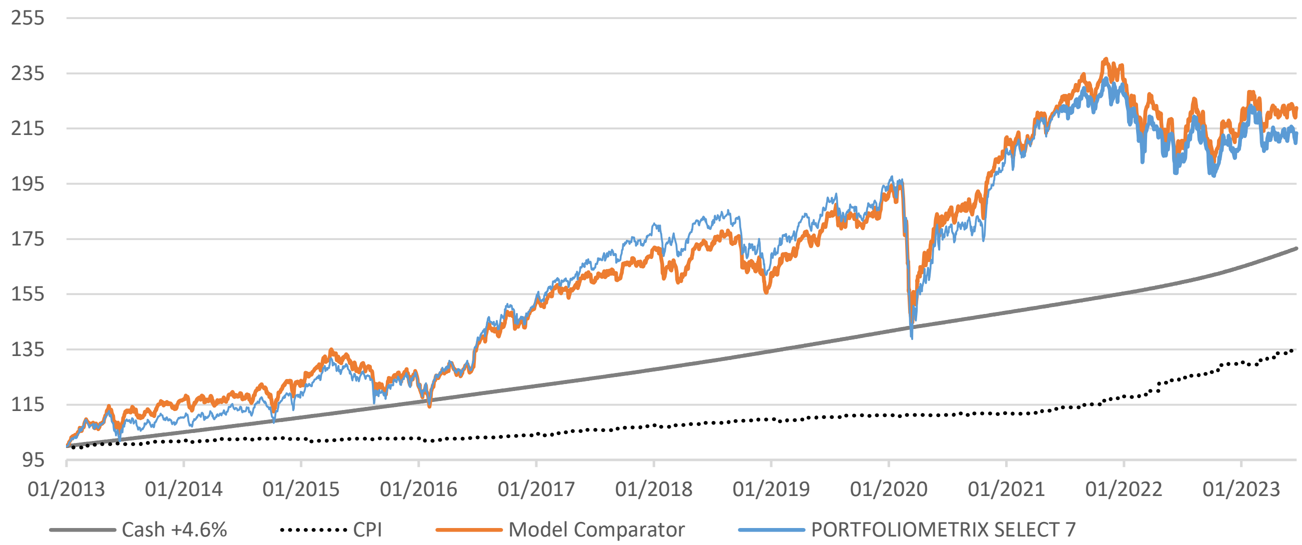
DISCLAIMER

From 30 June 2021 performance, fees and yields are based on prospectively defined, fully investable targeted risk profiles implemented using a blend of the VT PortfolioMetrix GBP Core funds. Prior to 30 June 2021, performance is based on the asset allocation, funds and fund share classes historically held on the Wealthtime platform. Due to platform constraints, funds, fund share classes and asset allocations (and hence exact fees, yields and performance) may be slightly different on other platforms. Risk Score is a PortfolioMetrix measure of relative riskiness of the portfolio. 1/100 is the least risk (but not no risk) and 100/100 is the most risky. This document is only for professional financial advisers, their clients and their prospective clients. The information given here is for information purposes only and is not intended to constitute financial, legal, tax, investment or other professional advice. It should not be relied upon as such and PortfolioMetrix cannot accept any liability for loss for doing so. Any forecasts, expected future returns or expected future volatilities are not guaranteed and should not be relied upon. **The value of investments, and the income from them, can go down as well as up, and you may not recover the amount of your original investment. Past performance is not a reliable indicator of future performance.** Portfolio holdings and asset allocation can change at any time without notice. PortfolioMetrix Asset Management Ltd is authorised and regulated by the Financial Conduct Authority. Full calculation methodology available on request.

SELECT FACTSHEET

PORTFOLIOMETRIX SELECT 7 — June 2023

PERFORMANCE



Performance is net of PortfolioMetrix and fund charges but gross of platform and adviser charges. Risk is calculated using weekly (Friday to Friday) returns

	Cumulative Returns														Annualised (Since Launch)	
	1 Mth	3 Mth	6 Mth	YTD	1 Year	3 Year	5 Year	10 Year	2022	2021	2020	2019	2018	Since Launch	Return	Risk
PMX Select 7	0.5%	0.9%	2.8%	2.8%	4.7%	20.7%	18.7%	102.0%	-9.7%	14.1%	4.7%	17.5%	-7.3%	113.3%	7.5%	12.0%
Model Comparator	1.3%	1.2%	4.5%	4.5%	7.8%	22.5%	29.3%	106.6%	-10.3%	15.6%	8.6%	20.2%	-6.8%	122.4%	7.9%	11.6%
Relative	-0.8%	-0.3%	-1.7%	-1.7%	-3.1%	-1.8%	-10.6%	-4.6%	0.6%	-1.5%	-3.9%	-2.7%	-0.5%	-9.1%	-0.4%	

METHODOLOGY

Data Source: PortfolioMetrix

All returns are cumulative (unless if stated otherwise) and risk is calculated by using the weekly (Friday to Friday) standard deviation of returns, annualised. The performance composite of the profile is compiled from two sources, the first contributes performance from inception to 30 June 2021 and was based on asset allocation, funds and fund shareclasses historically held on the Wealthtime platform - this can be clearly identified in the performance chart as a thin-weight blue line. Thereafter the performance is based on the actual blend of the constituent VT PortfolioMetrix GBP Core funds, as identified by a thick-weight blue line. The Cash+ comparator is calculated using the Bank of England Sterling Overnight Index Average. The CPI comparator is the UK Consumer Price Index. The Model comparator is a blend of IA sector indices combined to give a similar risk profile to the respective model portfolio. Full calculation methodology is available on request.

DISCLAIMER