WWM Low Risk Blend
Monthly Factsheet

As of 31/12/2024

Investment Strategy

The W Wealth Blends are a range of risk-graded portfolios built for our Advisers and, ultimately Clients. Strategies range from Low Risk to High Risk with a medium to long term investment horizon of 3-5+ years.

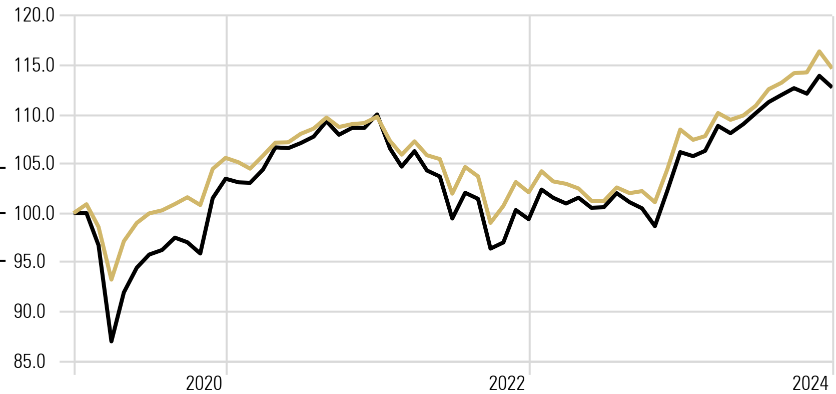
In this blend we are utilising an Active investment strategy as this has been deemed to be the most suitable for your requirements. We regularly analyse the associated level of risk within your blend of funds, to ensure ongoing suitability.

AMC: 0.40%	Underlying Funds OCF: 0.35%
Total Cost: 0.75%	

Fund Managers
Sentinel Portfolio Management was launched in 2020, with the aim of taking investment management back to basics, challenging the current investment management marketplace on both thinking and cost. With a team that can trace its roots back to the 1990s, our philosophy has been shaped by our experience, believing that it is risk that drives returns, rather than relying on traditional Asset Allocation methodology. Our Asset Allocation is therefore best described as ‘fluid’, preferring to manage our portfolios by volatility, generating low-cost goal-based outcomes.

Investment Growth

Time Period: 01/01/2020 to 31/12/2024



W Wealth - Low   IA Mixed Investment 20-60% Shares

Calendar Year Returns

Data Point: Return   Calculation Benchmark: Siiion Benchmarks - Adventurous

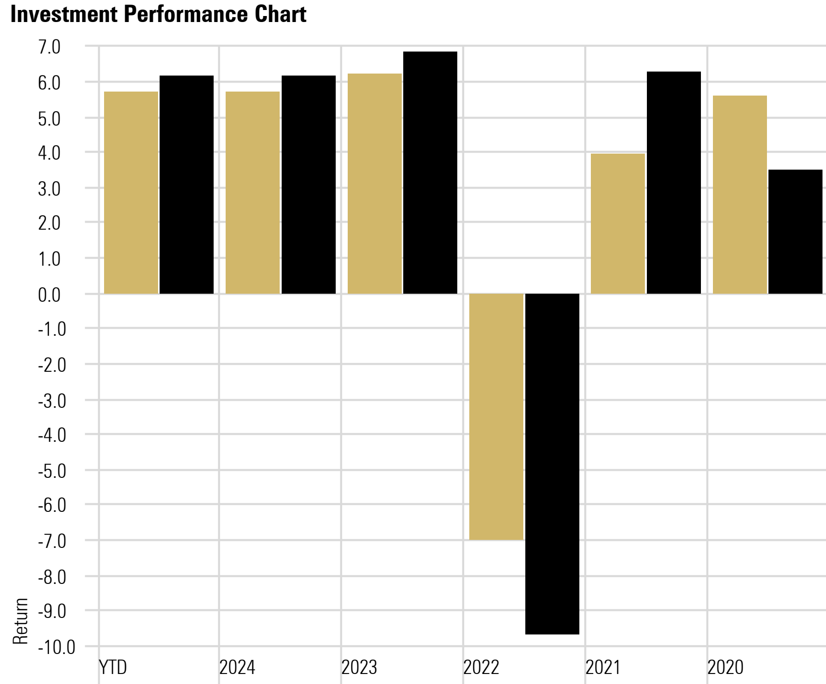
	YTD	2024	2023	2022	2021	2020
W Wealth - Low	5.71	5.71	6.24	-6.99	3.95	5.61
IA Mixed Investment 20-60% Shares	6.18	6.18	6.86	-9.67	6.31	3.49

Trailing Returns

Data Point: Return   Calculation Benchmark: Siiion Benchmarks - Adventurous

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years
W Wealth - Low	-1.49	0.41	3.41	5.71	4.46	14.68
IA Mixed Investment 20-60% Shares	-1.04	0.06	2.37	6.18	2.49	12.76

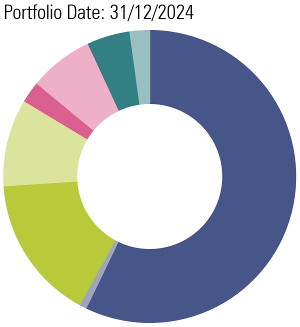
Investment Performance Chart



W Wealth - Low   IA Mixed Investment 20-60% Shares

Current Portfolio - Equity Regional Exposure

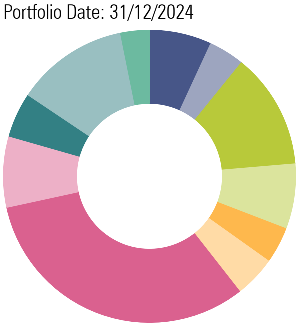
Portfolio Date: 31/12/2024



	%
North America	57.2
Latin America	0.8
United Kingdom	16.0
Europe dev	9.5
Europe emrg	0.0
Africa/Middle East	0.1
Australasia	2.4
Japan	7.1
Asia dev	4.7
Asia emrg	2.2
Total	**100.0**

Current Portfolio - Equity Sectors (GICS)

Portfolio Date: 31/12/2024



	%
Energy	6.9
Materials	3.9
Industrials	12.8
Consumer Discretionary	7.2
Consumer Staples	4.0
Healthcare	4.6
Financials	32.2
Information Technology	7.8
Communication Services	5.0
Utilities	12.4
Real Estate	3.2
Total	**100.0**

Source: Morningstar Direct

Current Portfolio Analysis

Portfolio Holdings

Portfolio Date: 31/12/2024

	Portfolio Weighting %
FTF Franklin UK Gilt W Acc	9.00
Fortem Capital Prgrv Gr A GBP Acc	8.00
L&G Global Infrastructure Index C Acc	7.00
Vanguard UK S/T Invm Grd Bd Idx £ Acc	7.00
Artemis Short-Duration Stgy Bd I GBP Acc	6.00
CASH	6.00
Muzinich Glbl Mkt DurInvmtGrdRHGBPAccFdr	6.00
Royal London Sterling Credit Z Inc	6.00
TwentyFour Corporate Bond I GBP Acc	6.00
AXA Sterling Crdt Shrt Dura Bd Z Grs Acc	5.00
Janus Henderson Global Fncls I Acc	5.00
TM Redwheel UK Eq Inc S Acc	5.00
Vanguard USD Corp Bd ETF GBP H Acc	5.00
Amundi US Treasury 7-10Y ETF GBP HDist	3.00
First Eagle US Small Cap Opp R2-GBPC	3.00
HSBC Global Emerging Mkt GovBdIdxS6CHGBP	3.00
HSBC S&P 500 Equal Weight Eq Idx S Acc	3.00
L&G Japan Index C Acc	2.00
L&G Pacific Index C Acc	2.00
WS Lightman European I Acc	2.00
Fidelity Index US P Acc	1.00

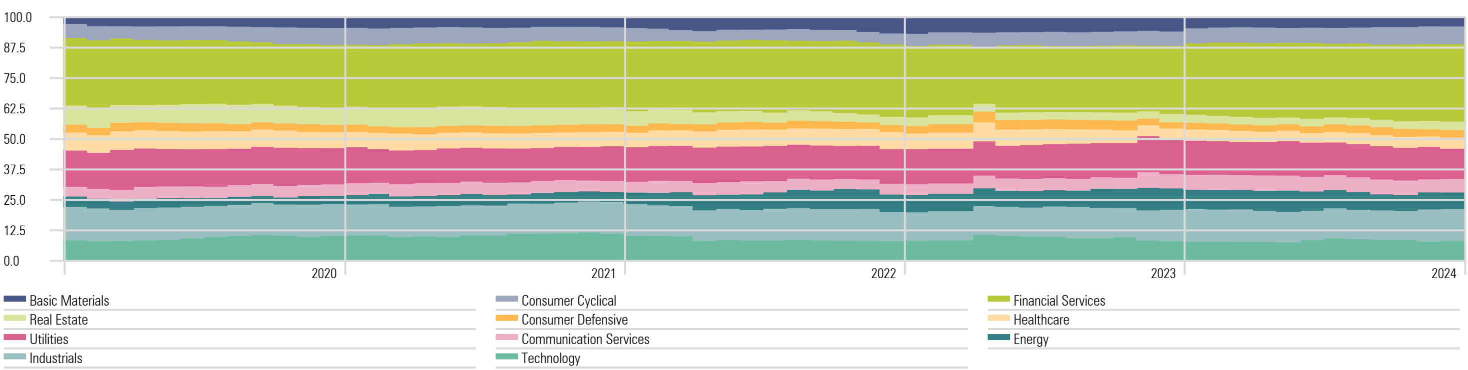
Asset Allocation - W Wealth - Low

Portfolio Date: 31/12/2024

	%
Stock	31.0
Bond	52.3
Cash	15.4
Other	1.3
Total	**100.0**

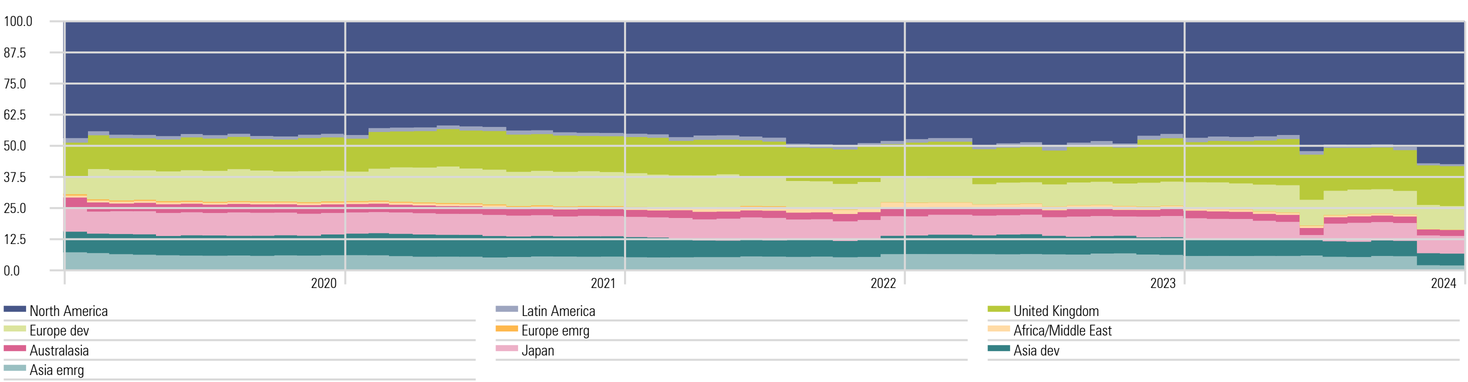
Equity Sectors (Morningstar) - W Wealth - Low

Time Period: 01/01/2020 to 31/12/2024



Equity Regional Exposure - W Wealth - Low

Time Period: 01/01/2020 to 31/12/2024



Source: Morningstar Direct