

CREDO

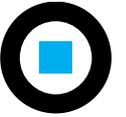
| W E A L T H |

MAP Select

The Multi-Asset Portfolio Investment Philosophy



- We believe that wealth is best created and preserved through **patient and disciplined** investing, with a focus on the long term.
- We follow an **evidence-based** approach to investing.
- We strive to embed the benefits of **diversification** across the investment process.
- We believe that no investment strategy is so good that a high enough cost won't make it a bad one.

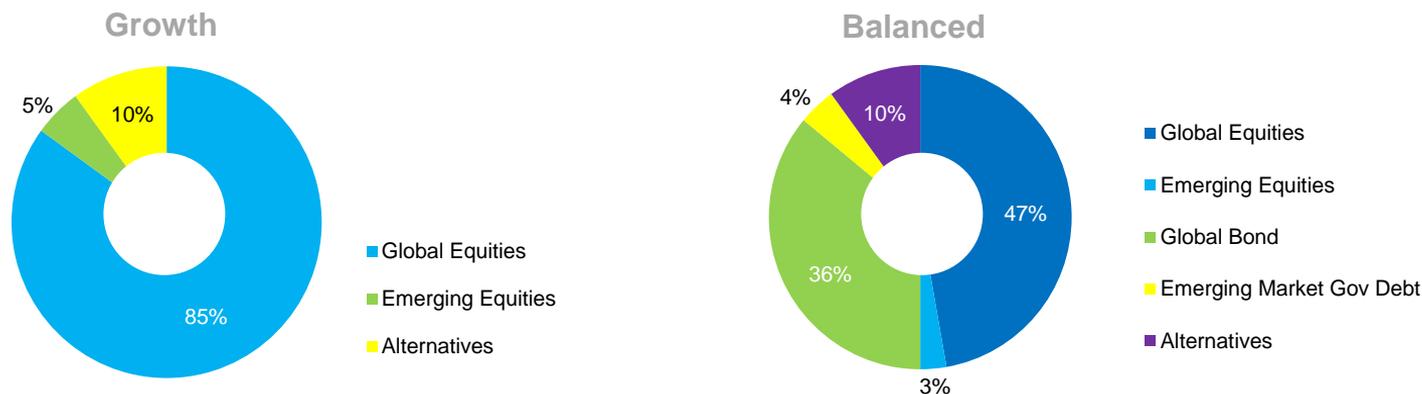


- The Credo Multi-Asset Portfolios (MAP) provide investors with diversified exposure to global assets.
- The **Select** adaptation of the standard MAP portfolios has made the portfolios suitable for individuals with more modest amounts to invest.
- With an all-in fee and no minimum fees, the portfolios are extremely **cost effective** and allow investors to add to their portfolios on an incremental basis without incurring any dealing charges.
- The MAP Select portfolios are an ideal means to enable the **next generation** to start investing in an efficient manner.

The Options - Growth Vs Balanced



- There are two portfolios, **Growth** and **Balanced**, each with different asset allocations and suitable for individuals depending on their individual circumstances and tolerance and capacity for risk.



- With a higher allocation to fixed income assets, the Balanced portfolio is more suited for those who wish to take on less risk. Whereas the Growth portfolio has a higher allocation to equities and is more suited to those with a longer time horizon.

Who Are They Suitable For?



- Individuals who want to set aside money for their **children or grandchildren**. This can be done in a tax efficient means through setting up a Junior Individual Savings Account (JISA) or a standard ISA if over 18 years of age.
- Young individuals who have recently started full-time employment and wish to start **saving for the future** but feel their initial investment amount is too small to be eligible for our standard discretionary portfolios.

Broadly speaking, these portfolios are suited to younger individuals who wish to **start their investment journey**.



| | TER (%) | Growth Portfolio Weight (%) | Balanced Portfolio Weight (%) |
|--|---------------------------------------|-----------------------------|-------------------------------|
| AQR Delphi Global Equities Fund | 0.52 | 10.0 | 5.6 |
| Dimensional Global Targeted Value Fund | 0.56 | 10.0 | 18.0 |
| Vanguard FTSE Global All Cap Index Fund | 0.24 | 13.8 | 13.2 |
| AQR Managed Futures Fund | 1.15 | 5.0 | 5.0 |
| Weighted Average / Total | 0.43 ¹ / 0.38 ² | 48.8 | 41.8 |

(1) Weighted average TER of the Growth Portfolio

(2) Weighted average TER of the Balanced Portfolio



| Absolute Return | 1 Month 28/02/2021 - 31/03/21 | 6 Months 30/09/20 - 31/03/21 | Since Inception 29/05/20 – 31/03/21 |
|---------------------------|---|--|---|
| Growth Portfolio | 4.23% | 15.31% | 21.12% |
| Balanced Portfolio | 2.18% | 7.71% | 11.66% |

(*) Inception date is 29/05/20. Returns as at 31/03/2021. All portfolio performance is calculated using Bloomberg PORT.



Annual Management Fee

| | |
|---------|--------|
| Charges | 0.80%* |
|---------|--------|

| | |
|--------|------------------------|
| Levied | Quarterly in arrears** |
|--------|------------------------|

Note: This is a flat fee i.e. there will be no additional transaction charges and / or global custody fees.

() Please note, there will also be underlying fund charges. Please refer to the Ex Ante Cost Disclosure for details.*

*(**) As at the end of March, June, September and December.*

Given that there is a flat fee, clients are able to add to their portfolio on a monthly or any regular basis **without incurring any dealing costs**, making the portfolios well suited to those who wish build up the size of their account with regular contributions.



- Individuals are strongly encouraged to take advantage of a **free** consultation with Credo's Wealth Planning division.
- Alongside investment management, Credo can support our clients' financial journey in a variety of ways and provide advice relating to:
 - Intergenerational planning
 - Mortgages, protection insurance, pensions
 - Tax efficient planning
 - Life cover



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