

PERSONAL PORTFOLIO 4 FUND (PPF 4)

MEDIUM / HIGHER RISK

As at 31 May 2022

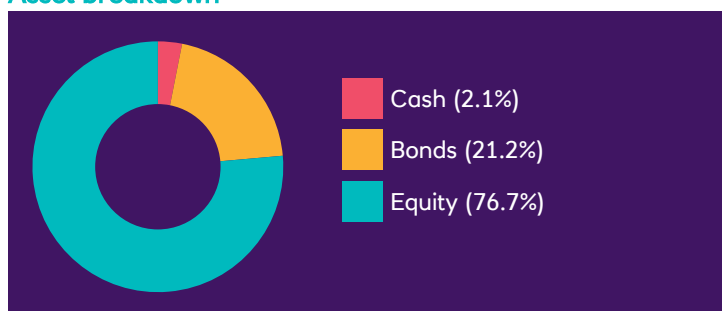
Investment objective

- The Fund aims to increase in value over the medium to longer-term through a diversified portfolio of investments.
- At least 65% of the Net Asset Value of the Fund will be invested in equities or collective investment schemes that invest in equities.
- The majority of the return is expected to be from capital appreciation with some potential for income generation.

Fund Facts

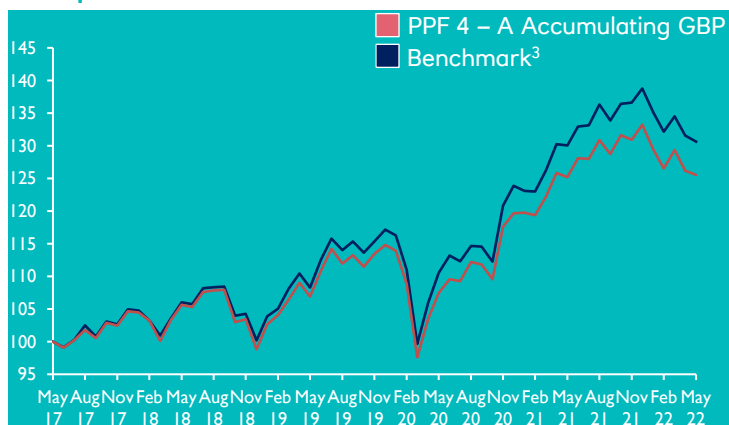
Investment manager:	Coutts & Co
Launch date:	1 st June 2016
Share class:	A - Accumulating
Base currency:	GBP (Pound)
Fund size:	£598.8m
Minimum initial investment:	£50
Minimum investment horizon:	5 years
Ongoing charges figure ¹ :	0.50% p.a (capped at 0.50% p.a)
Fund domicile:	Ireland
Investment structure:	UCITS
ISIN:	IE00BYYCCH04
Trade frequency:	Daily
Settlement:	4 business days after trade execution

Asset breakdown



Please note that as a result of rounding, the figures may not add up to 100%.

Fund performance



	Inception date	Calendar year performance in % ²					Yr to date
		2017	2018	2019	2020	2021	
PPF 4 accumulating A GBP	01-Jun-16	11.2	-5.6	16.2	4.2	11.4	-5.8
Benchmark ³		11.6	-4.5	16.9	5.8	12.0	-5.9

Net 12 month performance to end of last quarter in %²

	Mar-17	Mar-18	Mar-18	Mar-19	Mar-19	Mar-20	Mar-20	Mar-21	Mar-21	Mar-22
PPF 4 accumulating A GBP		2.0	6.3		-8.3		25.3		5.9	
Benchmark ³		2.6	7.1		-7.8		26.7		6.6	

Source: Coutts/Thomson Datastream.

Past performance should not be taken as a guide to future performance.

Blank cells represent periods prior to the Fund's launch.

¹ The ongoing charges figure (OCF) is the cost incurred in running the fund shown as a percentage of the value of the assets of the fund. It includes the investment manager fee in addition to the trustee, custodian, administration, legal and audit fees. It does not include the platform fees, fund transaction costs or any potential one-off charges (e.g. advice fees or dilution levy).

² Performance figures are derived from Fund net asset values (NAV) and are quoted net of all fees paid from within the Fund.

³ Benchmark: 2% SONIA (Sterling Overnight Index Average), 2% Bloomberg UK Gilt 1-5 years (GBP), 6.5% Bloomberg UK Treasury (GBP), 7.5% Bloomberg Sterling Non-Gilts (GBP), 4% Bloomberg Global High Yield Hedged (GBP), 3% Bloomberg EM Hard Currency Aggregate: Sovereign Hedged (GBP), 25.5% MSCI United Kingdom ESG Screened Select Index* Net Return (GBP), 26.5% MSCI USA Net ESG Screened Select Index* Net Return (GBP), 7% MSCI Europe ex UK ESG Screened Select Index* Net Return (GBP), 3.5% MSCI Japan ESG Screened Select Index* Net Return (GBP), 1.5% MSCI Pacific Ex Japan ESG Screened Select Index* Net Return (GBP), 11% MSCI Emerging Markets ESG Screened Select Index* Net Return (GBP). *A custom index calculated by MSCI based on screening criteria provided by the Investment Manager. The benchmark is used to constrain the risk of the Fund but the Fund does not aim to track the benchmark or mirror the weights.

Important Information: The value of investments and any income from them, can go down as well as up, and you may not recover the amount of your original investment. There is no guarantee that the investment objective will be achieved. Where an investment involves exposure to a foreign currency, changes in rates of exchange may cause the value of the investment, and the income from it, to go up or down. In the case of some investments, they may be illiquid and there may be no recognised market for them and it may therefore be difficult for you to deal in them or obtain reliable information about their value or the extent of the risks to which they are exposed. Investments in emerging markets are subject to certain special risks, which include, for example, a certain degree of political instability, relatively unpredictable financial market trends and economic growth patterns, a financial market that is still in the development stage and a weak economy.

PERSONAL PORTFOLIO 4 FUND - SHARE CLASS A

Asset allocation and latest changes

In %	31 May 2022	Change since 30 April 2022
Cash	2.1	-0.9
Bonds	21.2	+0.6
High Yield	8.8	-0.1
Global Investment Grade / UK Credit	5.4	+0.9
Government and agencies	6.9	-0.2
Equities	76.7	+0.2
United Kingdom	26.7	+0.4
United States	26.3	-0.8
Europe	6.9	+0.2
Japan	3.4	
Pacific Basin	1.7	
Emerging Markets	11.8	+0.5
TOTAL	100.0	

Please note that as a result of rounding, the figures may not add up to 100%.

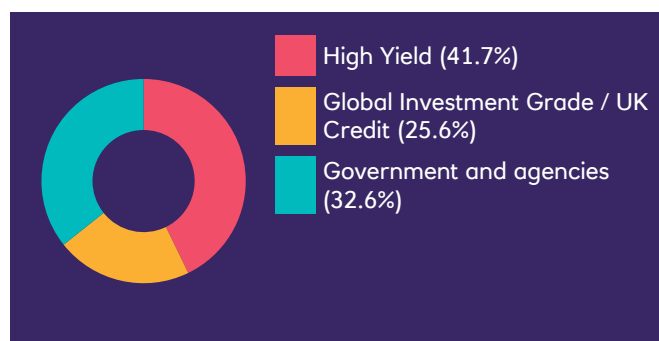
The fund is actively managed so the above data is expected to change over time. Please note that the breakdown shown is for illustrative purposes only. As such, the actual structure of your portfolio and the percentage invested in the different asset classes at other dates may differ considerably from those detailed in this factsheet.

10 largest holdings

	%
Coutts UK Equity ESG Insights Index Fund	18.3
Coutts US Equity ESG Insights Index Fund	17.3
Xtrackers ESG MSCI Emerging Markets ETF USD	11.8
iShares FTSE 100 Fund	8.4
Lyxor Net Zero S&P 500 ETF	7.0
Coutts Europe Ex UK Equity ESG Insights Index Fund	6.9
BlackRock iShares Corporate Bond Index Fund GBP	4.9
iShares Emerging Markets Government Bond Index Fund	3.9
Xtrackers MSCI Japan ETF (ESG)	3.4
BNY Mellon Efficient U.S. High Yield Beta GBP	2.8
TOTAL	84.7

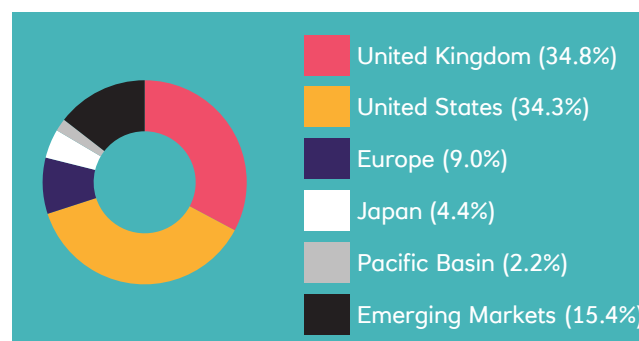
The Fund will mainly be invested in collective investment schemes that are index-tracking rather than actively managed.

Asset breakdown - Bonds



Please note that as a result of rounding, the figures may not add up to 100%.

Asset breakdown - Equities



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Fund Risk Comparison



Important Information: Date of publication: 31 May 2022

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