

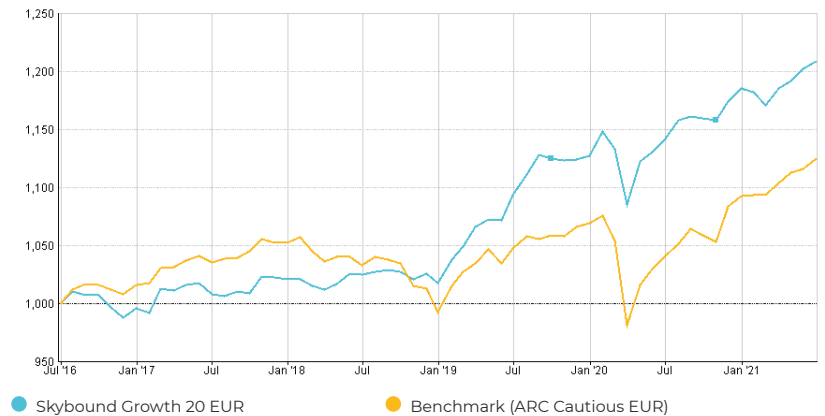
Growth 20 - EUR

Quarter 2, 2021

A very cautious approach, aiming to protect your wealth over the long term. Invests mostly in assets that typically hold up well during volatility, such as bonds and gold. 20% is invested in the stock market to seek some growth ahead of inflation.

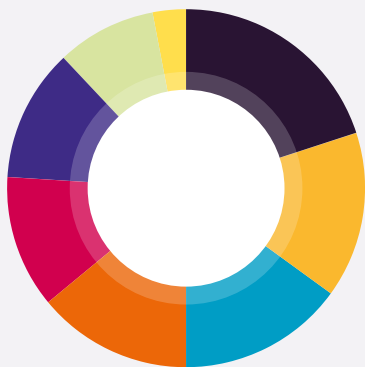
Ongoing Portfolio Charge:
0.31%

5 Year Growth of €1,000



Asset Allocation

- 20% Actively-managed equities
- 15% Total bond market
- 15% Inflation-linked bonds
- 14% Corporate bonds
- 12% Short-term bonds
- 12% Short-term corporate bonds
- 9% Gold
- 3% Cash



Performance (%)	1yr	3yr	5yr	5yr Annualised
Skybound Growth 20 EUR	5.9	17.9	20.9	3.9
Benchmark (ARC Cautious EUR)	8.1	8.9	12.5	2.4

Past performance is not a guide to future returns. All data to 30 June 2021. Based on backtested data with an annual rebalance and dividends reinvested.

ARC averages the performance of over 70 investment management groups.

Fund Allocations

Group	Fund	Weight	Asset Class	Style
Vanguard	Global Bond Index	15%	Fixed income	Total bond market
iShares	Euro Government Inflation-Linked Bond Index Fund	15%	Alternatives	Inflation-linked
DWS	Xtrackers EUR Corporate Bond ETF	14%	Fixed income	Investment-grade corporate
Vanguard	Global Short-Term Bond Index Fund	12%	Fixed income	Short-term bonds
Vanguard	Global Short-Term Corporate Bond Index Fund	12%	Fixed income	Short-term corporate bonds
Fundsmith	Equity	11%	Equity	Quality
Fidelity	Global Dividend	9%	Equity	High dividend yield
Invesco	Physical Gold ETC	9%	Alternatives	Gold
		3%	Cash	

Signatory of:

