

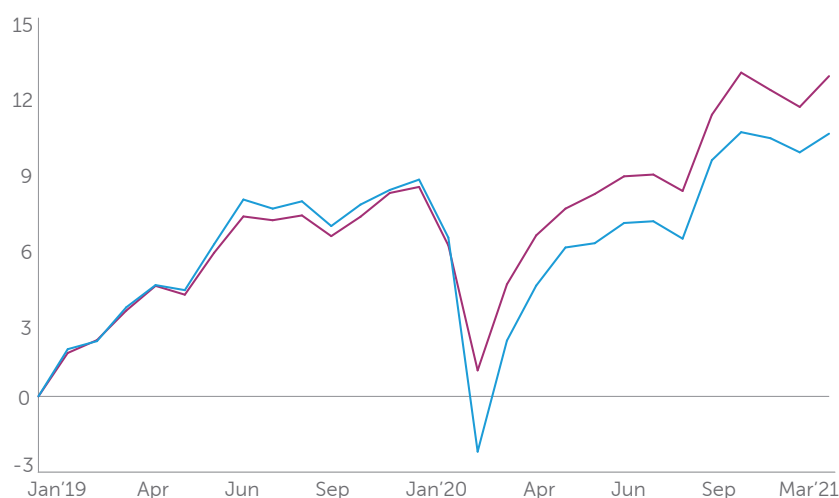
MARCH 2021

# Income 3

## Investment Objective

The aim of the solution is to achieve growth in capital over the medium to long term and provide a regular income in excess of that available from standard deposit accounts available from UK deposit takers, through investment in a diversified portfolio of collective investment schemes, investment trusts, other transferable securities, cash or near cash, deposits, money market instruments and derivatives.

## Performance Summary as at 31 March 2021 (%)



- A- IP Income 3 NF TR in GB
- B- ARC Sterling Cautious PCI TR in GB

01/01/2019 - 31/03/2021 Data from FE fundinfo 2021

Source: Financial Express Analytics & Ascencia Investment Management. All figures quoted are on a total return basis with income reinvested and are net of underlying fund charges and Ascencia's Investment Management fee. A platform fee will apply.

1 Year Since Inception

	1 Year	Since Inception
Ascencia Income 3	12.89%	10.41%
Sterling Cautious	11.54%	12.69%

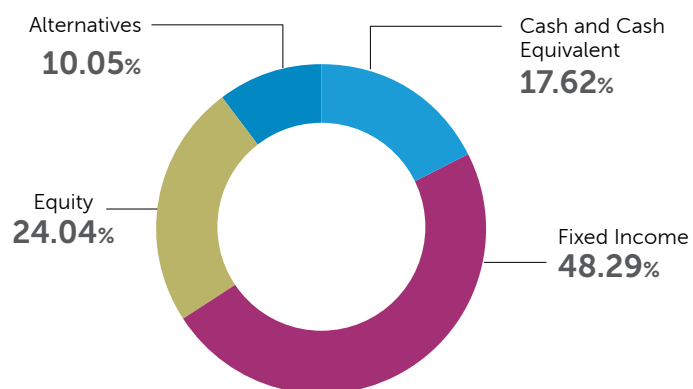
Past performance is not a reliable indicator of future results. ARC Sterling Cautious figure is an estimate by ARC and is subject to change.

## Key Facts

Inception Date	January 2019
Number of Holdings	74
Underlying fund Ongoing Charge Figure	0.74%
DFM Fee	0.50%
Total Ongoing Charge	1.24%
Estimated Yield	1.86%
Annualised Volatility	6.90%

Source: FE Analytics/Ascencia Investment Management as at 31/03/2021

## Weighted Asset Allocation



## Holdings

EF NEW HORIZON INCOME FUND	40.00%
ESG 3	20.00%
MPS LOW RISK	14.00%
SAFETY FIRST 3	12.00%
VT FREEDOM UCITS OEIC-VT FREEDOM DEFENSIVE	12.00%
CASH	2.00%



## Risk and Reward Profile

Lower risk  
*(typically lower rewards)*



Higher risk  
*(typically higher rewards)*

*The risk and reward category is not guaranteed to remain unchanged and may shift over time.*

## Investment Platforms

The portfolios can be held on the following platforms:

- > Hubwise
- > Fusion

A central model is created for each of our model portfolios, where the performance summary, asset allocation, fund holdings, charges and yield quoted on this factsheet are based on the central model portfolio. Where the central model is replicated, such as through a platform, any individual portfolio is unlikely to be identical to that of the central model as a result of the timing of the investment or any restrictions of the platform provider.

## Investment Team



**Simon Callow**  
Director of Investment Solutions



**Anthony Holt**  
Manager of Investment Solutions



**Chris Caveney**  
Investment Manager



The information provided is not to be treated as specific advice. It has no regard for the specific investment objectives, financial situation or needs of any specific person or entity. The investments discussed in this document may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

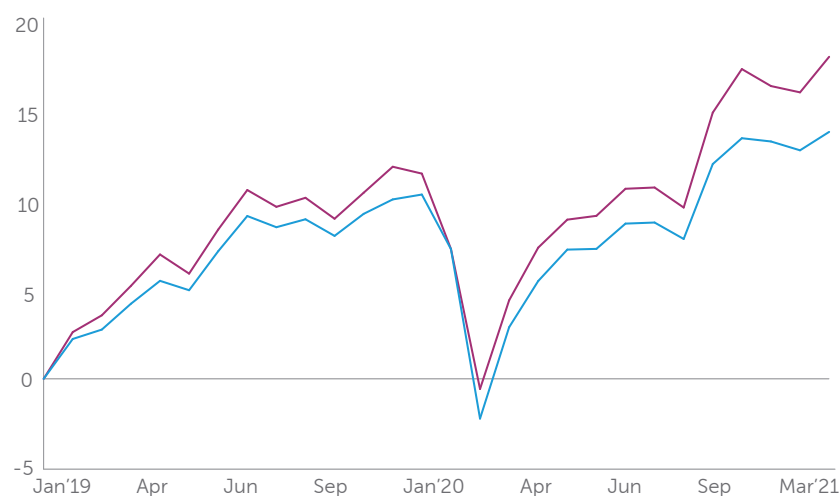
Ascencia Investment Management Limited is a subsidiary of Frenkel Topping Group Plc and is authorised and regulated by the Financial Conduct Authority No: 409409. Ascencia Investment Management Limited Registered in England No: 05010380.

Past performance is not a guide to future performance. The value of investments and any income from them can fall and you may get back less than you invested. If you invest in currencies other than your own, fluctuations in currency value will mean that the value of your investment will move independently of the underlying asset. Investors should be aware of the additional risks associated with funds investing in smaller companies.

## Investment Objective

The aim of the solution is to achieve growth in capital over the medium to long term and provide a regular income in excess of that available from standard deposit accounts available from UK deposit takers, through investment in a diversified portfolio of collective investment schemes, investment trusts, other transferable securities, cash or near cash, deposits, money market instruments and derivatives.

## Performance Summary as at 31 March 2021 (%)



■ A - IP Income 4 NF TR in GB  
 ■ B - ARC Sterling Balanced Asset

01/01/2019 - 31/03/2021 Data from FE fundinfo 2021

Source: Financial Express Analytics & Ascencia Investment Management. All figures quoted are on a total return basis with income reinvested and are net of underlying fund charges and Ascencia's Investment Management fee. A platform fee will apply.

1 Year Since Inception

Ascencia Income 4	16.21%	13.66%
Sterling Balanced Asset	18.50%	17.82%

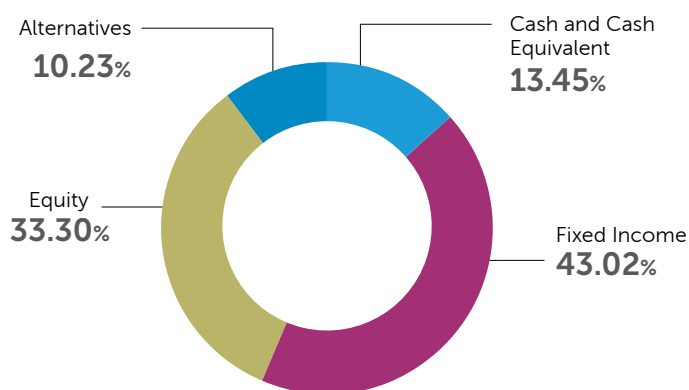
Past performance is not a reliable indicator of future results. ARC Sterling Balanced figure is an estimate by ARC and is subject to change.

## Key Facts

Inception Date	January 2019
Number of Holdings	78
Underlying fund Ongoing Charge Figure	0.75%
DFM Fee	0.50%
Total Ongoing Charge	1.25%
Estimated Yield	1.75%
Annualised Volatility	8.08%

Source: FE Analytics/Ascencia Investment Management as at 31/03/2021

## Weighted Asset Allocation



## Holdings

EF NEW HORIZON INCOME FUND	40.00%
ESG 4	20.00%
MPS LOW - MEDIUM RISK	18.00%
VT FREEDOM UCITS OEIC-VT FREEDOM CAUTIOUS	10.00%
SAFETY FIRST 4	10.00%
CASH	2.00%



## Risk and Reward Profile

Lower risk  
*(typically lower rewards)*



Higher risk  
*(typically higher rewards)*

*The risk and reward category is not guaranteed to remain unchanged and may shift over time.*

## Investment Platforms

The portfolios can be held on the following platforms:

- > Hubwise
- > Fusion

A central model is created for each of our model portfolios, where the performance summary, asset allocation, fund holdings, charges and yield quoted on this factsheet are based on the central model portfolio. Where the central model is replicated, such as through a platform, any individual portfolio is unlikely to be identical to that of the central model as a result of the timing of the investment or any restrictions of the platform provider.

## Investment Team



**Simon Callow**  
Director of Investment Solutions



**Anthony Holt**  
Manager of Investment Solutions



**Chris Caveney**  
Investment Manager



The information provided is not to be treated as specific advice. It has no regard for the specific investment objectives, financial situation or needs of any specific person or entity. The investments discussed in this document may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

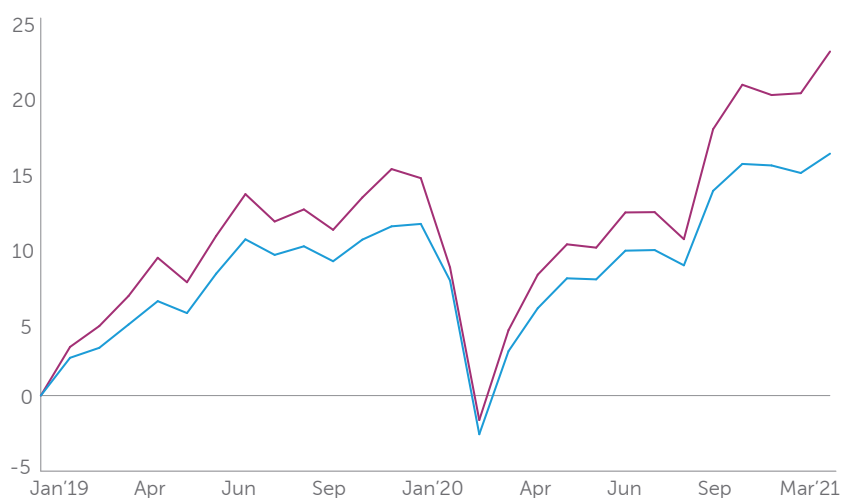
Ascencia Investment Management Limited is a subsidiary of Frenkel Topping Group Plc and is authorised and regulated by the Financial Conduct Authority No: 409409. Ascencia Investment Management Limited Registered in England No: 05010380.

Past performance is not a guide to future performance. The value of investments and any income from them can fall and you may get back less than you invested. If you invest in currencies other than your own, fluctuations in currency value will mean that the value of your investment will move independently of the underlying asset. Investors should be aware of the additional risks associated with funds investing in smaller companies.

## Investment Objective

The aim of the solution is to achieve growth in capital over the medium to long term and provide a regular income in excess of that available from standard deposit accounts available from UK deposit takers, through investment in a diversified portfolio of collective investment schemes, investment trusts, other transferable securities, cash or near cash, deposits, money market instruments and derivatives.

## Performance Summary as at 31 March 2021 (%)



■ A- IP Income 5 NF TR in GB  
 ■ B- ARC Sterling Steady Growth

01/01/2019 - 31/03/2021 Data from FE fundinfo 2021

Source: Financial Express Analytics & Ascencia Investment Management. All figures quoted are on a total return basis with income reinvested and are net of underlying fund charges and Ascencia's Investment Management fee. A platform fee will apply.

1 Year Since Inception

Ascencia Income 5	19.05%	16.00%
Sterling Steady Growth	24.79%	22.76%

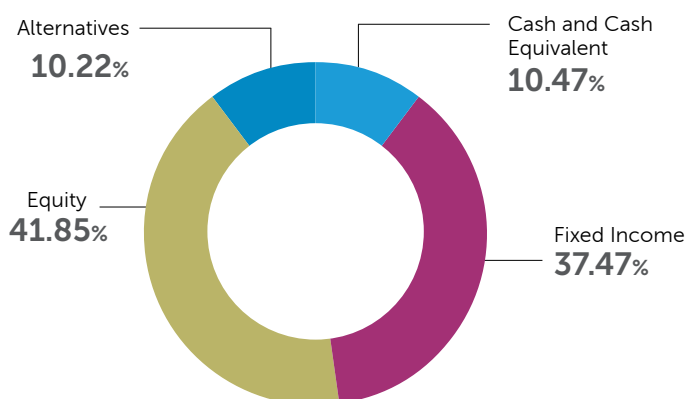
Past performance is not a reliable indicator of future results.  
 ARC Sterling Steady Growth figure is an estimate by ARC and is subject to change.

## Key Facts

Inception Date	January 2019
Number of Holdings	74
Underlying fund Ongoing Charge Figure	0.77%
DFM Fee	0.50%
Total Ongoing Charge	1.27%
Estimated Yield	1.75%
Annualised Volatility	9.24%

Source: FE Analytics/Ascencia Investment Management as at 31/03/2021

## Weighted Asset Allocation



## Holdings

EF NEW HORIZON INCOME FUND	37.50%
MPS MEDIUM RISK	23.00%
ESG 5	20.00%
VT FREEDOM UCITS OEIC-VT FREEDOM CAUTIOUS	7.50%
SAFETY FIRST 5	7.50%
EF NEW HORIZON BALANCED INCOME & GROWTH FUND	2.50%
CASH	2.00%



## Risk and Reward Profile

Lower risk  
*(typically lower rewards)*



Higher risk  
*(typically higher rewards)*

*The risk and reward category is not guaranteed to remain unchanged and may shift over time.*

## Investment Platforms

The portfolios can be held on the following platforms:

- > Hubwise
- > Fusion

A central model is created for each of our model portfolios, where the performance summary, asset allocation, fund holdings, charges and yield quoted on this factsheet are based on the central model portfolio. Where the central model is replicated, such as through a platform, any individual portfolio is unlikely to be identical to that of the central model as a result of the timing of the investment or any restrictions of the platform provider.

## Investment Team



**Simon Callow**  
Director of Investment Solutions



**Anthony Holt**  
Manager of Investment Solutions



**Chris Caveney**  
Investment Manager



The information provided is not to be treated as specific advice. It has no regard for the specific investment objectives, financial situation or needs of any specific person or entity. The investments discussed in this document may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

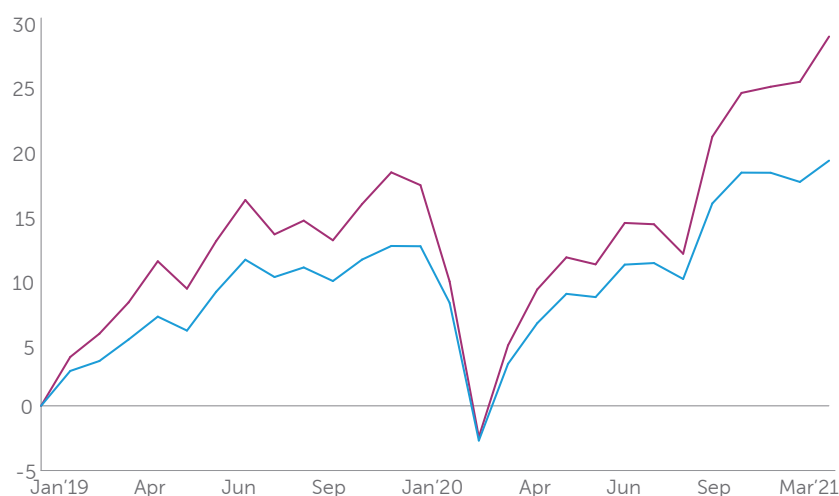
Ascencia Investment Management Limited is a subsidiary of Frenkel Topping Group Plc and is authorised and regulated by the Financial Conduct Authority No: 409409. Ascencia Investment Management Limited Registered in England No: 05010380.

Past performance is not a guide to future performance. The value of investments and any income from them can fall and you may get back less than you invested. If you invest in currencies other than your own, fluctuations in currency value will mean that the value of your investment will move independently of the underlying asset. Investors should be aware of the additional risks associated with funds investing in smaller companies.

## Investment Objective

The aim of the solution is to achieve growth in capital over the medium to long term and provide a regular income in excess of that available from standard deposit accounts available from UK deposit takers, through investment in a diversified portfolio of collective investment schemes, investment trusts, other transferable securities, cash or near cash, deposits, money market instruments and derivatives.

## Performance Summary as at 31 March 2021 (%)



■ A- IP Income 6 NF TR in GB  
 ■ B- ARC Sterling Equity Risk

01/01/2019 - 31/03/2021 Data from FE fundinfo 2021

Source: Financial Express Analytics & Ascencia Investment Management. All figures quoted are on a total return basis with income reinvested and are net of underlying fund charges and Ascencia's Investment Management fee. A platform fee will apply.

1 Year Since Inception

Ascencia Income 6	22.21%	18.94%
Sterling Equity Risk	31.72%	28.54%

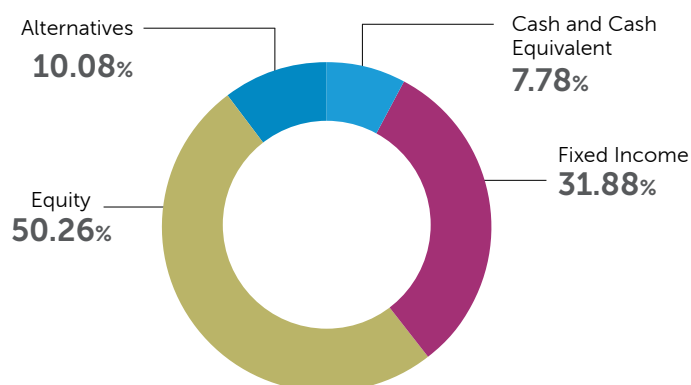
Past performance is not a reliable indicator of future results. ARC Sterling Equity Risk figure is an estimate by ARC and is subject to change.

## Key Facts

Inception Date	January 2019
Number of Holdings	62
Underlying fund Ongoing Charge Figure	0.65%
DFM Fee	0.50%
Total Ongoing Charge	1.15%
Estimated Yield	1.81%
Annualised Volatility	10.42%

Source: FE Analytics/Ascencia Investment Management as at 31/03/2021

## Weighted Asset Allocation



## Holdings

EF NEW HORIZON INCOME FUND	35.00%
MPS MEDIUM TO HIGH RISK	23.00%
ESG 6	25.00%
SAFETY FIRST 6	10.00%
EF NEW HORIZON BALANCED INCOME & GROWTH FUND	5.00%
CASH	2.00%



## Risk and Reward Profile

Lower risk  
*(typically lower rewards)*



Higher risk  
*(typically higher rewards)*

*The risk and reward category is not guaranteed to remain unchanged and may shift over time.*

## Investment Platforms

The portfolios can be held on the following platforms:

- > Hubwise
- > Fusion

A central model is created for each of our model portfolios, where the performance summary, asset allocation, fund holdings, charges and yield quoted on this factsheet are based on the central model portfolio. Where the central model is replicated, such as through a platform, any individual portfolio is unlikely to be identical to that of the central model as a result of the timing of the investment or any restrictions of the platform provider.

## Investment Team



**Simon Callow**  
Director of Investment Solutions



**Anthony Holt**  
Manager of Investment Solutions



**Chris Caveney**  
Investment Manager



The information provided is not to be treated as specific advice. It has no regard for the specific investment objectives, financial situation or needs of any specific person or entity. The investments discussed in this document may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

Ascencia Investment Management Limited is a subsidiary of Frenkel Topping Group Plc and is authorised and regulated by the Financial Conduct Authority No: 409409. Ascencia Investment Management Limited Registered in England No: 05010380.

Past performance is not a guide to future performance. The value of investments and any income from them can fall and you may get back less than you invested. If you invest in currencies other than your own, fluctuations in currency value will mean that the value of your investment will move independently of the underlying asset. Investors should be aware of the additional risks associated with funds investing in smaller companies.