

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 December 2021 (%)



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

01/01/2019 - 31/12/2021 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 and Growth 4	5.80%	22.32%
ARC Sterling Balanced	7.90%	25.75%

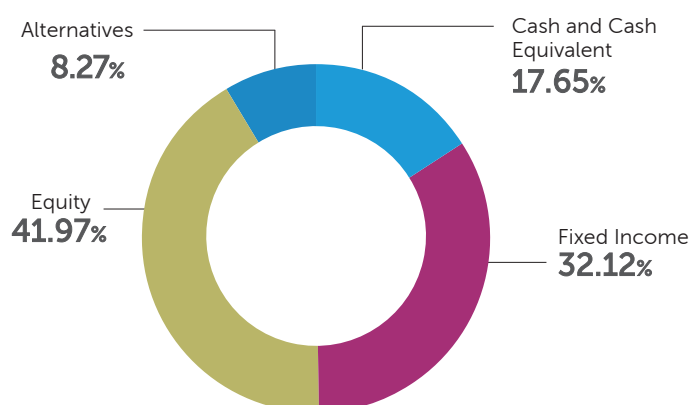
Past performance is not a reliable indicator of future results.
ARC Sterling Balanced figure is an estimate by ARC and is subject to change.

Key Facts

Inception Date	January 2019
Number of Holdings	88
Underlying fund Ongoing Charge Figure	0.65%
DFM Fee	0.50%
Total Ongoing Charge	1.15%
Estimated Yield	1.22%
Annualised Volatility	7.87%

Source: FE Analytics/Ascencia Investment Management as at 31/12/2021

Weighted Asset Allocation



Holdings

MPS LOW - MEDIUM RISK	33.00%
ESG 4	20.00%
EF NEW HORIZON FUND - EF NEW HORIZON INCOME FUND	12.50%
SAFETY FIRST 4	10.00%
VT FREEDOM UCITS OEIC-VT FREEDOM CAUTIOUS	10.00%
EF NEW HORIZON CAUTIOUS FUND	6.25%
EF NEW HORIZON BALANCED INCOME & GROWTH FUND	6.25%
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



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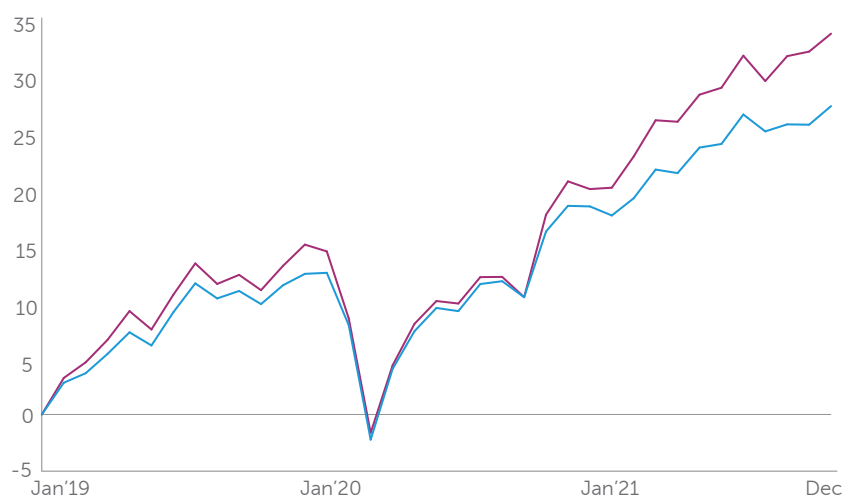
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Past performance is not a guide to future performance. The value of investments and any income from them can fall and you may get back less than you invested. If you invest in currencies other than your own, fluctuations in currency value will mean 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.

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Performance Summary as at 31 December 2021 (%)



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

01/01/2019 - 31/12/2021 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 and Growth 5	7.42%	27.18%
ARC Steady Growth	10.76%	33.18%

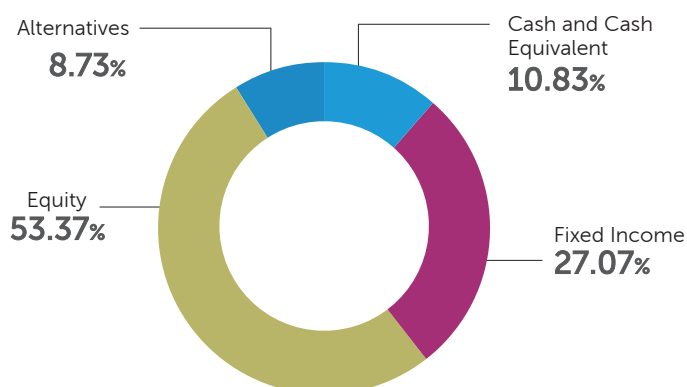
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 ARC Sterling Steady Growth figure is an estimate by ARC and is subject to change.

Key Facts

Inception Date	January 2019
Number of Holdings	89
Underlying fund Ongoing Charge Figure	0.69%
DFM Fee	0.50%
Total Ongoing Charge	1.19%
Estimated Yield	1.31%
Annualised Volatility	9.49%

Source: FE Analytics/Ascencia Investment Management as at 31/12/2021

Weighted Asset Allocation



Holdings

MPS MEDIUM RISK	33.00%
ESG 5	25.00%
EF NEW HORIZON BALANCED INCOME & GROWTH FUND	12.50%
EF NEW HORIZON INCOME FUND	12.50%
SAFETY FIRST 5	7.50%
VT FREEDOM UCITS OEIC-VT FREEDOM BALANCED	7.50%
CASH	2.00%



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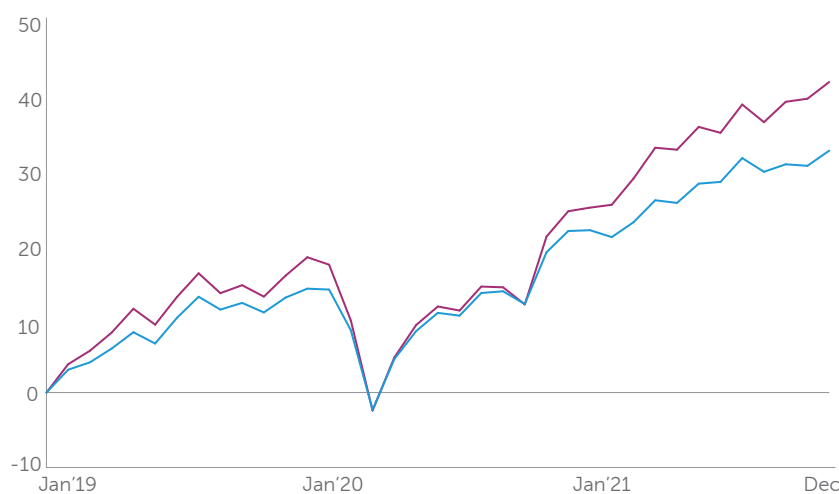
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Performance Summary as at 31 December 2021 (%)



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

01/01/2019 - 31/12/2021 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 and Growth 6	8.78%	32.23%
ARC Sterling Equity Risk	13.32%	41.54%

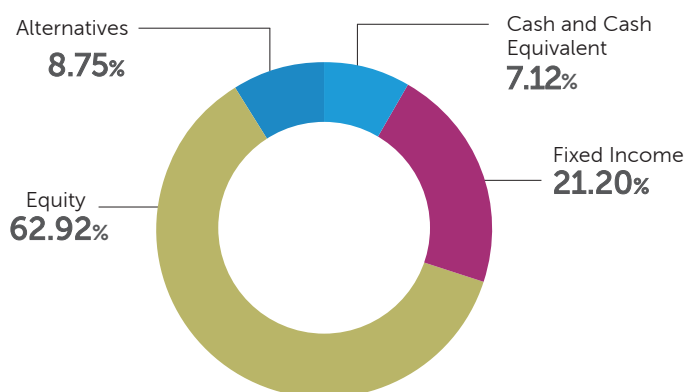
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ARC Sterling Equity Risk figure is an estimate by ARC and is subject to change.

Key Facts

Inception Date	January 2019
Number of Holdings	80
Underlying fund Ongoing Charge Figure	0.62%
DFM Fee	0.50%
Total Ongoing Charge	1.12%
Estimated Yield	1.43%
Annualised Volatility	10.79%

Source: FE Analytics/Ascencia Investment Management as at 31/12/2021

Weighted Asset Allocation



Holdings

MPS MEDIUM - HIGH RISK	38.00%
ESG 6	25.00%
EF NEW HORIZON BALANCED INCOME & GROWTH FUND	12.50%
EF NEW HORIZON INCOME FUND	12.50%
SAFETY FIRST 6	10.00%
CASH	2.00%



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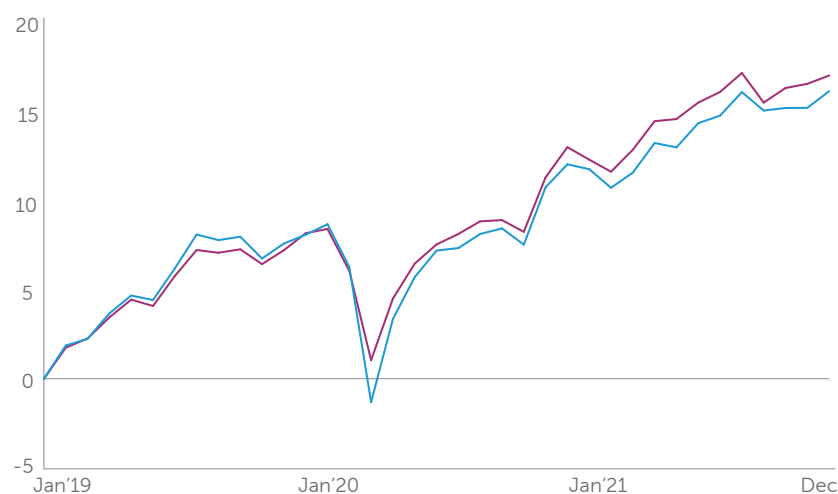
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Performance Summary as at 31 December 2021 (%)



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

01/01/2019 - 31/12/2021 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
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Ascencia Income and Growth 3	3.60%	15.91%
ARC Sterling Cautious	4.09%	17.18%

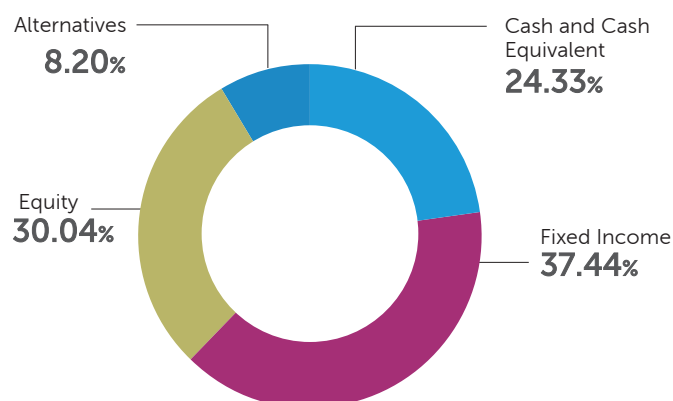
Past performance is not a reliable indicator of future results.
ARC Sterling Cautious figure is an estimate by ARC and is subject to change.

Key Facts

Inception Date	January 2019
Number of Holdings	86
Underlying fund Ongoing Charge Figure	0.62%
DFM Fee	0.50%
Total Ongoing Charge	1.12%
Estimated Yield	1.23%
Annualised Volatility	6.31%

Source: FE Analytics/Ascencia Investment Management as at 31/12/2021

Weighted Asset Allocation



Holdings

MPS LOW RISK	29.00%
ESG 3	20.00%
SAFETY FIRST 3	12.50%
VT FREEDOM UCITS OEIC-VT FREEDOM DEFENSIVE	12.50%
EF NEW HORIZON INCOME FUND	12.00%
EF NEW HORIZON CAUTIOUS FUND	12.00%
CASH	2.00%



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