

PORTFOLIO INFORMATION	
Information as at	30 Sep 2021
Benchmark	ARC EUR Equity Risk
Annual Management Charge*	0.30%
Underlying Fund Charges	0.87%
Model Volatility (1 year simulated)	7.85
Benchmark Volatility (1 year actual)	10.04
Minimum investment	£10,000
Launch date	01 Jan 2018

TOP 10 HOLDINGS	
T.Rowe Continental European Equity	
FundRock US Select	
Franklin Temp ClearBridge US Large Cap Growth Premier Acc EUR	
Capital Group Investment Company	
Jupiter European Growth	
BlackRock GF Asian Dragon	
Liontrust GF Special Situations	
Hermes Global Emerging Markets	
Baillie Gifford Worldwide Japanese	
Baring Asia Growth	

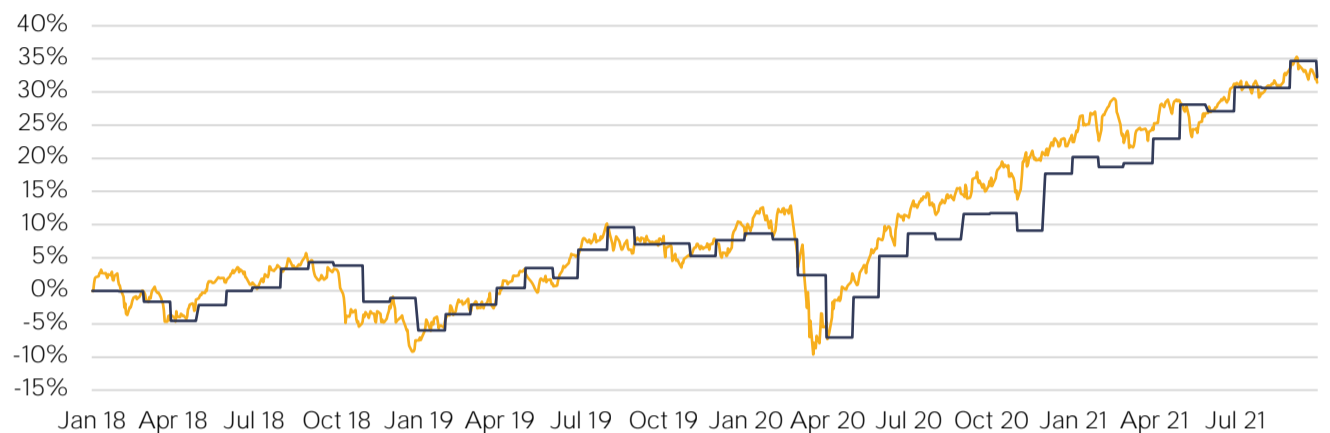
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INVESTMENT OBJECTIVE: ADVENTUROUS

October 2021

This portfolio is designed for clients who wish to invest for a long-term capital appreciation and are happy with a higher than market level of volatility at times. It will invest globally in equities, fixed interest and alternative funds, with a globally diversified geographic exposure. The equity exposure will constitute the majority of the model, with fixed interest and alternative exposure adding balance. Currency exposure is achieved by tailoring the asset class selection towards euros.

CUMULATIVE PAST PERFORMANCE (%)



Jan 18 Apr 18 Jul 18 Oct 18 Jan 19 Apr 19 Jul 19 Oct 19 Jan 20 Apr 20 Jul 20 Oct 20 Jan 21 Apr 21 Jul 21

— Adventurous Portfolio (EUR) [32.22%]
— ARC EUR Equity Risk [34.67%]

Jan 2018 - Sep 2021 Data from FE 2021
Source: FE Analytics

Past performance is not indicative of future performance. The value of shares and the income from them can fall as well as rise and investors may get back less than the amount invested.

	CUMULATIVE(%)						DISCRETE(%)				
	1m	3m	6m	1yr	3yrs	5yrs	2020	2019	2018	2017	2016
Adventurous Portfolio (EUR)	-1.88	0.29	4.80	19.71	31.83	-	7.01	24.01	-8.49	-	-
ARC EUR Equity Risk	-2.00	1.05	6.60	24.95	32.01	53.50	4.71	22.40	-7.00	7.94	2.22

12 MONTH DISCRETE PERFORMANCE PERIODS (%)					
	Sep 20 - Sep 21	Sep 19 - Sep 20	Sep 18 - Sep 19	Sep 17 - Sep 18	Sep 16 - Sep 17
Adventurous Portfolio (EUR)	19.71	5.22	4.65	-	-
ARC EUR Equity Risk	24.95	1.66	3.93	6.20	9.49

Please note:

The chart above shows the performance of the Adventurous Model from 01 Jan 2018 when the model launched. Performance is illustrated net of the underlying fund charges but is gross of the Rowan Dartington annual management charge. The Rowan Dartington portfolios are only held with the third party platform providers and the illustrated performance excludes the relevant platform providers custody charge which may be different depending on the platform.

The discrete periods are calendar years. The 12 month performance periods are to the last quarter end, the model is less than 5 years and therefore shows the full performance of the calendar years available.

For purposes of this factsheet, the portfolio's performance has been measured against the relevant Private Client Indices (PCI) produced by Asset Risk Consultants. The ARC PCIs are a set of risk-based indices designed to assess the performance of diversified portfolios. The PCIs are based on actual client portfolios and performance is illustrated net of all ongoing charges.



KEY POINTS

Portfolio designed for combination of income and capital growth

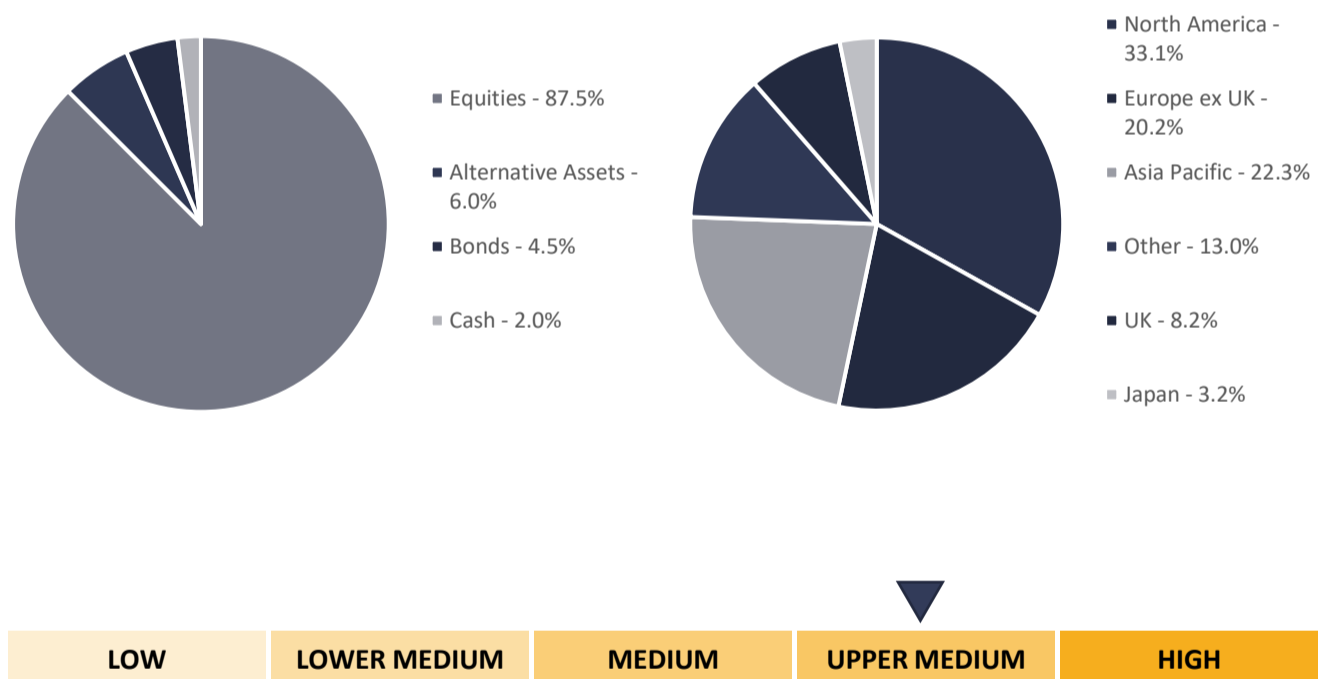
Strategic asset allocation investment process

High quality Internationally domiciled collectives in three currencies (£, \$, €)

INVESTMENT OUTLOOK

The China Evergrande crisis gripped markets in September, as the property giant warned investors it may default on its debts, which total over \$300bn. Fears of a “Lehman moment” appear to have abated, although this marks the latest blow to sentiment for Chinese equities, which now sit 30% below their February peak; this may prove to be an attractive entry point. Dual crises in the UK over petrol shortages and gas prices added to fears of stagflation, with the Bank of England commenting that despite a slowing recovery, it may have to begin tightening to stem rising inflation. The Federal Reserve too commented that tapering would soon be warranted; the US economy is nearing its goal of full employment, while the upwards pressure on prices has been larger and longer lasting than anticipated. Tapering talk and fear of Evergrande contagion sent global indices tumbling, with Japan the only major market to post a monthly gain as it rallied following the resignation of Prime Minister Suga.

ASSET, GEOGRAPHIC & RISK ALLOCATION



Please note:

* This is the maximum management charge that will be applied to this portfolio. If you are unsure as to the charge applicable in your own circumstances, please contact your portfolio manager.

Source: Performance and sector analysis data is compiled by Financial Express.



COLLECTIVE PORTFOLIO SERVICE: GLOBAL ADVENTUROUS (EUR) - UPPER MEDIUM RISK

GENERAL RISKS

The past performance is not a reliable guide to future performance. The value of shares and the income from them can fall as well as rise and **investors may get back less than they originally invested. The tax treatment of investments depends on each individual's circumstances and is subject to changes in tax legislation.** The sterling value of overseas investments, and the income from them, is subject to currency fluctuations. All estimates and prospective figures quoted in this publication are forecast and are not guaranteed.

SPECIFIC RISKS

Bond: The fund holds bonds issued by companies and governments. There is a chance that some of the companies and government that issue the bonds will fail to make interest or capital payments or other investors may believe the security of the government or company has declined, both of which would reduce the value of your investments. The value of bonds are also sensitive to change in interest rates, for an example, an increase in interest rates may cause a fall in the value of an investment in bonds.

Equity: The value of equities (e.g. shares) and equity-related investments may vary according to company profits and future prospects as well as **more general market factors. Consequently, the value of equities can rise and fall sharply at times and returns aren't guaranteed.**

Emerging markets: This portfolio holds investments in less developed economies and invests in less mature stock markets, so its value may fluctuate more than a fund which invests in developed countries.

Property: This fund invests mainly in property (i.e. land and buildings). Property can be difficult to sell in a short period, so you may not be able to sell or switch out of the investment when you want to due to the delay in acting upon the instruction. The value of property can fall as well as rise, particularly if there are more people trying to sell rather than buy, and is generally a matter of a valuers opinion until the property is sold.

IMPORTANT INFORMATION

This publication is provided solely to assist investors to make their own investment decisions, and is for illustrative purposes only. The Model Portfolio may not be suitable for all recipients and does not constitute a personal recommendation to invest, or a solicitation to purchase any investment or product. The opinions expressed within this are those of Rowan Dartington and are subject to change without notice. You should seek advice from your adviser before making any investments.

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The Collective Portfolio Service (CPS) only uses investments Rowan Dartington and the product manufacturer has designated as non-complex, making the CPS suitable for all client types basic, informed and expert - based on our understanding of the Mifid II requirements.