

About The Service.

The Clever Core managed portfolio service (MPS) consists of 5 models, each with their own risk profile and objectives. The quantitative investment strategy is robust and repeatable. Ongoing monthly reviews of the portfolios and underlying investment funds are based on the output of the fund selection and monitoring system, the CleverEngine - a proprietary algorithm owned by Clever.

Strategic asset allocation is created and monitored monthly using the Clever Quant Allocation (CQA) methodology, and the process is risk mapped by both Defaqto and Dynamic Planner.



Investment Objective.

To objective of the Clever Sustainable MPS 3 is to deliver long term capital growth with a 'Balanced' attitude to risk, by investing in funds which concentrate investments in companies that make a positive contribution to both people and planet. Funds with a Morningstar Sustainability rating of below 'Above Average' are excluded.

Key Information.

Model Inception Date
01/08/2022

Rebalance Frequency**
Quarterly

Investment Time Horizon
5+ years

Annual Management Fee
0.25%

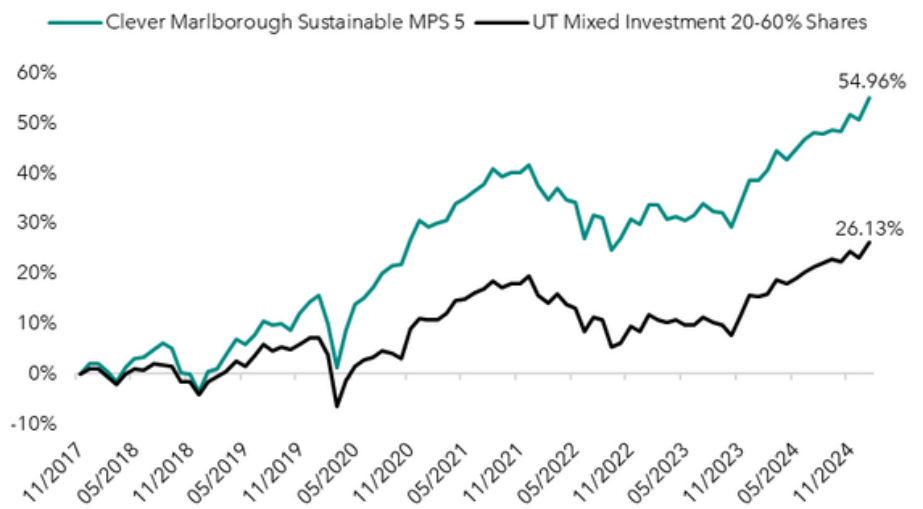
Ex-Ante Transaction Costs***
00.11%

Ongoing Charges Figure
00.47%

Comparator Benchmark
UT Mixed Inv. 20 - 60% Shares

Model 5 Performance

30/11/2017 - 31/01/2025



Data Source: FEfundinfo & Clever, 10/02/2025

Important Information.

The Clever Sustainable MPS is brought to you by Clever Investment Management Ltd with portfolio rebalancing performed by Marlborough Investment Management Ltd. From 01/08/2022 the Discretionary Fund Manager (DFM) was Marlborough Investment Management Ltd with Clever Investment Management Ltd becoming the DFM from 10/02/2025. *Performance up to and including 31/07/2022 is simulated based on the actual performance of the underlying portfolio instruments (or instruments that are substantially the same as the portfolio instruments), including estimated annual management charges, audit, transaction, and custodian fees. Simulated performance data is supplied by Clever Adviser Technology Ltd (Clever) including portfolio Annual Management Fee and FE Fundinfo. Actual performance data is obtained from FE Fundinfo. Performance data is calculated net of fees and reinvestment of all dividends and capital gains. **Any fund switches will trigger a rebalance. ***Projected annual transaction costs which may apply to underlying funds such as Stamp Duty or brokerage fees. Neither past nor simulated performance is a reliable indicator of future performance and should not be the sole factor considered when selecting portfolios. Unit Trust (UT) Sectors are provided for comparison and illustration purposes only. We have chosen the UT sector that most closely matches the portfolio. In limited instances, portfolio allocations may fall outside the boundaries of the relevant UT peer group.

Cumulative Performance to 31/01/2025.

Model	3 Months	6 Months	1 Year	3 Years	5 Years	YTD
Clever Sustainable MPS 5	04.52%	04.67%	11.74%	12.62%	33.99%	02.84%
Benchmark	03.11%	03.97%	09.38%	08.94%	17.61%	02.48%

Discrete Annual Performance.*

Model	2020	2021	2022	2023	2024	YTD
Clever Sustainable MPS 5	14.15%	08.54%	-08.45%	06.69%	08.86%	02.84%
Benchmark	03.48%	07.65%	-09.24%	06.69%	06.36%	02.48%

Top 10 Holdings.

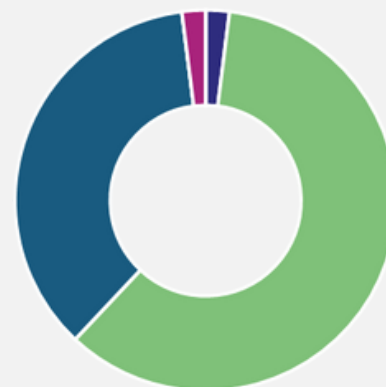
As at 13/01/2025

01. 08.57% - Artemis Income
02. 07.20% - AXA Global Short Duration Bonds
03. 07.20% - Schroder Strategic Bond
04. 05.40% - abrdn Short Dated Global I.L. Bond Tracker
05. 05.40% - Royal London Short Duration Global I.L.
06. 05.00% - JPM US Sustainable Equity
07. 05.00% - M&G North American Dividend
08. 04.29% - HSBC European Index
09. 04.00% - Invesco European Smaller Companies UK
10. 04.00% - L&G Global Technology Index Trust

Asset Allocation.

As at 13/01/2025

- 02.00% - Cash
- 60.00% - Equity
- 36.00% - Fixed Interest
- 02.00% - Money Market



Risk Warning.

This fact sheet provides information about the 'Clever Sustainable MPS 5' model which is available to investors on a range of platforms, via a professional adviser only. Capital is at risk. The value and income from investments can go down as well as up and are not guaranteed. An investor may get back significantly less than they invest. Past performance is not a reliable indicator of current or future performance and should not be the sole factor considered when selecting portfolios. Investments may include emerging market, smaller company and commodity funds which may be higher risk than other asset classes. Investments in fixed interest funds are subject to market and credit risk and will be impacted by changes in interest rates. Changes in exchange rates may affect the value of the underlying investments. Investments in Property funds carry specific risks relating to liquidity. The portfolio may invest a large part of their assets in funds for which investment decisions are made independently of the portfolios. If these investment managers perform poorly, the value of the portfolios is likely to be adversely affected. Investment in funds may also lead to additional fees arising from holding these funds.

Regulatory Information.

All information presented herein is considered to be accurate at the time of production, but no warranty of accuracy is given and no liability in respect of any error or omission is accepted. Clever Investment Management Limited (CIM) is authorised and regulated by the Financial Conduct Authority (reference number 1012442). Registered in England No.13850171. The 'Clever Sustainable MPS' is a collaboration between CIM as the Discretionary Fund Manager (DFM) and Clever Adviser Technology Limited (Clever), a company registered in England and Wales (company number 2910523). Clever developed a methodology and proprietary suite of algorithms for the monitoring, analysis, collation, and transmission of data on the performance of Investment funds and related portfolios within the UK market which CIM utilises for investment purposes.