IP5 - Low Medium Risk Index Portfolio

HAMMOND RAGGETT & COMPANY LIMITED

FE Analytics

1 November 2024

Portfolio Summary

Portfolio Name	Currency	Hist. Yield	Portfolio Expense	FE fundinfo Risk Score
IP5 - Low Medium Risk Index Portfolio	**GBP**	**2.63**	**0.10**	71

Portfolio Expense - The portfolio expense is calculated using the weighted value of the Ongoing Costs Ex Ante of the portfolio constituents. Where the Ongoing Costs Ex Ante is not available the OCF is used, and where this is not available the TER is used.
Please note: Historic yield figures will only be provided for funds with at least 12 months of performance history.

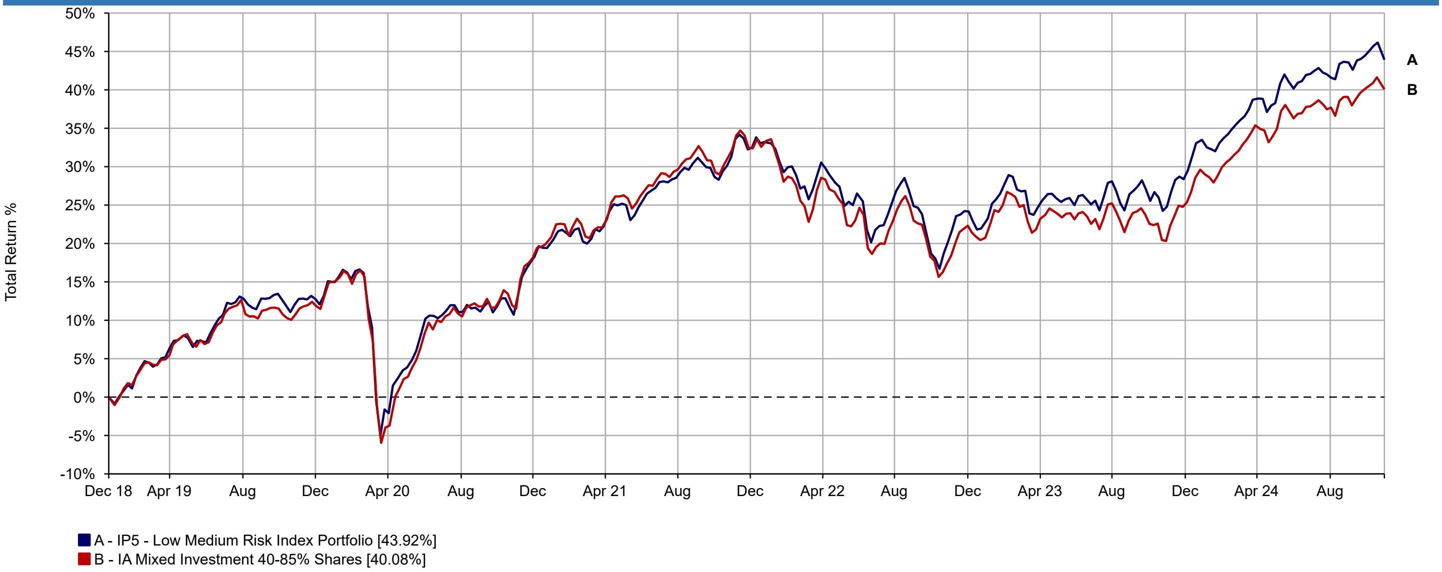
Performance & Volatility to latest month end

Performance	3 Months	6 Months	1 Year	3 Years	5 Years	Since 19/12/2018
Portfolio	0.09	4.09	15.96	9.90	28.63	43.92
Benchmark	1.03	4.07	16.82	6.52	26.50	40.08
Volatility	**3 Months**	**6 Months**	**1 Year**	**3 Years**	**5 Years**	**Since 19/12/2018**
Portfolio	1.19	2.61	5.76	8.40	9.61	9.25
Benchmark	1.06	1.66	5.55	8.05	9.98	9.60

Latest Asset Weightings

	Name	Original %	Current %
	North American Equities	21.90	22.65
	UK Equities	21.00	20.68
	Global Fixed Interest	10.18	10.07
	UK Corporate Fixed Interest	7.64	7.56
	Money Market	7.15	7.21
	Japanese Equities	6.00	5.81
	European Equities	5.88	5.70
	Asia Pacific Emerging Equities	5.81	5.93
	Property	5.00	5.13
	Others	9.44	9.26

Performance vs. Benchmark to latest month end



19/12/2018 - 31/10/2024 Powered by data from FE fundinfo

ref: IP5 - Low Medium Risk Index Portfolio

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Ratio Analysis (3 yrs)

HAMMOND RAGGETT & COMPANY LIMITED

This report displays some key ratio information for your portfolio and holdings to help demonstrate their over or under performance against the benchmark and risk. All data is to the latest month end and in GBP.

Ratios

Portfolio Holdings	% Weight	Volatility	Maximum Gain	Maximum Loss	Negative Periods	Positive Periods
Vanguard - US Equity Index Acc GBP	22.00	12.72	21.67	-9.91	15	21
iShares - UK Equity Index (UK) D Acc	21.00	10.42	12.53	-6.94	15	21
iShares - Corporate Bond Index (UK) D Acc	18.00	9.08	7.70	-13.90	18	18
Royal London - Short Term Money Market Y Acc	7.00	0.59	10.97	-0.01	2	34
iShares - Continental European Equity Index (UK) D Acc	6.00	12.79	21.35	-10.61	16	20
iShares - Japan Equity Index (UK) D Acc	6.00	10.12	18.26	-6.91	17	19
Fidelity - Index Emerging Markets P Acc	6.00	13.16	10.76	-14.28	19	17
iShares - Environment & Low Carbon Tilt Real Estate Index D Acc	5.00	15.46	17.33	-12.35	19	17
iShares - Index Linked Gilt Index (UK) D Acc	4.00	17.67	11.31	-32.50	22	14
iShares - UK Gilts All Stocks Index (UK) D Acc	3.00	10.45	8.16	-17.21	22	14
iShares - Pacific ex Japan Equity Index (UK) D Acc	2.00	14.53	12.60	-11.71	18	18
Total Portfolio	**100.00**	**8.40**	**7.82**	**-7.39**	**16**	**20**

Volatility

Standard deviation is a statistical measurement which, when applied to an investment fund, expresses its volatility, or risk. It shows how widely a range of returns varied from the fund's average return over a particular period.

Maximum Gain

Represents the best running return over a specified period. E.g. The longest running consecutive gain without making a loss.

Maximum Loss

Represents the worst running return over a specified period. E.g. The longest running consecutive loss without making a gain.

Negative Periods

Indicates number of negative monthly returns during the specified period.

Positive Periods

Indicates number of positive monthly returns during the specified period.