

Calendar Year Returns

| Fund Name | YTD | 1-Year | 3-Year Annualised |
|---|-------|--------|-------------------|
| Coutts Multi Asset UK Defensive A £ Inc | 1.61% | 5.69% | 3.37% |
| JPM Multi-Asset Cautious X2 | 4.21% | 9.74% | |
| LF Aegon Multi-Asset 2 A Acc | 1.97% | 5.90% | |
| LF Canlife Portfolio III G Acc | 2.36% | 6.75% | 3.99% |
| Quilter Inv Cirilium Cnsvr Pasv R | 1.75% | 5.21% | 4.47% |
| Vanguard LifeStrategy 20% Eq A Grs Acc | 1.62% | 4.48% | 5.68% |
| VT AJ Bell Cautious I Acc | 1.52% | 5.36% | 4.18% |
| VT Astute Conservative Fund A GBP Acc | 3.58% | 8.17% | |
| VT Grosvenor Cautious A GBP Acc | 4.24% | 9.44% | 3.59% |
| WS Verbatim Portfolio 3 A Acc | 2.97% | 7.26% | 3.12% |

Risk Profile

| Fund Name | Liquidity Risk | Credit Risk | Market Risk | Interest Rate Risk | RI Score |
|---|---|---|---|---|----------|
| Coutts Multi Asset UK Defensive A £ Inc |  |  |  |  | ★★★★ |
| JPM Multi-Asset Cautious X2 |  |  |  |  | ★★★★★ |
| LF Aegon Multi-Asset 2 A Acc |  |  |  |  | ★★★★★ |
| LF Canlife Portfolio III G Acc |  |  |  |  | ★★★★ |
| Quilter Inv Cirilium Cnsvr Pasv R |  |  |  |  | ★★★★ |
| Vanguard LifeStrategy 20% Eq A Grs Acc |  |  |  |  | ★★★★ |
| VT AJ Bell Cautious I Acc |  |  |  |  | ★★★★★ |
| VT Astute Conservative Fund A GBP Acc |  |  |  |  | ★★★★ |
| VT Grosvenor Cautious A GBP Acc |  |  |  |  | ★★★★★ |
| WS Verbatim Portfolio 3 A Acc |  |  |  |  | ★★★★ |