

**Date: 01/11/2023**

## Portfolio

The Pavis Verso 100% Equity portfolio aims to provide a total return, with a controlled level of risk, through a combination of income and capital appreciation. It applies a fixed core asset allocation via ultra-low cost index funds.

The portfolio will normally invest 100% in growth assets (equities & property), however, this can be increased and decreased by 5% if seen to be favourable to do so. The remaining assets will be invested in defensive assets (bonds & money markets).

The portfolio is managed on a discretionary basis by Verso Investment Management LLP. This means that Verso investment managers will be able to modify the underlying investments and weightings within the portfolio so that it continues to meet its objectives within the investment parameters provided by Pavis.

## Portfolio Characteristics

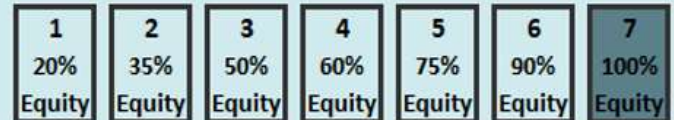
Portfolio Launch Date	1/1/2023
Underlying Fund Charge	0.11%
Portfolio Management Charge	0.17%
<b>Total Charge</b>	<b>0.28%</b>
Underlying Funds Within the Portfolio	10
Income Yield (Based on Recent Performance)	2.27%

## Top 10 Holdings

Vanguard FTSE All Share Index Unit Trust	22.57%
Vanguard US Equity Index Fund IP	22.52%
iShares Continental Europe Equity Index	11.67%
Vanguard Global Small-Cap Index GBP (Inc)	9.20%
Vanguard Emerging Markets Stock Index GBP	7.19%
iShares Global Property Securities Equity	6.82%
Fidelity Index Japan (Unhedged)	5.59%
Dimensional Global Core Eqty GBP (Inc) IRE	5.00%
L&G Global Health & Pharma Index	4.06%
Vanguard Pacific ex-Japan Stock Index GBP	3.43%

## Pavis Verso Portfolio Risk Indicator

There are seven portfolios within the Pavis Verso Portfolio range each designed to provide a different level of Risk and Return:

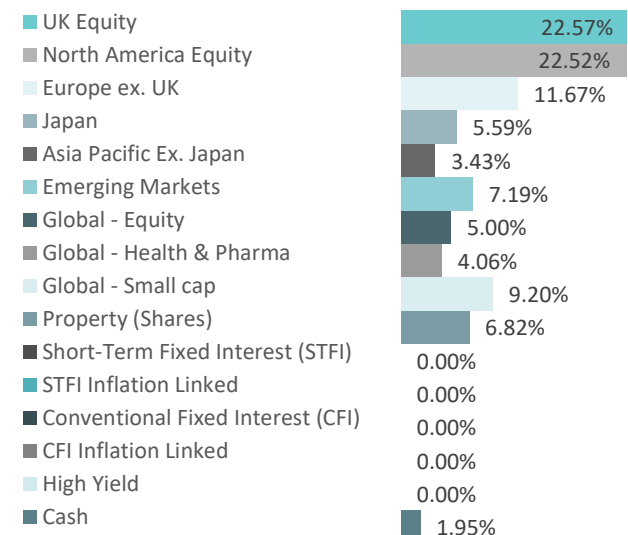


The Pavis Verso 100% Equity portfolio model represents level 7 within the portfolio range.

The different levels have been created to align with the standard risk profile categories provided by the Finametrica © Risk Profiling System and your adviser can help you find the right portfolio for you and your objectives.

**Capital at risk:** All financial investments involve an element of risk. Therefore, the value of your investment and the income from it will vary and your initial investment amount cannot be guaranteed.

## Asset Mix



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