

SYMPHONY III

Managed Portfolio Service

June 2023



The value of investments can fall and you may get back less than you invested. Past performance is not a guide to future performance. Any specific investments mentioned are for illustrative purposes only and are not intended as investment advice.

Key Information

Risk Level	Low
Max. Equity Exposure	45%
Estimated Yield	1.9%
Portfolio Objective	Growth
Holding Period	3+ Years
ISA Eligible	Yes
SIPP Eligible	Yes

RISK CATEGORY

The Symphony 3 model portfolio strategy is managed with a low attitude to risk with a target of less than 45% invested in global equity markets at any given time. It matches a Dynamic Planner profile of 3 – Low risk and a Finametrica BestFit of 41-49



ABOUT US

The Symphony Managed Portfolio Service is managed by ARIA Private Clients, a trading style of Absolute Return Investment Advisers (ARIA) Ltd.

Our Symphony Managed Portfolio Service provides a range of discretionary investment portfolios which offer clients exposure to global financial markets and a high level of diversification through investment in collective funds. We offer a range of investment strategies and the flexibility to switch seamlessly between them without charge should an investor's circumstances or risk appetite change.

Please contact your financial adviser for more information.

INVESTMENT OBJECTIVE

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Symphony 3 portfolio is designed for an investor with a time horizon of more than 3 years and a low tolerance for risk, that can accept a small amount variation or disruption to capital value or current income in order to achieve their longer-term objective.

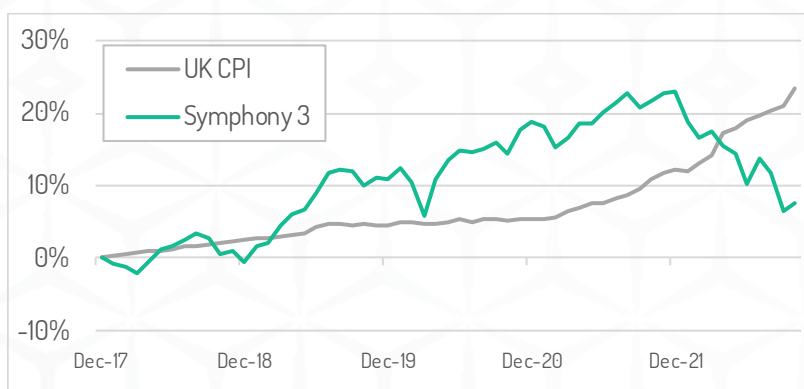
The Symphony 3 portfolio contains a majority of lower and medium-risk investments, including, government bonds, and a mix of global bonds. Around a third of the portfolio will be allocated to equities.

PORTFOLIO PERFORMANCE

Symphony III	1M	3M	6M	1Y	3Y	5Y
Symphony III	0.1%	-0.6%	1.4%	0.6%	-3.4%	9.2%

Symphony III	YTD	2022	2021	2020	2019	2018
Symphony III	1.4%	-9.4%	3.5%	7.1%	11.5%	-0.3%

Source: ARIA, Trustnet. All figures to 30/06/2023



Source: ARIA, Trustnet. All figures to 30/06/2023

PERFORMANCE DISCLAIMER

Please note there may be additional third party fees applicable based on the manner in which you access the strategy (financial adviser fees for example) which are not factored into the return data. Model performance is shown in GBP, net of investment management fees and with all income reinvested based on the simulated performance of an average portfolio, actual returns may vary. Performance data is simulated. Past Performance of any kind, actual or simulated, is not a reliable indicator of future performance.

SYMPHONY III

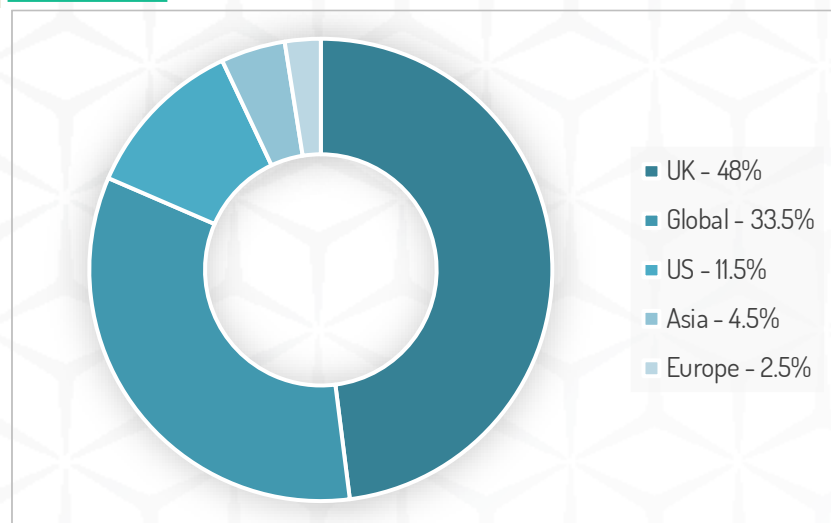
Managed Portfolio Service



Fund name	Holding
ASI Money Market	18.0%
Vanguard Global Bond Index	13.0%
Schroder UK Corporate Bond	10.0%
Marlborough Global Bond	8.5%
HSBC FTSE All Share Index	6.0%
Aegon High Yield Bond	5.0%
abrdrn £ ST Govt	5.0%
Vanguard UK Govt Bond Index	5.0%
HSBC FTSE100	4.0%
Fidelity Global Dividend	3.0%
HSBC American Index	3.0%
AXA Framlington American Growth	3.0%
Cash	2.0%
Fidelity Index US P Inc	2.0%
JPM Asia Growth	2.0%
Guinness Global Equity Income	1.5%
TB Evenlode Income B Inc	1.5%
Fidelity Index Japan P Inc	1.5%
JPM US Equity Income	1.5%
Blackrock Continental European Inc	1.3%
HSBC European Index Ret Inc	1.3%
Fidelity Asia Pac Opp	1.0%
L&G Global Emerging Markets	1.0%

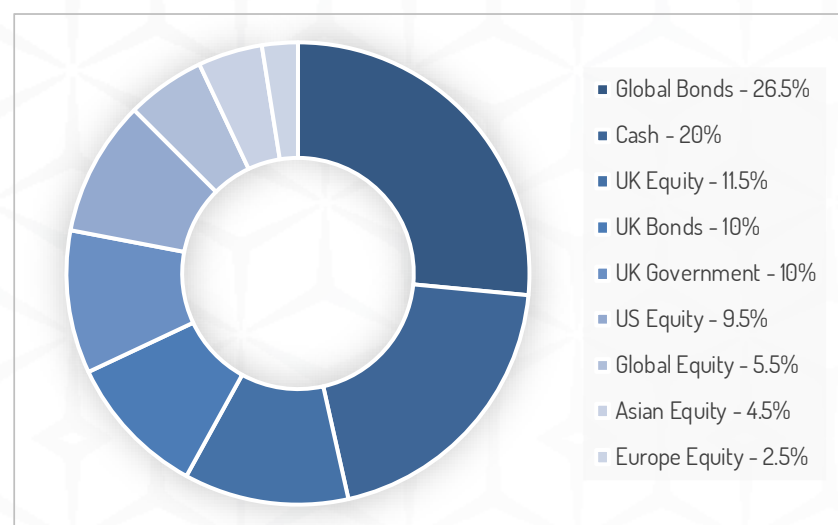
Source: ARIA, Trustnet.

GEOGRAPHIC ALLOCATION



Source: ARIA, Trustnet.

ASSET ALLOCATION



Source: ARIA, Trustnet.

IMPORTANT INFORMATION

This communication is from ARIA Capital Management which, along with ARIA, ARIA IP and ARIA Private Clients are the trading names of Absolute Return Investment Advisers (ARIA) Limited, with FCA Registration Number: 527557. Absolute Return Investment Advisers (ARIA) Limited is based at: Building 2, Ground Floor, Guildford Business Park, Guildford, GU2 8XG. The information in this marketing communication does not constitute an offer, solicitation or recommendation for the purchase or sale of any securities or other financial instruments nor does it constitute advice of any kind, whether in relation to legal, compliance, accounting, regulatory matters or otherwise, a personal recommendation (as defined by the rules of the Financial Conduct Authority, or otherwise) or an expression of our view as to whether a particular financial product is suitable or appropriate for you and meets your financial or any other objectives. The information contained in this document is believed to be correct, complete and accurate and every effort has been made to represent accurate information. However, no representation or warranty, expressed or implied, is made as to the accuracy, completeness or correctness of the information contained in this document. ARIA assumes no responsibility or liability for any errors or omissions with respect to this information. The information contained in this document is provided for information purposes only. In the case of any inconsistency with the relevant prospectus of a product, the latest version of the prospectus shall prevail. No representation is being made that future performance will or is likely to achieve profits or losses similar to those shown.