

AlphaBeta

PARTNERS



CORE PORTFOLIOS

PORTFOLIO PROFILE

Purpose and use of this document

We provide an overview of each portfolio for the Adviser to deploy with his/her client in meetings or documentation

www.alphabetapartners.co.uk

ALPHA BETA AB1

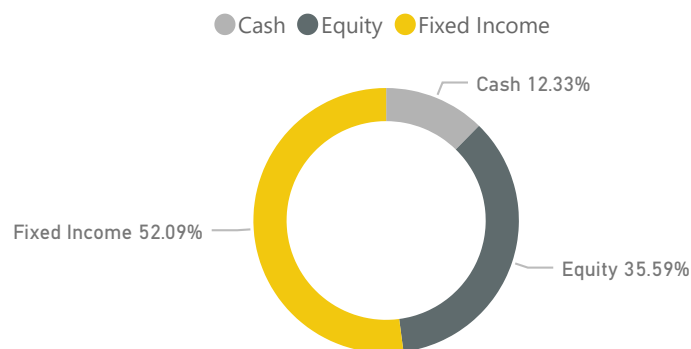
Overview - The investment objective is to outperform UK RPI over the medium to long term, keeping within the prescribed volatility limits whilst investing in low cost ETFs or Index funds, physically invested and with a low tracking error.

To achieve the investment objective the manager deploys quantitative and qualitative techniques and extensive research that shape the Investment Committees macro-economic views. The portfolio is risk rated by Defaqto.

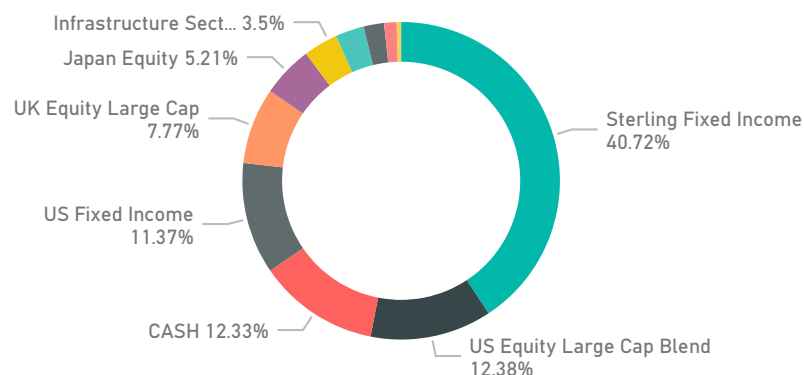
Diversification – The manager maintains the portfolio risk profile by diversifying across different asset classes and geographies in proportion to the nature of the portfolio risk and return objective. A truly global approach is adopted, unlike many managers who maintain a large element of the portfolio in UK assets.

Liquidity – The ability to sell the portfolio in return for cash is important to our investors and the manager maintains a close watch on the underlying investments to ensure they are readily realisable within regulatory limits. The portfolio assets are realisable within 2-4 days.

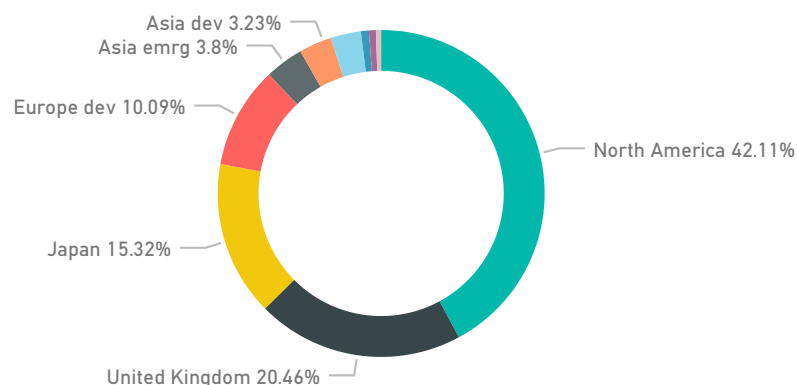
Broad Asset Allocation



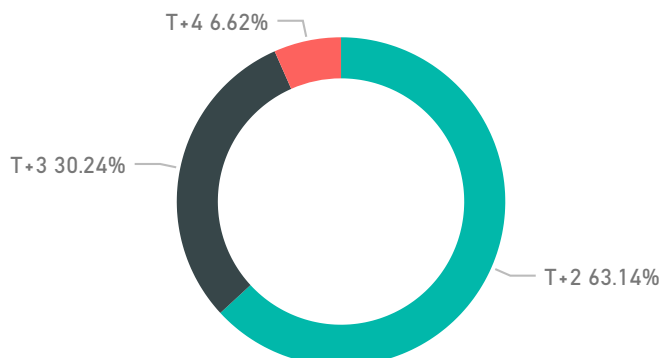
Asset Allocation



Equity Regional Exposure



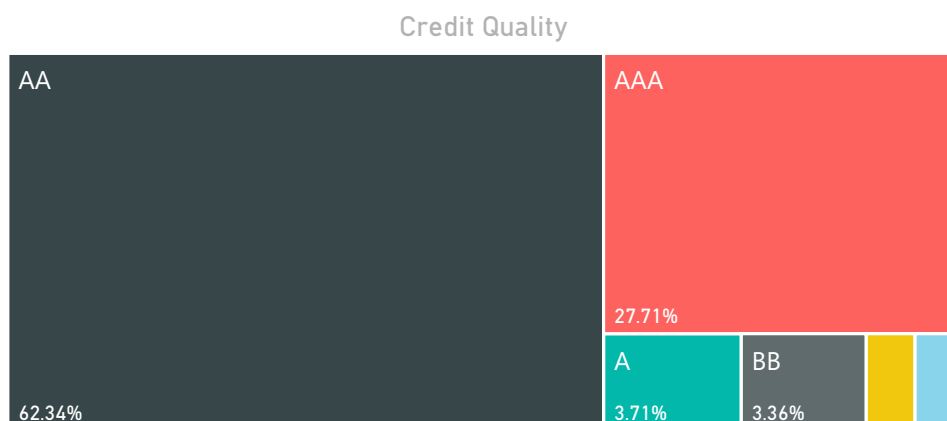
Liquidity Horizon



Fixed Income - The fixed income component within the portfolio is invested in line with the risk profile. AAA rated fixed income is the highest quality credit but pays a lower coupon. Delivering the correct blend of risk and return is important.

Fixed Income Statistics	
Avg Coupon (%)	2.76
Avg Eff Duration (years)	7.78
Avg Eff Maturity (years)	10.33

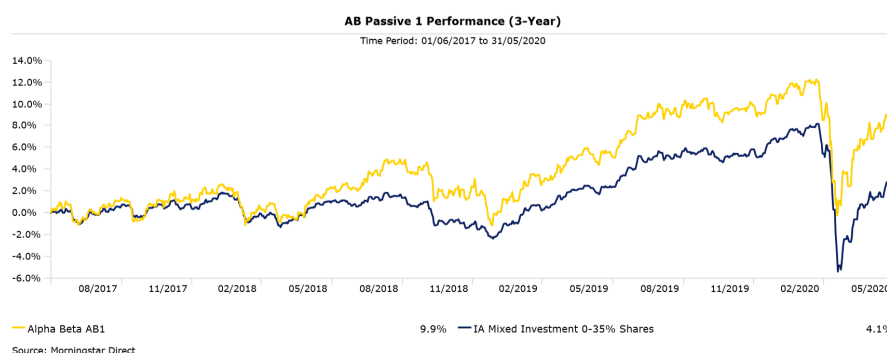
Portfolio investments – the manager selects investments which deliver an important range of qualities. No derivatives must be used, the funds and ETFs must always be well priced and track the underlying markets very closely whilst retaining full liquidity. Large, well-managed brands are used to minimise execution risks.



Overall cost and performance – it is important to keep costs low and the portfolio has performed well against its Investment Association peer group since it was launched. The Alpha Beta Investment Team enjoy a strong track record and have been accredited the highest Defaqto 5 Diamond rating. The team are very experienced.

Top 10 Holdings in Portfolio

Security	Portfolio Weighting %
Royal London Short Duration Gilts M Inc	19.45
CASH	12.33
Vanguard US Govt Bd Idx GBPH Acc	11.37
Vanguard FTSE U.K. All Shr Idx UT Acc	7.77
Vanguard US Equity Index Acc	7.30
Vanguard UK Lg Dur Gilt Idx A Grs Acc	7.02
Vanguard UK Govt Bd Idx GBP Acc	5.42
Vanguard Japan Stock Index GBP Acc	5.21
iShares North American Eq Idx (UK) D Acc	5.08
First State Gbl Lstd Infrs B Acc GBP	3.50
Total	84.44



ALPHA BETA AB2

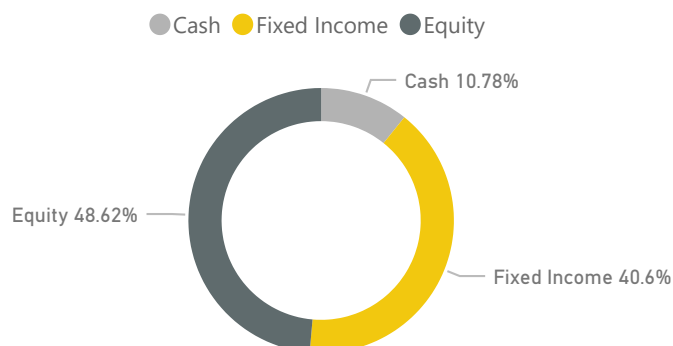
Overview - The investment objective is to outperform UK RPI + 1% over the medium to long term, keeping within the prescribed volatility limits whilst investing in low cost ETFs or Index funds, physically invested and with a low tracking error.

To achieve the investment objective the manager deploys quantitative and qualitative techniques and extensive research that shape the Investment Committees macro-economic views. The portfolio is risk rated by Defaqto.

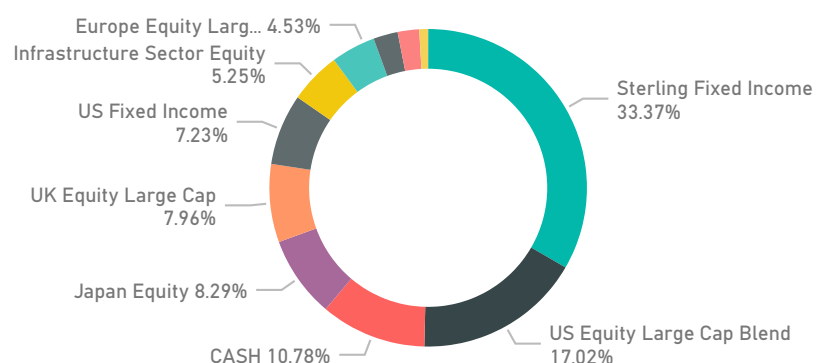
Diversification – The manager maintains the portfolio risk profile by diversifying across different asset classes and geographies in proportion to the nature of the portfolio risk and return objective. A truly global approach is adopted, unlike many managers who maintain a large element of the portfolio in UK assets.

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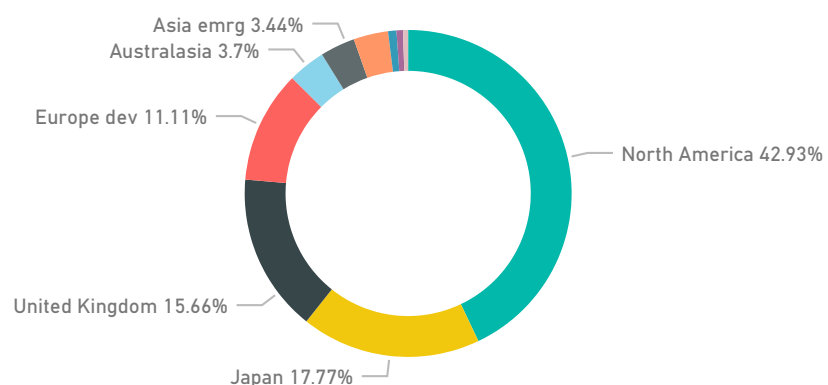
Broad Asset Allocation



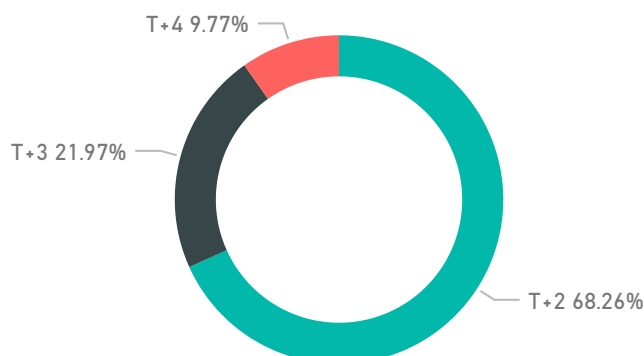
Asset Allocation



Equity Regional Exposure



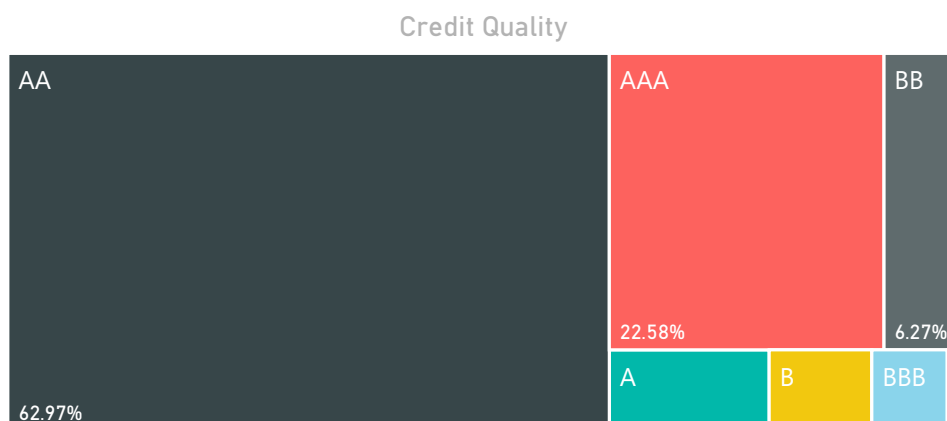
Liquidity Horizon



Fixed Income - The fixed income component within the portfolio is invested in line with the risk profile. AAA rated fixed income is the highest quality credit but pays a lower coupon. Delivering the correct blend of risk and return is important.

Fixed Income Statistics	
Avg Coupon (%)	3.1
Avg Eff Duration (years)	10.02
Avg Eff Maturity (years)	13.65

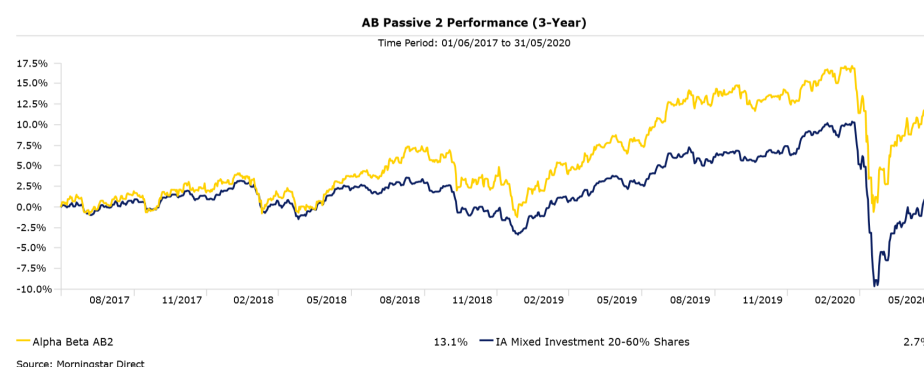
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Top 10 Holdings in Portfolio

Security	Portfolio Weighting %
CASH	10.78
Vanguard UK Lg Dur Gilt Idx A Grs Acc	9.55
Vanguard US Equity Index Acc	8.93
Royal London Short Duration Gilts M Inc	8.89
Vanguard Japan Stock Index GBP Acc	8.29
iShares North American Eq Idx (UK) D Acc	8.08
Vanguard FTSE U.K. All Shr Idx UT Acc	7.96
Vanguard US Govt Bd Idx GBPH Acc	7.23
Vanguard UK Govt Bd Idx GBP Acc	5.41
First State Gbl Lstd Infrs B Acc GBP	5.25
Total	80.38



ALPHA BETA AB3

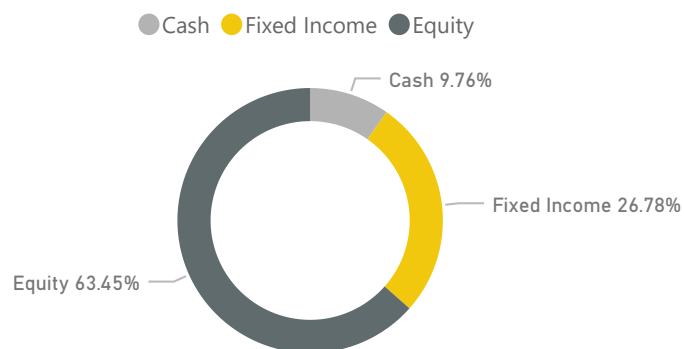
Overview - The investment objective is to outperform UK RPI + 2% over the medium to long term, keeping within the prescribed volatility limits whilst investing in low cost ETFs or Index funds, physically invested and with a low tracking error.

To achieve the investment objective the manager deploys quantitative and qualitative techniques and extensive research that shape the Investment Committees macro-economic views. The portfolio is risk rated by Defaqto.

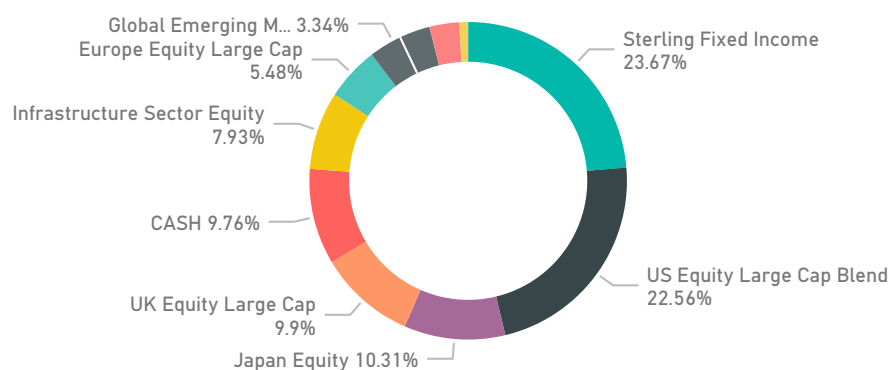
Diversification – The manager maintains the portfolio risk profile by diversifying across different asset classes and geographies in proportion to the nature of the portfolio risk and return objective. A truly global approach is adopted, unlike many managers who maintain a large element of the portfolio in UK assets.

Liquidity – The ability to sell the portfolio in return for cash is important to our investors and the manager maintains a close watch on the underlying investments to ensure they are readily realisable within regulatory limits. The portfolio assets are realisable within 2-4 days.

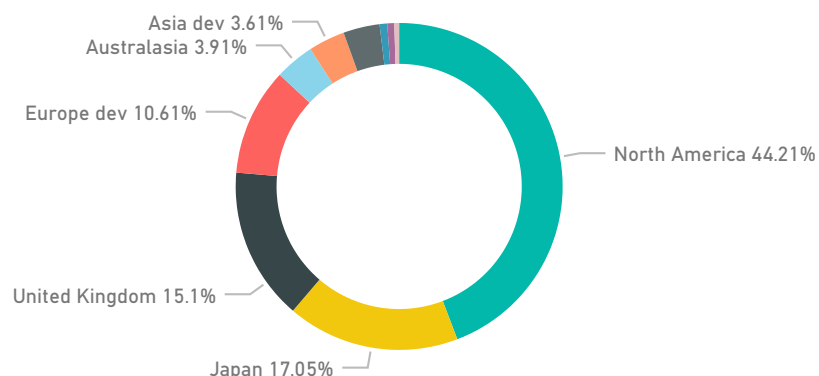
Broad Asset Allocation



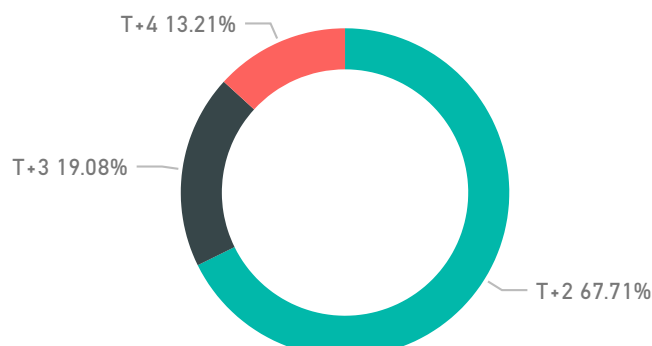
Asset Allocation



Equity Regional Exposure



Liquidity Horizon



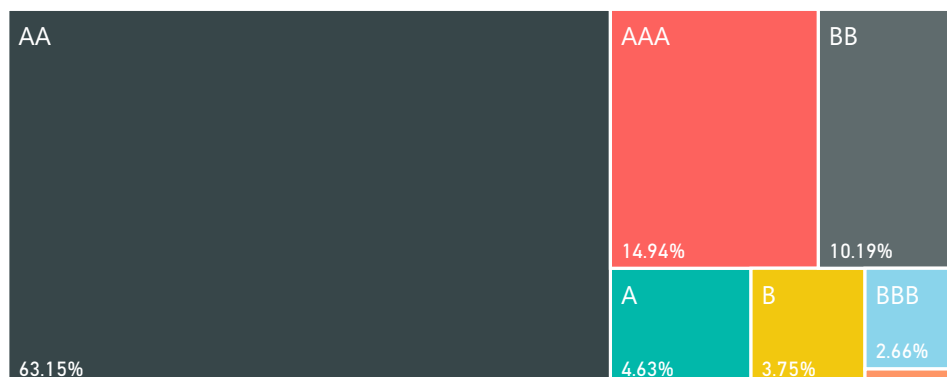
Fixed Income - The fixed income component within the portfolio is invested in line with the risk profile. AAA rated fixed income is the highest quality credit but pays a lower coupon. Delivering the correct blend of risk and return is important.

Fixed Income Statistics	
Avg Coupon (%)	3.4
Avg Eff Duration (years)	12.11
Avg Eff Maturity (years)	16.87

Portfolio investments – the manager selects investments which deliver an important range of qualities. No derivatives must be used, the funds and ETFs must always be well priced and track the underlying markets very closely whilst retaining full liquidity. Large, well-managed brands are used to minimise execution risks.

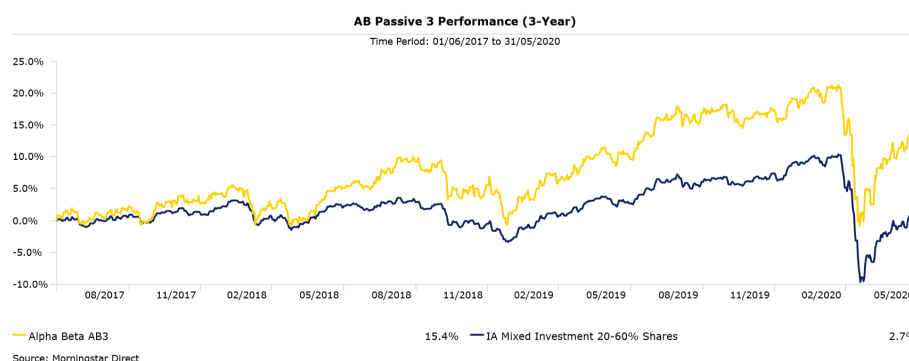
Overall cost and performance – it is important to keep costs low and the portfolio has performed well against its Investment Association peer group since it was launched. The Alpha Beta Investment Team enjoy a strong track record and have been accredited the highest Defaqto 5 Diamond rating. The team are very experienced.

Credit Quality



Top 10 Holdings in Portfolio

Security	Portfolio Weighting %
iShares North American Eq Idx (UK) D Acc	14.08
Vanguard Japan Stock Index GBP Acc	10.31
Vanguard UK Lg Dur Gilt Idx A Grs Acc	10.13
Vanguard FTSE U.K. All Shr Idx UT Acc	9.90
CASH	9.76
Vanguard US Equity Index Acc	8.48
First State Gbl Lstd Infrs B Acc GBP	7.93
Vanguard FTSE Dev Eurp ex UK Eq Idx Acc	5.48
Baillie Gifford High Yield Bond B Acc	5.28
Vanguard Emerg Mkts Stk Idx GBP Acc	3.34
Total	84.70



ALPHA BETA AB4

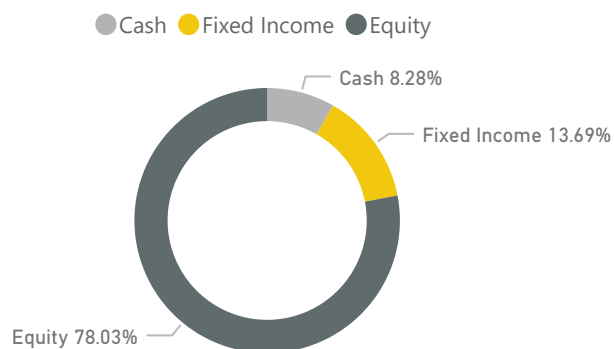
Overview - The investment objective is to outperform UK RPI + 3% over the medium to long term, keeping within the prescribed volatility limits whilst investing in low cost ETFs or Index funds, physically invested and with a low tracking error.

To achieve the investment objective the manager deploys quantitative and qualitative techniques and extensive research that shape the Investment Committees macro-economic views. The portfolio is risk rated by Defaqto.

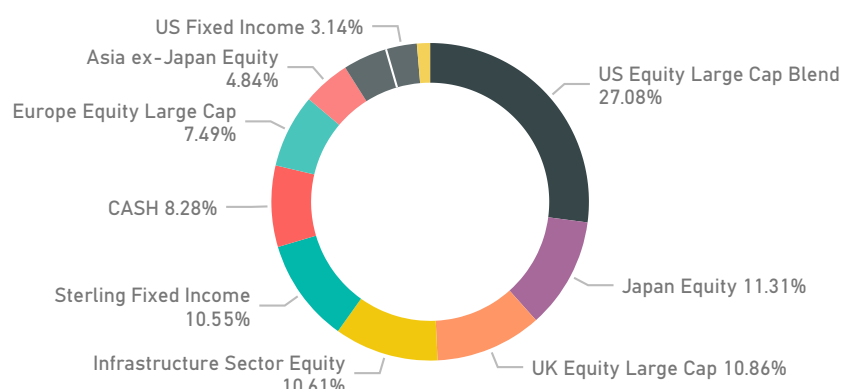
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Liquidity – The ability to sell the portfolio in return for cash is important to our investors and the manager maintains a close watch on the underlying investments to ensure they are readily realisable within regulatory limits. The portfolio assets are realisable within 2-4 days.

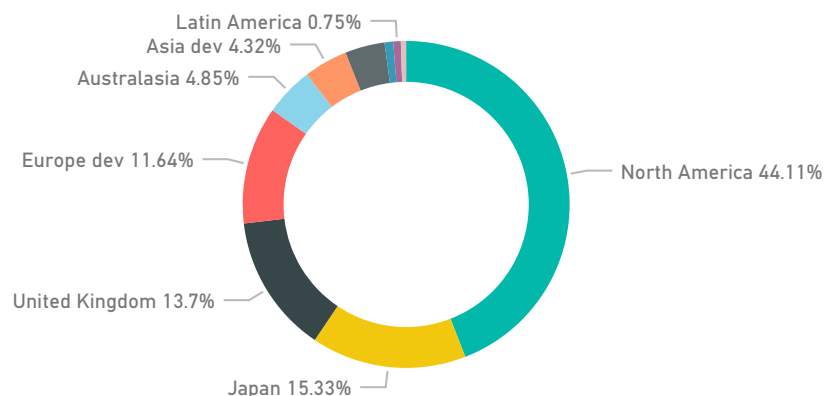
Broad Asset Allocation



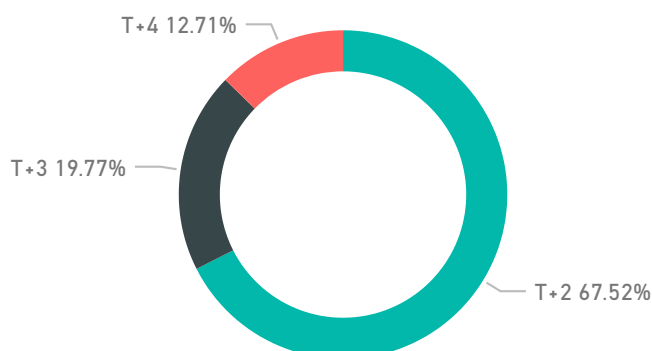
Asset Allocation



Equity Regional Exposure



Liquidity Horizon



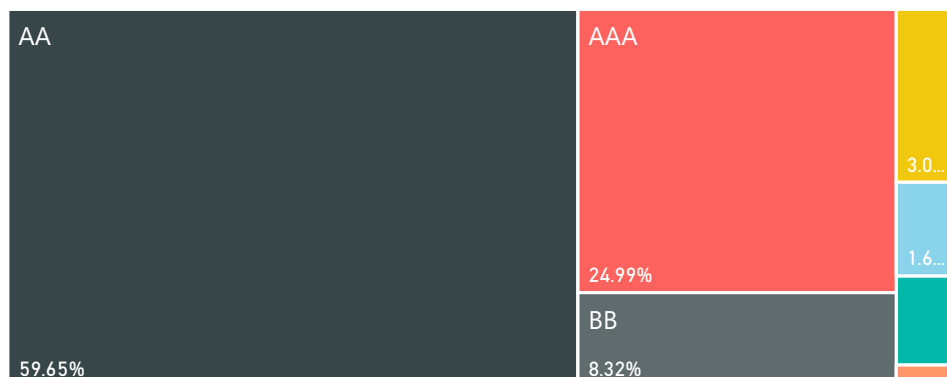
Fixed Income - The fixed income component within the portfolio is invested in line with the risk profile. AAA rated fixed income is the highest quality credit but pays a lower coupon. Delivering the correct blend of risk and return is important.

Fixed Income Statistics	
Avg Coupon (%)	3.32
Avg Eff Duration (years)	12.65
Avg Eff Maturity (years)	17.43

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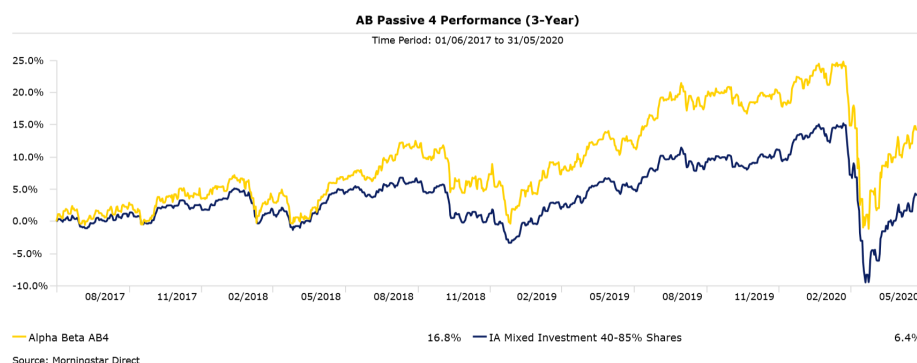
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Credit Quality



Top 10 Holdings in Portfolio

Security	Portfolio Weighting %
iShares North American Eq Idx (UK) D Acc	18.06
Vanguard Japan Stock Index GBP Acc	11.31
Vanguard FTSE U.K. All Shr Idx UT Acc	10.86
First State Gbl Lstd Infrs B Acc GBP	10.61
Vanguard US Equity Index Acc	9.02
CASH	8.28
Vanguard FTSE Dev Eurp ex UK Eq Idx Acc	7.49
Vanguard UK Lg Dur Gilt Idx A Grs Acc	5.63
Vanguard Pac ex-Jpn Stk Idx GBP Acc	4.84
Vanguard Emerg Mkts Stk Idx GBP Acc	4.50
Total	90.60



ALPHA BETA AB5

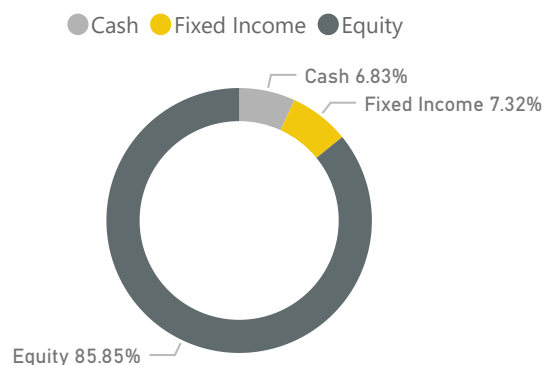
Overview - The investment objective is to outperform UK RPI + 4% over the medium to long term, keeping within the prescribed volatility limits whilst investing in low cost ETFs or Index funds, physically invested and with a low tracking error.

To achieve the investment objective the manager deploys quantitative and qualitative techniques and extensive research that shape the Investment Committees macro-economic views. The portfolio is risk rated by Defaqto.

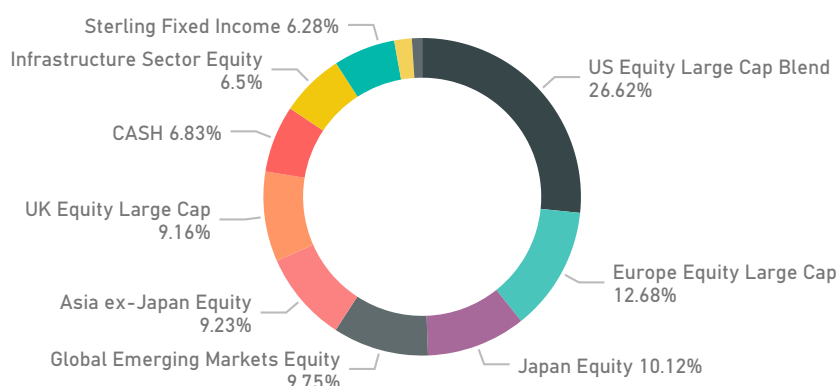
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Liquidity – The ability to sell the portfolio in return for cash is important to our investors and the manager maintains a close watch on the underlying investments to ensure they are readily realisable within regulatory limits. The portfolio assets are realisable within 2-4 days.

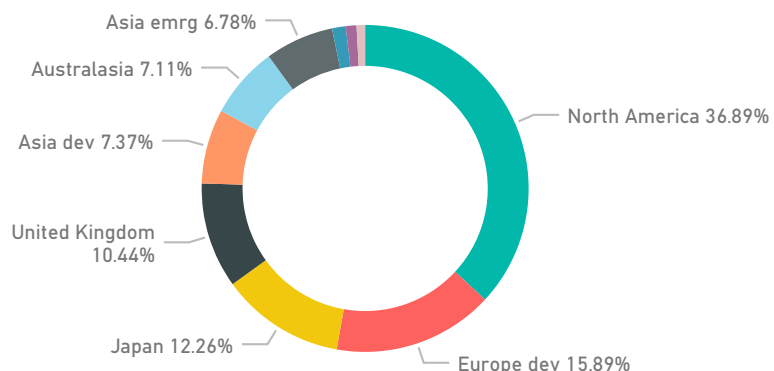
Broad Asset Allocation



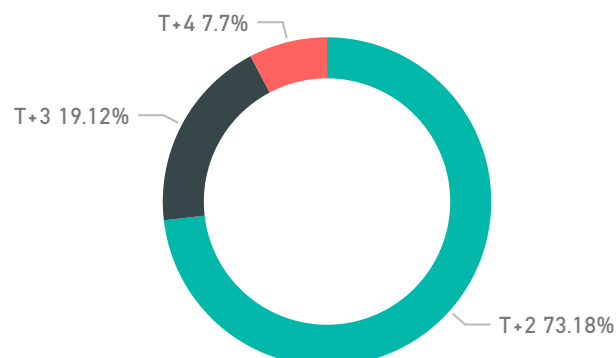
Asset Allocation



Equity Regional Exposure



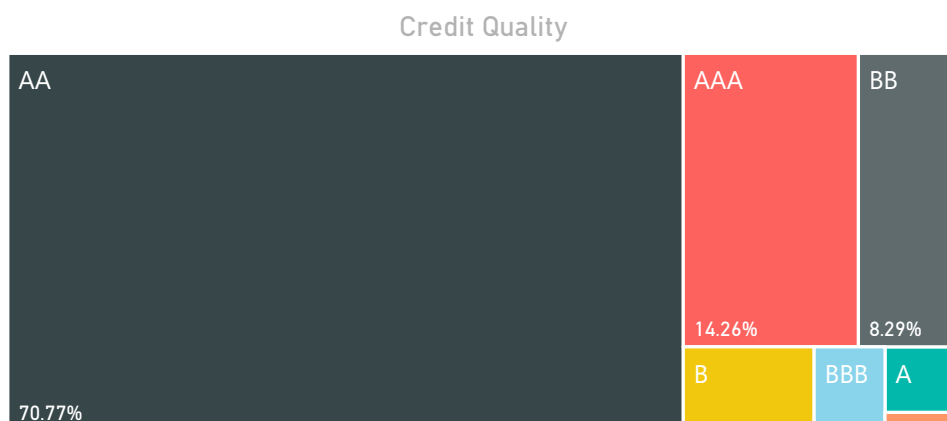
Liquidity Horizon



Fixed Income - The fixed income component within the portfolio is invested in line with the risk profile. AAA rated fixed income is the highest quality credit but pays a lower coupon. Delivering the correct blend of risk and return is important.

Fixed Income Statistics	
Avg Coupon (%)	3.46
Avg Eff Duration (years)	15.37
Avg Eff Maturity (years)	21.23

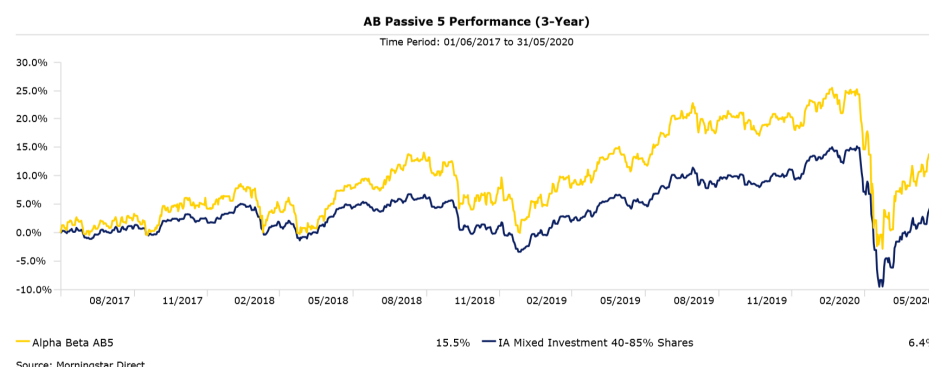
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Overall cost and performance – it is important to keep costs low and the portfolio has performed well against its Investment Association peer group since it was launched. The Alpha Beta Investment Team enjoy a strong track record and have been accredited the highest Defaqto 5 Diamond rating. The team are very experienced.

Top 10 Holdings in Portfolio

Security	Portfolio Weighting %
iShares North American Eq Idx (UK) D Acc	19.12
Vanguard FTSE Dev Eurp ex UK Eq Idx Acc	12.68
Vanguard Japan Stock Index GBP Acc	10.12
Vanguard Emerg Mkts Stk Idx GBP Acc	9.75
Vanguard Pac ex-Jpn Stk Idx GBP Acc	9.23
Vanguard FTSE U.K. All Shr Idx UT Acc	9.16
Vanguard US Equity Index Acc	7.50
CASH	6.83
First State Gbl Lstd Infrs B Acc GBP	6.50
Vanguard UK Lg Dur Gilt Idx A Grs Acc	3.97
Total	94.86



ALPHA BETA AB6

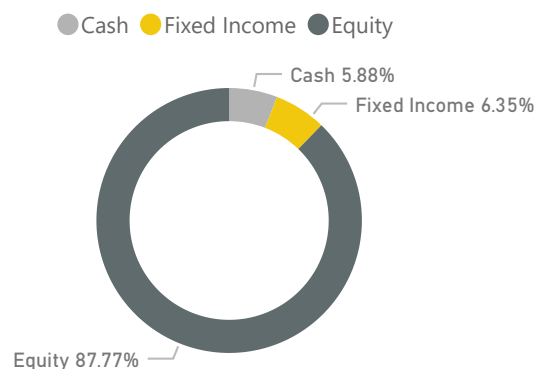
Overview - The investment objective is to outperform UK RPI + 4.5% over the medium to long term, keeping within the prescribed volatility limits whilst investing in low cost ETFs or Index funds, physically invested and with a low tracking error.

To achieve the investment objective the manager deploys quantitative and qualitative techniques and extensive research that shape the Investment Committees macro-economic views. The portfolio is risk rated by Defaqto.

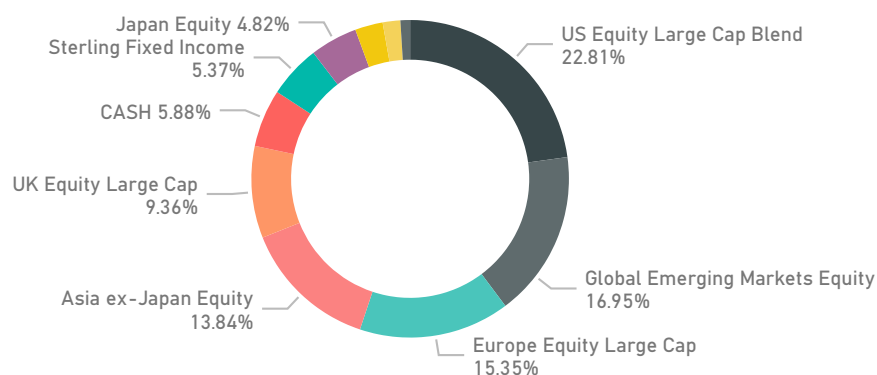
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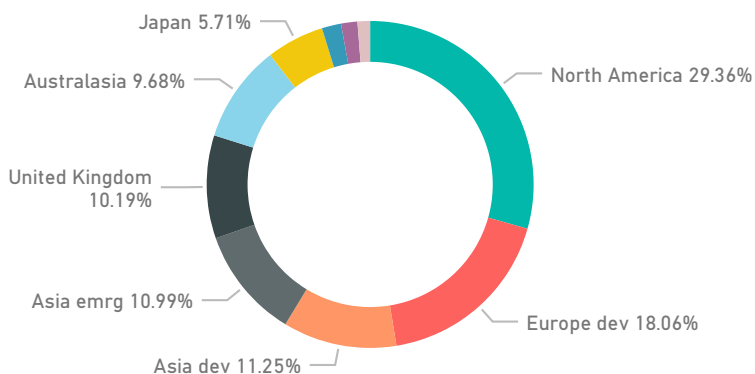
Broad Asset Allocation



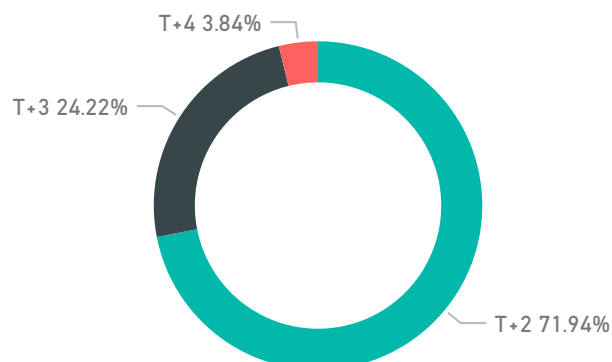
Asset Allocation



Equity Regional Exposure



Liquidity Horizon



Fixed Income - The fixed income component within the portfolio is invested in line with the risk profile. AAA rated fixed income is the highest quality credit but pays a lower coupon. Delivering the correct blend of risk and return is important.

Fixed Income Statistics	
Avg Coupon (%)	3.44
Avg Eff Duration (years)	15.24
Avg Eff Maturity (years)	21.02

Credit Quality

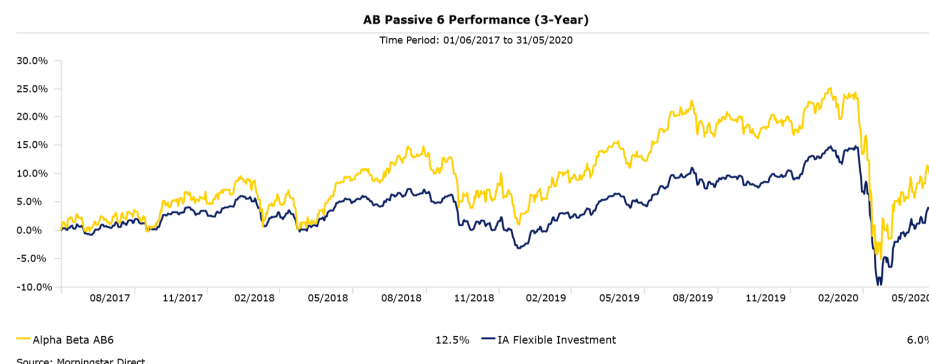


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Top 10 Holdings in Portfolio

Security	Portfolio Weighting %
iShares North American Eq Idx (UK) D Acc	17.42
Vanguard FTSE Dev Eurp ex UK Eq Idx Acc	15.35
Vanguard Pac ex - Jpn Stk Idx GBP Acc	13.84
Vanguard Emerg Mkts Stk Idx GBP Acc	10.15
Vanguard FTSE U.K. All Shr Idx UT Acc	9.36
Fidelity Index Emerging Markets P Acc	6.80
CASH	5.88
Vanguard US Equity Index Acc	5.39
Vanguard Japan Stock Index GBP Acc	4.82
Vanguard UK Lg Dur Gilt Idx A Grs Acc	3.37
Total	92.39

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Please contact : Andrew Thompson or Geoff Brooks on 0208 059 0253

Alpha Beta Partners

4 Lombard Street, London EC3V 9AA

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