

# atomos Balanced Model

## October-24 | Factsheet

Atomos Investments Ltd has contracted Towers Watson Limited ("WTW") to perform key investment advisory services for its Model Portfolio Service from 1 January 2023.

### Overview

The aim of our balanced mandate is to increase the potential for return over the longer term. Capital protection is less important than achieving a better return. Investors are prepared to accept significant short-term fluctuations in the value of their investments in order to increase the potential return over the longer term and, in order to bear the impact of short-term market falls, are prepared to invest for a minimum of at least five years. Our balanced model portfolio will typically invest in a mixture of asset classes, predominantly by way of collective investment funds, including fixed interest securities and equities, both UK and overseas. Other assets, such as listed real estate and infrastructure, may be used to diversify the risk within the portfolio.

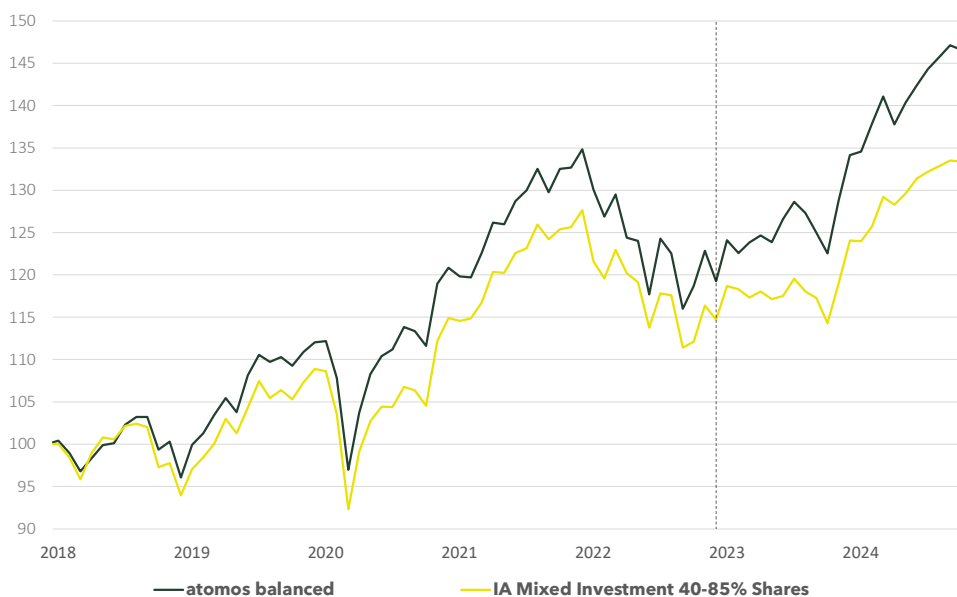
### Key Facts

Number of holdings:	30
Estimated Yield*:	2.83%
Benchmark:	IA Mixed Investments 40-85% Shares
Model Inception:	01 January 2023
Platform Availability:	Pershing, atomos Invest

### Top 10 Holdings

State Street Sustainable Climate World Equity Fund (GBP Hdg)	13.0%
State Street Multi-Factor Global ESG Equity Fund	13.0%
BNYM Insight Efficient US High Yield Beta Fund (GBP Hdg)	7.8%
State Street World Screened Index Equity Fund (GBP Hdg)	6.0%
State Street Emerging Markets Hard Ccy Gov Bond Index Fund (GBP Hdg)	5.0%
State Street World Screened Index Equity Fund	4.5%
State Street Global Aggregate Bond Index Fund (GBP Hdg)	4.5%
State Street US Screened Index Equity Fund	4.5%
State Street Global Emerging Markets Screened Index Equity Fund	4.3%
iShares UK Equity Index Fund	4.0%

### Performance



**Past performance is not a reliable indicator of future performance. The value of investments, and any income from them, can go down as well as up and is not guaranteed. You may get back less than you originally invested.** 31 October 2024

The vertical dotted line indicates the end of backtested performance and the start of live performance. All performance figures quoted are from atomos (source: Morningstar Direct) and are shown net of fees.

\* This figure is an estimate, calculated by aggregating the estimated yields of the portfolio's income-yielding holdings, based on complete 12 months. Data is sourced from Morningstar and the underlying investment managers directly.

### Cumulative Performance (%)

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years
atomos Balanced model	-0.4%	1.6%	6.4%	19.6%	10.6%	34.1%
IA Mixed Investments 40-85% Shares	-0.1%	0.9%	4.0%	16.7%	6.4%	26.7%
Excess Return	-0.3%	0.6%	2.4%	2.9%	4.2%	7.4%

### Discrete performance (%)

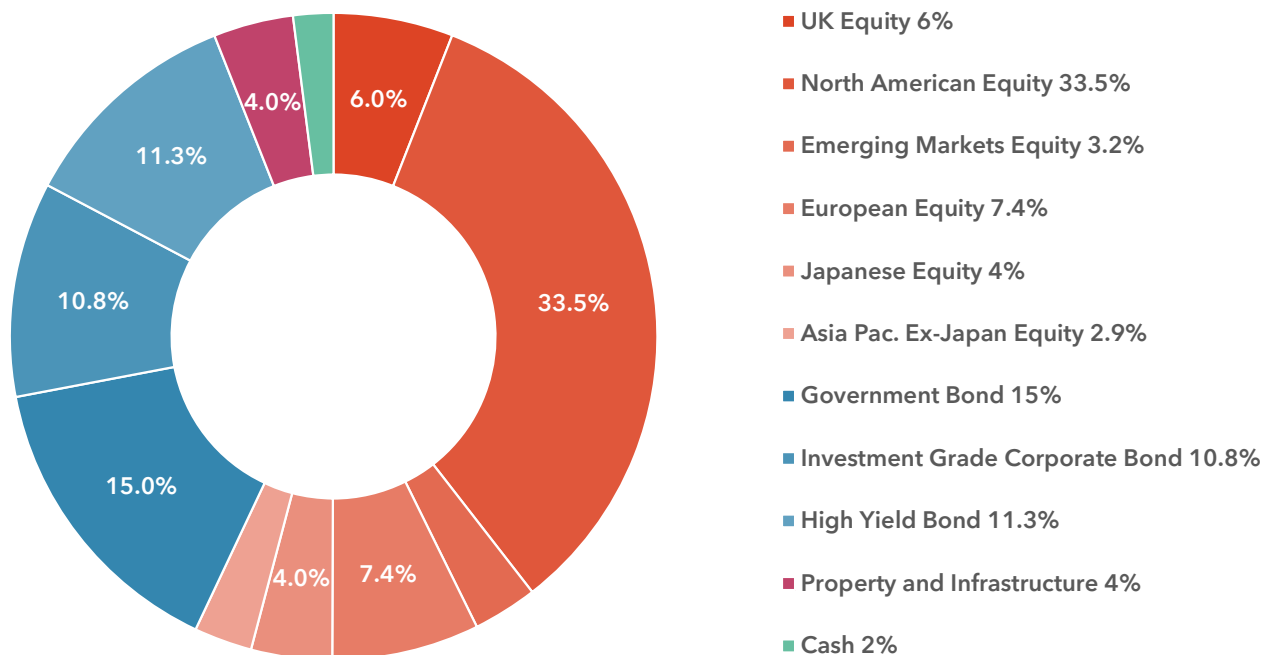
	Year to Date	31/10/2023 - 31/10/2024	31/10/2022 - 31/10/2023	31/10/2021 - 31/10/2022	31/10/2020 - 31/10/2021	31/10/2019 - 31/10/2020
atomos Balanced model	9.3%	19.6%	3.2%	-10.4%	18.8%	2.1%
IA Mixed Investments 40-85% Shares	7.5%	16.7%	2.0%	-10.6%	19.9%	-0.7%
Excess Return	1.7%	2.9%	1.3%	0.1%	-1.2%	2.8%

#### Important Information on Performance:

Performance data to 31 December 2022 represents backtested performance of the WTW models. It does not represent the past performance of an actual portfolio and is not a forecast of expected future returns. It is an illustration, solely reflecting the actual historic performance of investing in a portfolio comprising the underlying funds with fixed weight allocations.

Where past performance data is not available at the required dates for any underlying funds, a suitable proxy has been used. All underlying returns sourced from investment managers are in local currency terms. All fixed income other than LD EMD (Local Currency Emerging Market Debt) and 30% of the passive and smart-beta equity allocation is assumed to be GBP hedged. WTW backtested and live performance is net of an assumed total OCF of 90bps.

### Asset Allocation



### Investment Product Costs

MiFiD Disclosure	Details	Cost
Investment Product Cost	The total 'expected' cost of the model portfolio, including atomos' discretionary management charge, the weighted average cost of the model's underlying funds annual management charges, ACD and auditor expenses, and advisory service charges.	0.90%
Transactional Fees	The weighted average of the transactional fees (brokerage, research, slippage costs etc) within the model's underlying fund holdings.	0.08%

Please note that these figures do not incorporate the cost of financial advice or platform fees. Figures quoted relate to investing in the Model Portfolio on the atomos Invest platform.

### Important Information

The Model Portfolio launched on 1 January 2023. The Model Portfolio performance has been prepared by atomos and represents the Model Portfolio as held on the atomos Invest platform, which is periodically restructured and/or rebalanced. Although the Model Portfolio is applied to a client's account, the client's actual returns may vary from the model returns shown. It may also vary from the Model Portfolio held on other platforms.

The Model Portfolio performance from 1 January 2023 is quoted net of investment and advisory service charges. Whilst the fund level OCF of the underlying portfolio investments is taken into account, returns do not take account of the weighted average cost of underlying manager charges paid directly to fund managers, platform, product provider or Adviser fees. Therefore, actual client returns will be lower than the returns shown in this document. Please contact your financial adviser who can provide you further details. The source of all data is Morningstar Direct.

All investment carries risk: the value of investments and any income from them can fall as well as rise and investors could get back less than originally invested. Past performance is not a reliable indicator of future returns. The portfolio should be considered a medium to long term investment, with a minimum investment period of at least five years.

Portfolios are exposed to stock markets: market conditions can change rapidly, and prices can be affected unpredictably by a number of factors. Please contact atomos if you have any further questions.

atomos is the trading name of Atomos Investments Limited, authorised and regulated by the Financial Conduct Authority and registered in England and Wales (FCA No: 122588, Company No: 2041819). Registered offices: 2<sup>nd</sup> Floor, 5 Hatfields (alto), London, SE1 9PG.

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