

Flying Colours: Core Growth Plus

Portfolio Date: 31/08/2023



The Flying Colours Core Growth Plus model portfolio is invested primarily in equities (typically 85%), with the balance invested into cash and fixed interest securities. The portfolio aims to achieve a good overall return, however short term volatility should be expected. Alongside a core holding of passive or index-tracking funds that helps keep costs to a minimum, the portfolio may at times include carefully selected investments designed to improve returns. The Core portfolio range could be the ideal choice for investors interested in a simple and cost-effective investment portfolio.

Investment Growth

Time Period: 01/09/2018 to 31/08/2023



YTD & Calendar Year Returns

Data Point: Return Calculation Benchmark: 50:50 IA Mixed Inv 40-85 & Flexible

	YTD	2022	2021	2020	2019	2018
Flying Colours: Core Growth Plus	2.4	-4.7	11.7	3.5	16.6	-6.2
50:50 IA Mixed Inv 40-85 & Flexible	2.7	-9.7	11.3	6.3	15.8	-6.4

Charges

Estimated Ongoing Charges: **0.25%**
 Estimated Transaction Charges: **0.17%**
 Discretionary Management Fee: **0.24%**

Investing via a platform may also incur additional charges.

12-month Returns to Latest Quarter End

Data Point: Return Calculation Benchmark: 50:50 IA Mixed Inv 40-85 & Flexible

	06/2023	06/2022	06/2021	06/2020	06/2019
Flying Colours: Core Growth Plus	6.0	-4.9	17.6	-1.5	4.6
50:50 IA Mixed Inv 40-85 & Flexible	3.5	-7.2	18.6	0.2	3.3

Benchmark Description

For our Core Growth Plus model portfolio, we use the average of the IA Mixed Investment 40-85% Shares and the IA Flexible Investment benchmarks. More information on the benchmark can be found at www.theinvestmentassociation.org/fund-sectors/sector-definitions.html

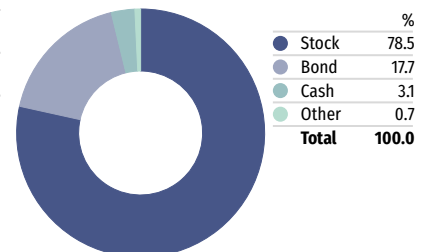
Cumulative Returns to Last Month End

Data Point: Return Calculation Benchmark: 50:50 IA Mixed Inv 40-85 & Flexible

	1mth	3mths	6mths	1yr	3yrs	5yrs
Flying Colours: Core Growth Plus	-1.75	1.62	-0.87	1.29	18.57	20.77
50:50 IA Mixed Inv 40-85 & Flexible	-1.33	0.79	-0.19	0.40	11.57	16.31

Asset Allocation

Portfolio Date: 31/08/2023



Performance Data

The Flying Colours Core Growth Plus model portfolio was launched to investors on 1st July 2021. Performance data before this date is simulated, and is calculated by assuming this model was made up of the average holdings of the Flying Colours Core Growth and Flying Colours Core Aggressive model portfolios. Portfolio performance figures are calculated net of the underlying fund charges, however, do not include the discretionary management fees. The performance comparison does not take into account platform or ongoing adviser charges which may vary from client to client. Actual returns may vary. All figures are sourced from Morningstar Direct.

Important Information

The value of an investment, and any income from it, can fall as well as rise. Investors may not get back the full amount they invest. Past performance is not a reliable indicator of future results. Flying Colours Investment Management Limited is authorised and regulated by the Financial Conduct Authority under number 922882. We are registered in England and Wales under company number 12433663 at 1301 Ocean House, The Ring, Bracknell, Berkshire RG12 1AX.

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Holdings

Portfolio Date: 31/08/2023

Fund Name	ISIN	Portfolio Weighting	Estimated Ongoing Cost	Estimated Transaction Costs
Vanguard U.S. Eq Idx £ Acc	GB00B5B71Q71	9.9%	0.10%	0.01%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	GB00B3X7QG63	9.4%	0.06%	0.04%
Dimensional Global Value GBP Acc	IE00B3NVPH21	9.1%	0.32%	0.06%
Fidelity Index UK P Acc	GB00BJS8SF95	9.0%	0.06%	0.02%
HSBC Pacific Index Accumulation C	GB00B80QGT40	8.3%	0.19%	-0.12%
Fidelity Index Emerging Markets P Acc	GB00BHZK8D21	8.0%	0.20%	0.03%
L&G Global Inflation Linked Bd Idx I Acc	GB00BBHXNN27	6.8%	0.23%	0.03%
Fidelity Index Japan P Acc	GB00BHZK8872	6.0%	0.10%	0.00%
BlackRock Natural Resources D Acc	GB00B6865B79	5.6%	0.81%	2.46%
Morgan Stanley UK Global Brands I GBP	GB0032482498	4.5%	0.90%	0.05%
Fidelity Index Europe ex UK P Acc	GB00BHZK8B07	4.5%	0.10%	0.01%
FTF ClearBridge Global Infrs Inc WAcc	GB00BMF7D555	4.3%	0.80%	0.22%
Vanguard U.S. Govt Bd Idx £ H Acc	IE00BFRTDB69	3.9%	0.12%	0.05%
BlackRock Corporate Bond 1-10 Year D Acc	GB00B84DT147	3.1%	0.16%	0.05%
Close Sustainable Select Fixed Inc X Acc	GB00BD6DSC14	2.0%	0.50%	0.06%
iShares UK Gilts All Stks Idx (UK) D Acc	GB00B83HGR24	2.0%	0.11%	0.02%
Cash	GB0000000000	2.0%		
Vanguard Glb Small-Cp Idx £ Acc	IE00B3X1NT05	1.5%	0.30%	0.06%

Notes on Fund Charges

The costs shown in the table above are charged by the fund management companies that manage the funds. All investors in the funds will pay these charges. Flying Colours receives no income or rebates on these charges. Further detail on each of the charges follows.

Estimated Ongoing Cost

All funds quote a KIID Ongoing Charge, and this charge is normally shown on fund factsheets. Some funds incur extra costs in the day to day management of their funds. However, generally funds don't publish these additional costs. For transparency, we publish what is called the Estimated Ongoing Cost, which is the normal KIID Ongoing Charge *plus* these other "hidden" charges.

For most of the funds we invest into, the ongoing cost is the same as the KIID Ongoing Charge. For the portfolio as a whole, the Estimated Ongoing Cost typically works out between 0.0% - 0.02% higher than the KIID Ongoing Charge. So the effect is small, but we believe it is important our investors understand how the fund managers charge.

Estimated Transaction Costs

This is another set of charges incurred by the funds, and it shows what the impact of transaction costs is on each fund's unit price. There are many different ways that funds can calculate this figure and, confusingly, some calculation methods can lead to a negative charge (i.e. transaction costs add value to the fund). Only the fund management companies know the detail behind the transaction costs calculations, and we publish the figures submitted by them.

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