# PIER

## PROSPER ONE

Prosper One's objective is to achieve capital growth of 1% above inflation after portfolio management costs over a rolling five-year period. Prosper One's portfolio is globally diversified, investing in a broad range of assets with a focus on market-tracking equities and bonds.

### At a Glance

3-month return

**4.00%**

12-month return

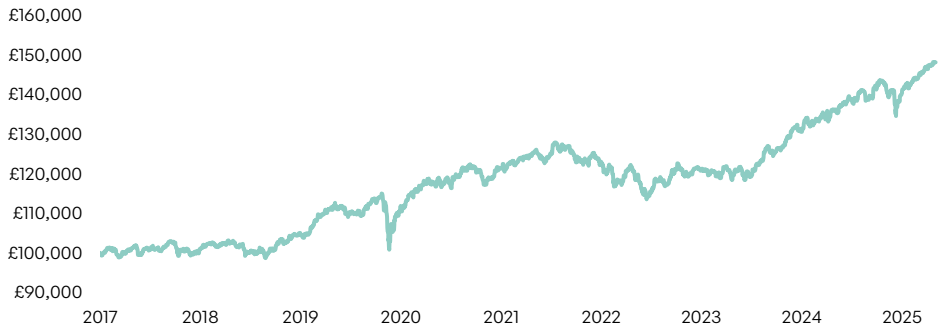
**8.80%**

Portfolio management costs

**0.39%**

### Investment Growth - £100,000

Time Period: 01/05/2017 to 31/08/2025

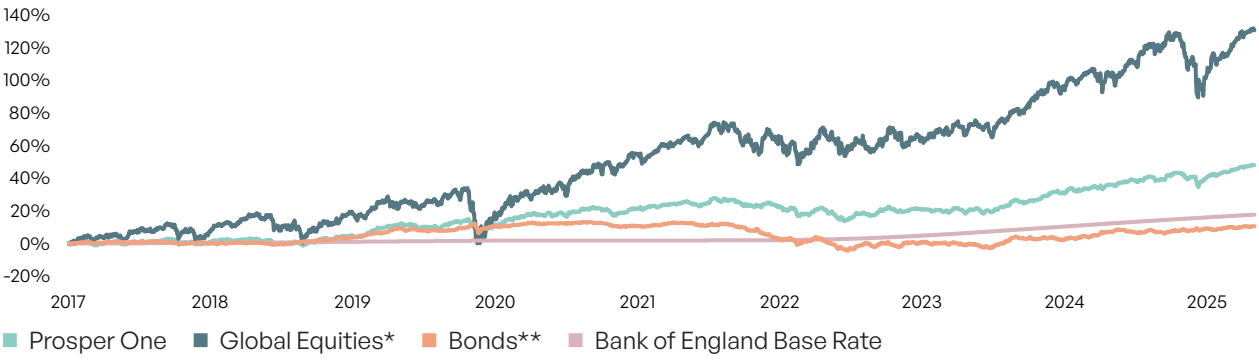



### Calendar Year Returns

| | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 |
|---|---|---|---|---|---|---|---|---|---|---|
| Prosper One | 9.59 | 7.94 | -7.47 | 4.58 | 9.30 | 11.59 | -2.47 | — | — | — |
| CPI +1% | 3.56 | 5.00 | 11.63 | 6.44 | 1.60 | 2.31 | 3.12 | 4.00 | 2.58 | 1.20 |

### Investment Growth - Cumulative

Time Period: 01/05/2017 to 31/08/2025




* As represented by the MSCI ACWI ** As represented by the Bloomberg Global Aggregate TR Hdg GBP

### Drawdown

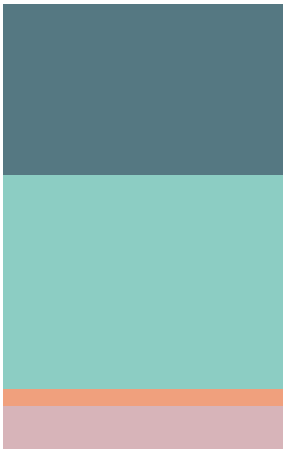
Time Period: 01/05/2017 to 31/08/2025

Drawdown refers to the time taken for the trough (the lowest point of the portfolio) to recover back to its previous peak (the highest point before the decline).

| Initial Investment | Peak | Trough | Days to recover |
|---|---|---|---|
| | 21/02/2020 | 19/03/2020 | |
| £100,000 | £114,883.20 | £100,698.08 | 81 |

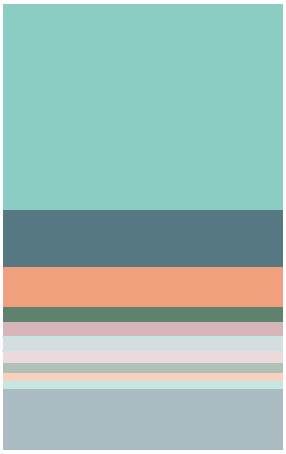
Past performance does not predict future performance. It should not be the main reason for making an investment decision. The value of investments and any income from them can fall as well as rise. Performance is shown after deduction of portfolio management costs, but before deduction of platform costs. The performance of investor portfolios may differ from the Model Portfolio shown above for several reasons, including differences in the timing of an initial investment and subsequent portfolio changes, and also the availability of certain funds on various platforms.

## Asset Allocation



| | % |
|---|---|
| Equity | 40.3 |
| Bond | 46.8 |
| Cash | 3.7 |
| Other | 9.2 |
| **Total** | **100.0** |

## Equity Country Exposure



| | % |
|---|---|
| United States | 46.5 |
| Japan | 12.6 |
| United Kingdom | 9.1 |
| Germany | 3.3 |
| France | 3.3 |
| Switzerland | 3.2 |
| China | 2.7 |
| Taiwan | 2.1 |
| Canada | 1.9 |
| Netherlands | 1.7 |
| Other | 13.5 |
| **Total** | **100.0** |

## Top 10 Equity Sectors

| | % |
|---|---|
| Financial Services | 19.1 |
| Technology | 16.4 |
| Industrials | 14.7 |
| Consumer Cyclical | 10.1 |
| Healthcare | 9.5 |
| Communication Services | 6.8 |
| Consumer Defensive | 6.5 |
| Energy | 5.4 |
| Basic Materials | 5.1 |
| Utilities | 3.3 |

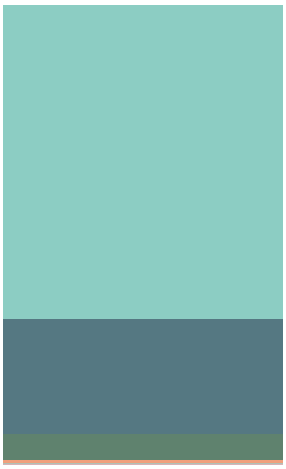
## Top 10 Equity Holdings

| | % |
|---|---|
| NVIDIA Corp | 0.5 |
| Microsoft Corp | 0.5 |
| Taiwan Semiconductor Manufacturing Co Ltd | 0.5 |
| Apple Inc | 0.4 |
| JPMorgan Chase & Co | 0.3 |
| Amazon.com Inc | 0.3 |
| Shell PLC | 0.3 |
| Meta Platforms Inc Class A | 0.2 |
| Exxon Mobil Corp | 0.2 |
| Berkshire Hathaway Inc Class B | 0.2 |

## Bond Credit Quality

| | % |
|---|---|
| AAA | 12.9 |
| AA | 56.3 |
| A | 23.1 |
| BBB | 6.2 |
| Not Rated | 1.5 |
| **Total** | **100.0** |

## Bond Categories



| | % |
|---|---|
| Government | 68.7 |
| Corporate | 24.7 |
| Securitized | 5.8 |
| Cash & Equivalents | 0.5 |
| Other | 0.2 |
| Municipal | 0.1 |
| **Total** | **100.0** |

Totals may not equal 100% due to rounding. Source: Morningstar

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Registered office: 5th Floor Park Gate, 161–163 Preston Road, Brighton, BN1 6AU. Company Number 08519918.
Email: contact@pierim.co.uk Phone: 01273 916 834