PIER

PLUS ONE

Plus One's objective is to achieve capital growth of 1% above inflation after portfolio management costs over a rolling five-year period. Plus One's portfolio is globally diversified, investing in a broad range of assets with a focus on market-tracking equities and bonds. Additionally, there will be some exposure to actively managed funds with the aim of increasing returns and/or lowering portfolio volatility.

At a Glance

3-month return

2.44%

12-month return

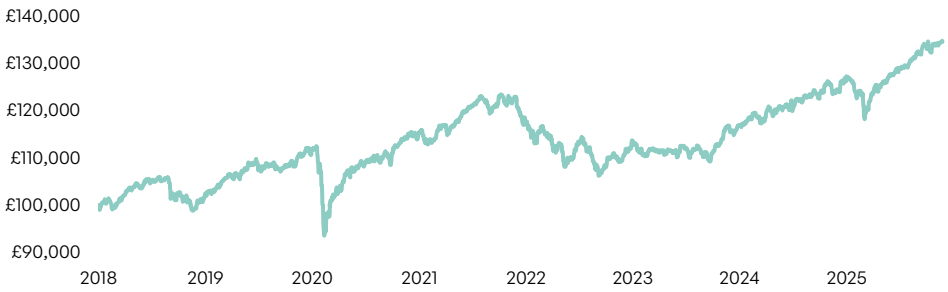
8.55%

Portfolio management costs

0.77%

Investment Growth - £100,000

Time Period: 07/02/2018 to 31/12/2025

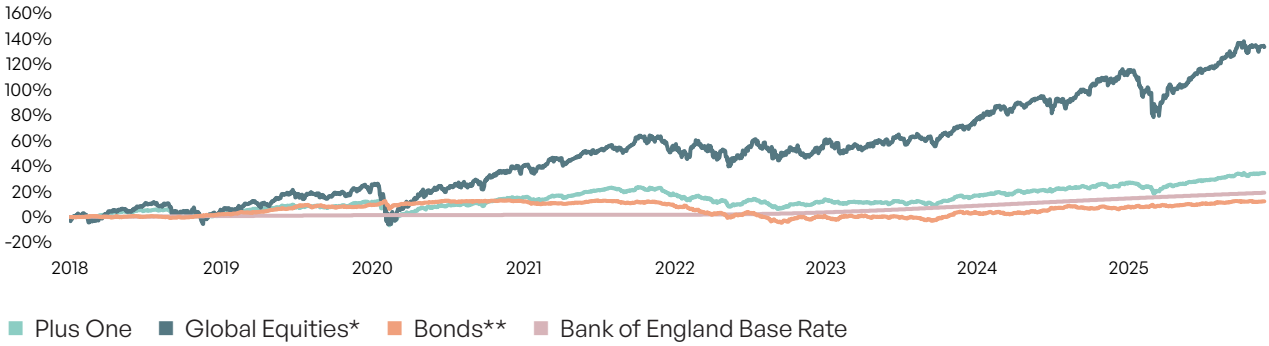


Calendar Year Returns

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Plus One	6.15	6.72	-10.93	7.22	3.99	11.17	—	—	—	—
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: 07/02/2018 to 31/12/2025



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

Drawdown

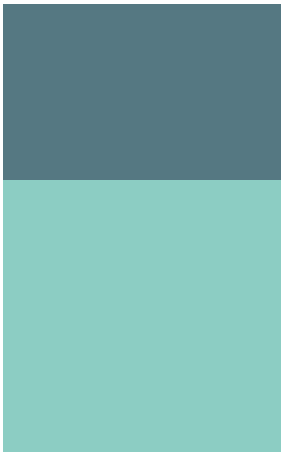
Time Period: 07/02/2018 to 31/12/2025

Drawdown refers to the time taken for performance to recover from the trough (the lowest point of the portfolio's performance to-date) back to its previous peak (its highest point before the decline).

Initial Investment	Peak	Trough	Days to recover
	21/02/2020	19/03/2020	
£100,000	£112,223.43	£93,315.70	242

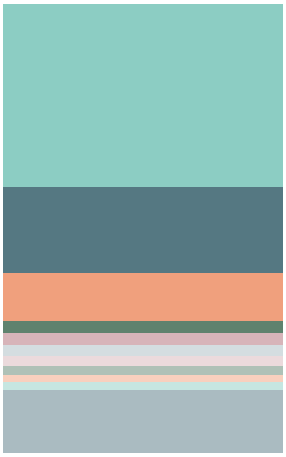
Past performance does not predict future performance. It should not be the main reason for making an investment decision. The value of investments and any income from them can fall as well as rise. Performance is shown after deduction of portfolio management costs, but before deduction of platform costs. 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	41.0
Bond	58.8
Cash	0.0
Other	0.0
Total	**100.0**

Equity Country Exposure



	%
United States	43.3
United Kingdom	18.6
Japan	10.1
China	2.7
France	2.4
Switzerland	2.4
Canada	2.1
Germany	1.9
Sweden	1.7
Netherlands	1.5
Other	13.4
Total	**100.0**

Top 10 Equity Sectors

	%
Financial Services	19.6
Technology	19.1
Industrials	14.7
Consumer Cyclical	10.3
Healthcare	8.1
Consumer Defensive	6.9
Communication Services	5.9
Basic Materials	5.4
Energy	5.1
Utilities	2.6

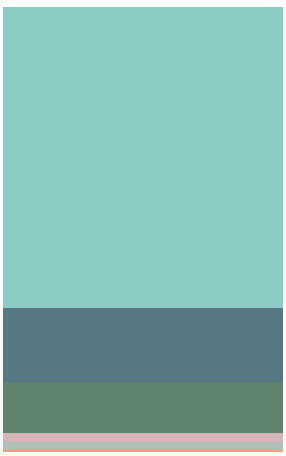
Top 10 Equity Holdings

	%
NVIDIA Corp	0.5
Apple Inc	0.4
Microsoft Corp	0.4
Taiwan Semiconductor Manufacturing Co Ltd	0.3
Broadcom Inc	0.3
JPMorgan Chase & Co	0.3
Amazon.com Inc	0.3
Cisco Systems Inc	0.2
Alphabet Inc Class A	0.2
Arch Capital Group Ltd	0.2

Bond Credit Quality

	%
AAA	10.0
AA	58.4
A	13.4
BBB	5.8
BB	4.0
B	3.6
Below B	1.6
Not Rated	3.1
Total	**100.0**

Bond Categories



	%
Government	68.8
Corporate	16.1
Securitized	11.3
Other	1.8
Derivative	1.8
Cash & Equivalents	0.3
Total	**100.0**

Source: Morningstar. Totals may not equal 100% due to rounding.
Past performance does not predict future performance. It should not be the main reason for making an investment decision.
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Pier Investment Management Limited is authorised and regulated by the Financial Conduct Authority, FCA number 846470.
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