

# RAM Protect 3 Factsheet

31 December 2023

For your brighter future

## Portfolio Aim

The investment objective of the portfolio is to protect against the risk of significant loss of capital whilst providing the opportunity for a conservative level of capital growth. The base currency of the portfolio is GBP sterling.

RAM Protect 3 aims to achieve an annual return in the range of 4.3% - 5.8% with a volatility in the range of 4.2% - 6.3%.

The portfolio will invest in global bonds, global equities, liquid alternative funds and cash. This diversification across different asset classes helps balance the risk of capital loss in a falling market.

RAM Protect 3 is Risk Target Managed to Dynamic Planner risk profiles and is aligned to a risk rating 3.

## Target Market

Retail clients looking to invest over a shorter period of around five years and who are happy to accept a limited degree of investment risk (at least Dynamic Planner level 3), have the capacity to absorb some financial loss and an FCA regulated Financial Planner to help assess suitability. This portfolio is not suitable for clients who require guaranteed returns.

## Portfolio Indicative Performance\*

Since Inception	RAM Protect 3	Target Range
Annualised Return	3.3%	4.3% - 5.8%
Annualised Volatility	4.4%	4.2% - 6.3%

Since Inception	RAM Protect 3
Maximum Drawdown	-7.3%

### Discrete Years' Performance\* 12 months ending:

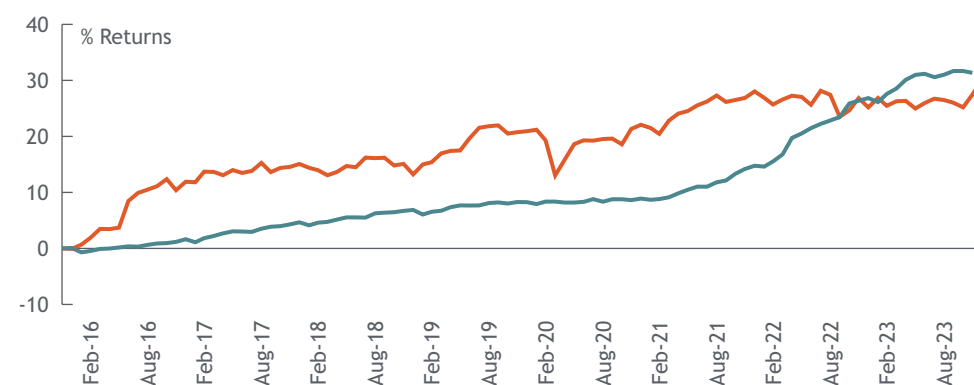
	Dec-23	Dec-22	Dec-21	Dec-20	Dec-19
RAM Protect 3	4.0%	-2.2%	4.9%	0.9%	6.8%
UK CPI	3.9%	10.5%	5.4%	0.6%	1.3%

### Annualised Performance\*

	1 year	3 years	5 years	Since Inception
RAM Protect 3	4.0%	2.2%	2.8%	3.3%
UK CPI	3.9%	6.5%	4.2%	3.5%

Since Inception Data from 30 November 2015 to 31 December 2023.  
Performance data is net of RAM discretionary portfolio fees and other costs, but excludes any Adviser and Platform charges. These charges will act to reduce performance.  
UK CPI: Consumer Price Index is an indication of inflation and has a 1-month lag.

## Cumulative Returns\*



RAM Protect 3 Simulated Returns - Live data from 19.04.2022  
UK CPI (1-month lag)


### Key Risks:

- Past performance is not a guide to future performance.
- The value of an investment, and any income from it, can fall or rise. Investors may not get back the full amount they invest.

### Important Performance Information

\*Performance data from 30/11/2015 to 18/04/2022 is calculated using a simulated track record provided by SEI Global Investment Management Limited. Performance from 19/04/2022 to last month end is an actual live track record, sourced from RAM. Unlike actual performance, simulated results do not represent an actual fund track record. The data shown relates to simulated past performance. Simulated past performance is not a reliable indicator of future results. This simulation does not represent SEI's ability within the underlying funds to make decisions on which positions to include. There is no guarantee this algorithm will be successful in the future or that the same algorithm would have been used if the fund was actually being managed at the time. More information about the simulation is available upon request. Performance on this factsheet may differ from the MPS performance across platforms due to slight variations of the way cash is held.

## Key Facts

Portfolio Information	
Launch date	19 April 2022
Currency	GBP sterling
Dealing	Daily
Minimum initial investment	£5,000
Minimum additional investment	£250
DT risk rating	

Charges	
Fund Ongoing Charges	0.51%
Management Fee	0.28%
<b>Ongoing Charges Figure</b>	<b>0.79%</b>
Transaction Charges	0.14%
<b>TOTAL CHARGES</b>	<b>0.93%</b>

**Fund Ongoing Charges:** includes the underlying fund fees, custody charges, fund administration and transfer agent costs.

**Transaction Charges:** the average over the most recent 3-year period.

**Total Charges:** uses latest available data as at 31.07.2023, but future costs may be higher or lower than in the past. Excludes Adviser and Platform costs.

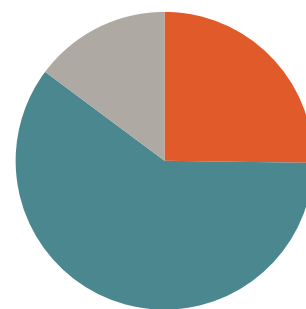
Other fees may apply at underlying fund level, please see funds' prospectuses for further information.

## Supporting Platforms

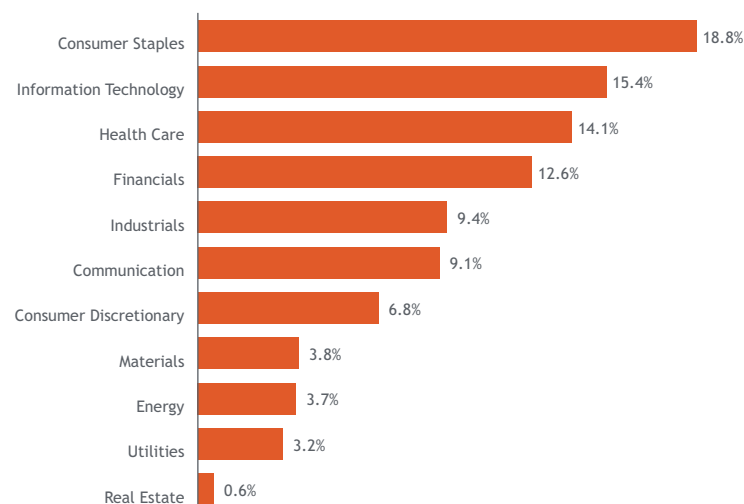


## Asset Allocation Breakdown

- **Equity - 25.2%**
  - Global - 24.7%
  - US - 0.0%
  - UK - 0.0%
  - Europe - 0.0%
  - Japan - 0.0%
  - Emerging Markets - 0.5%
- **Bonds - 59.9%**
  - Global Government - 38.0%
  - Global Credit - 11.2%
  - High Yield & Emerging Markets Fixed Income - 10.8%
- **Cash / Other - 14.8%**
  - Commodities - 2.6%
  - Liquid Alternatives - 4.3%
  - Cash - 8.0%



## Equity Sector Breakdown



Due to rounding and cash, asset allocation and equity breakdowns may not sum up to 100.0%.  
Data as at 30.11.2023.

## Meet the team



**Minesh Gajjar, CFA**  
Chief Investment Officer

Minesh, has over 20 years' experience in financial services, predominantly in wealth management, in senior investment and relationship roles across private banks and financial institutions. Minesh Gajjar is a CFA® charterholder.



**Peter Thompson, CFA**  
CFA Investment Manager

Peter, has over 7 years' experience working in the investment management industry previously as a portfolio manager within the Multimanager team at Octopus Investments. Peter Thompson is a CFA® charterholder.

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information  
contact your financial  
planner or visit  
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