

RAM Protect 3 Factsheet

31 January 2025

Radiant Asset Management, Sovereign Place, 20 The Point Market Harborough, Leicestershire, LE16 7QU. Radiant Asset Management is authorised and regulated by the Financial Conduct Authority, under reference number 962780. Registered in England, Company Registration no. 13497014. Registered Address: Sovereign Place, 20 The Point, Market Harborough, Leicestershire, LE16 7QU. Radiant Asset Management is part of the Radiant Financial Group.

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	3.8%	4.3% - 5.8%
Annualised Volatility	4.3%	4.2% - 6.3%

Since Inception	RAM Protect 3
Maximum Drawdown	-7.3%

Discrete Years' Performance* 12 months ending:

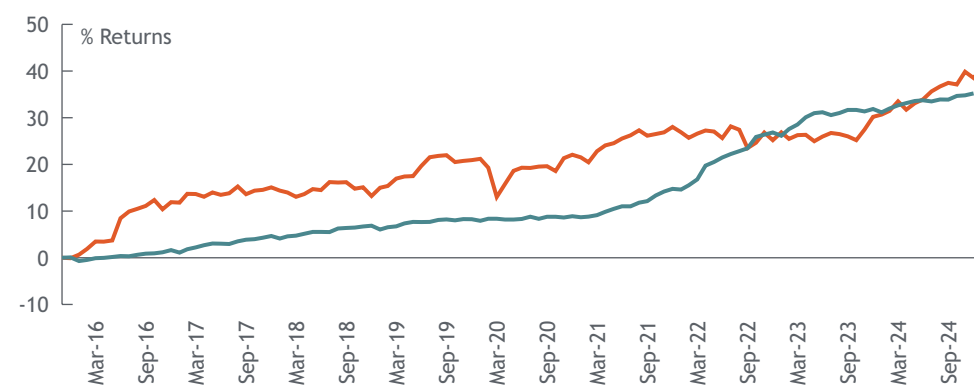
	Jan-25	Jan-24	Jan-23	Jan-22	Jan-21
RAM Protect 3	7.7%	3.0%	0.0%	4.4%	0.3%
UK CPI	2.5%	4.0%	10.1%	5.5%	0.7%

Annualised Performance*

	1 year	3 years	5 years	Since Inception
RAM Protect 3	7.7%	3.5%	3.0%	3.8%
UK CPI	2.5%	5.6%	4.5%	3.4%

Since Inception Data from 30 November 2015 to 31 January 2025.
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
Dynamic Planner risk profile	

Charges	
Underlying Fund Manager Fees	0.33%
RAM Management Fee	0.28%
Total Fee Charged on Platforms	0.61%
Underlying Fund Fees	0.17%
Total Ongoing Charges Figure	0.78%
Transaction Charges	0.21%
TOTAL CHARGES	0.98%

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 31.12.24, but future costs may be higher or lower than in the past. Excludes Adviser and Platform costs.

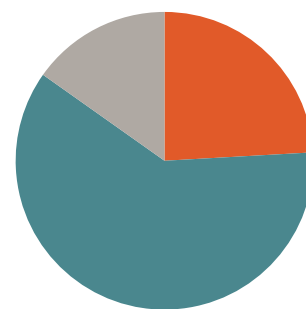
Other fees may apply at underlying fund level, please see funds' prospectuses for further information.

Supporting Platforms

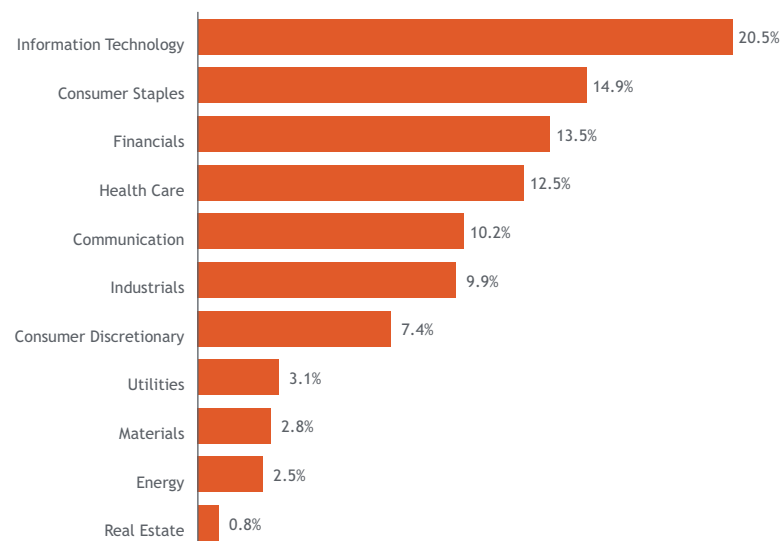


Asset Allocation Breakdown

- **Equity - 24.1%**
 - North America - 16.6%
 - Europe ex-UK - 3.4%
 - United Kingdom - 1.1%
 - Asia Pacific (inc. Japan) - 2.5%
 - Emerging Markets - 0.4%
- **Bonds - 60.7%**
 - Global Government - 38.8%
 - Global Credit - 11.8%
 - High Yield & Emerging Markets Fixed Income - 10.1%
- **Cash / Other - 15.2%**
 - Commodities - 2.7%
 - Liquid Alternatives - 4.3%
 - Cash - 8.2%



Equity Sector Breakdown



Due to rounding and cash, asset allocation and equity breakdowns may not sum up to 100.0%.
Data as at 31.12.2024.

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.

Protect 3 - Over 9,900 Holdings

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.

4 Asset Classes																
Equity 24.5%								Fixed Income 60.5%						Alternatives 7.0%		Cash 8.0%
17 Sub-Asset Classes																
Global Dynamic Asset Allocation	Global Managed Volatility	Global Dynamic Factor Allocation	Select Value	Select Momentum	Select Quality	Global Small Cap Select	Global Emerging Markets	UK	Global Fixed Income	Global Opportunistic	High Yield	Emerging Markets	Global Short Term	Commodities	Liquid Alternatives*	Cash
0.5%	16.6%	0.6%	2.3%	2.3%	1.2%	0.6%	0.4%	2.5%	11.7%	11.8%	5.0%	5.0%	24.5%	2.7%	4.3%	8.0%
44 Investment Mandates																
SEI Investments Mgmt.	SEI Investments Mgmt.	SEI Investments Mgmt.	SEI Investments Mgmt.	SEI Investments Mgmt.	SEI Investments Mgmt.	SEI Investments Mgmt.	SEI Investments Mgmt.	SEI Investments Mgmt.	Wellington Mgmt.	Wellington Mgmt.	Brigade Capital Mgmt.	Neuberger Berman Invest. Advisers	SEI Investments Mgmt.	Threadneedle Enhanced Commodities	Dynamic Beta Investments	
State Street Global	LSV Asset Management		Poplar Forest Capital	Alphinity Investment Mgmt.	PineStone Asset Mgmt.	Towle & Co	Robeco Asset Mgmt.		Insight Investment Mgmt.	J.P. Morgan Investment Mgmt.	Benefit Street Partners	Ninety One UK Ltd				
	Acadian Asset Mgmt.		Jupiter Asset Mgmt.		Lazard Asset Mgmt.	Copeland Capital Mgmt.	JOHCM (USA) Inc.		Colchester Global Investors	Schroder Investment Mgmt.	Ares Capital Mgmt.	Grantham Mayo van Otterloo				
						EAM Investors	Aikya Investment Mgmt.		Brandywine Global Investment Mgmt	Alliance Bernstein	J.P. Morgan Investment Mgmt.	Marathon Asset Mgmt.				
											T. Rowe Price	Colchester Global Investors				

Please note that due to rounding and cash, the asset allocation breakdowns may not sum up to 100.0%.

For operational reasons, across most platforms 0.6% cash is held in each model to pay for platform, adviser and DFM fees.

Over 9,900 Holdings (Number of underlying holdings per sub-asset class below)

1517	574	302	397	277	362	873	468	28	645	2378	1107	893	44	67	55	
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* The absolute return asset class aims to exploit active management opportunities that are not always accessible in conventional asset classes, such as equity, fixed interest, or cash. This could involve, for example, investing in long (betting on price appreciation) and short (betting on price depreciation) positions, to help generate profits or protect capital in both rising and falling markets.

As at 31 March 2024

Target allocation weights are set at the discretion of RAM and are subject to change. RAM does not show individual holdings information for third-party funds.

For more information contact your planner or visit www.radiantasset.co.uk