



## Quarterly Factsheet as at 31st Dec 2024

### Investment Strategy Objectives

The JB Structured Product Growth Portfolio has been put together for those clients aiming to achieve capital growth over the medium to long term from a managed portfolio concentrating solely on listed structured products. To achieve this the portfolio will hold products that are sensitive to movements in the global stock markets to which they are linked.

The portfolio is benchmarked against the MSCI PIMFA Private Investor Conservative Index.



OUR INVESTMENT  
MANAGEMENT  
SERVICE HAS  
ACHIEVED A  
DEFAQTO 5 STAR  
RATING.

## Performance

### Cumulative Total Return Performance

INDEX	1y Total Return %	3y Total Return %	5y Total Return %
JB Structured Product Growth Model*	12.86	25.56	46.90
MSCI PIMFA Private Investor Conservative Index	6.08	1.17	11.35
SONIA(sterling overnight index average) GBP	5.23	11.71	11.98

### Discrete 1 Year Total Return Performance

INDEX	Dec 2024 Total Return %	Dec 2023 Total Return %	Dec 2022 Total Return %	Dec 2021 Total Return %	Dec 2020 Total Return %
JB Structured Product Growth Model*	12.86	17.23	-2.46	12.62	1.97
MSCI PIMFA Private Investor Conservative Index	6.08	7.88	-11.60	6.89	2.97
SONIA(sterling overnight index average) GBP	5.23	4.29	1.40	0.05	0.19

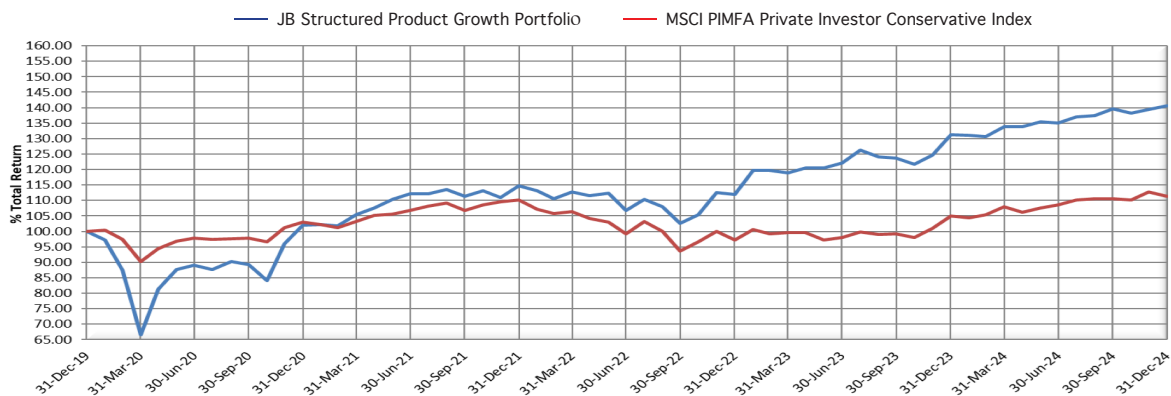
Source: FE Analytics. All performance figures shown are Total Return. As at 31st Dec 2024

\*Source: James Brearley

### Important Information

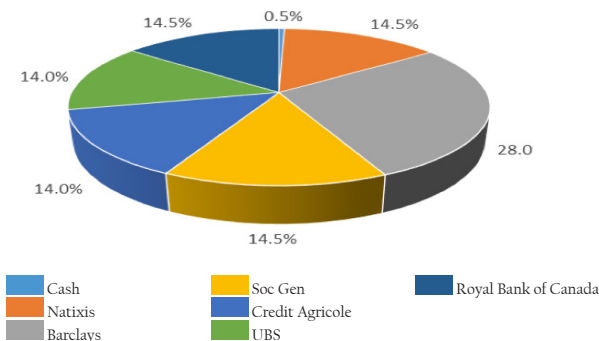
Investing in stockmarket based investments may not be right for all investors. You should consider carefully and/or seek professional guidance before investing. Please remember that past performance should not be seen as a guide to future performance. The value of an investment and any income from it can fall as well as rise as a result of market and currency movement and you may not get back the amount originally invested.

### JB Structured Product Growth Portfolio (Total Return) 31st Dec 2019 -31st Dec 2024

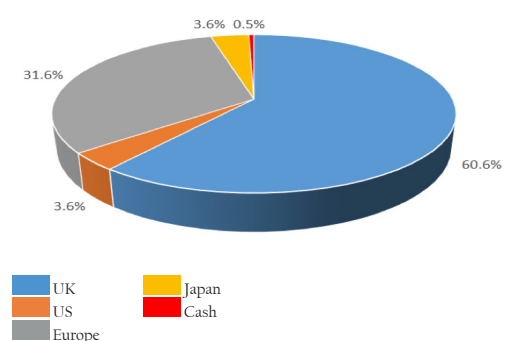


Source: ICE and James Brearley

### Issuer Summary (31/12/2024)



### Stockmarket Exposure Summary (31/12/2024)



\*In the instance of a dual index product the weighting is split equally between each market

## Current Portfolio (31/12/2024)

UK/US/EU/Japan Products	% Weighting	Yield
Natixis 1542 Global Consolation Autocall	14.50%	0.00%
	14.50%	
UK Growth Products		
Tempo FTSE Equal Weighted Autocall	14.50%	0.00%
RBC 1458 FTSE 100 Note	14.50%	0.00%
	29.00%	
UK/European Products		
Barclays 1501 FTSE/EuroStoxx 50 Defensive Autocall	14.00%	0.00%
UBS 1544 FTSE 100/EuroStoxx 50	14.00%	0.00%
Barclays 1539 FTSE 100/EuroStoxx 50 Defensive Autocall	14.00%	0.00%
Credit Agricole FTSE100/Eurostoxx Autocall	14.00%	0.00%
	56.00%	
Cash	0.50%	0.00%
<b>INVESTMENT TOTAL</b>	<b>100.0%</b>	<b>0.00%</b>

### Recent Changes

No changes were made in the fourth quarter.

### Important Disclosure

This document is not, and should not be construed as, an offer to sell or solicitation of an offer to buy any securities. This information and opinions contained in this document have been compiled in good faith from sources believed to be reliable, but no representation or warranty, express or implied, is made as to their accuracy, completeness or correctness. All opinions and estimates contained in this document constitute our judgement as of the date of this document and are subject to change without notice. No responsibility is taken for any losses that may be incurred by clients acting upon the information.

This document has been prepared with all reasonable care on the basis of publicly available information and sources that are believed to be reliable. The investments mentioned in this document may not be suitable for all recipients or be appropriate for their individual circumstances. The information contained in the document is published for the assistance of recipients, but is not to be relied upon as authoritative or taken in substitution for the exercise of judgement by any recipient.

Any information about our model portfolios and the proposed portfolio structure is correct at the stated date of this document but may be subject to change. Although the model portfolios are representative of a client's individual portfolio the asset allocation of and the investments held in a client's individual portfolio may differ. Total return performance has been calculated by adding in the projected income from the other positions being re-invested on a quarterly basis as part of a general re-balance exercise.

Any performance information shown represents model portfolios which are periodically restructured and/or rebalanced. Although the model portfolios are representative of a client's individual portfolio, the actual returns may vary from the model portfolio returns shown. In addition, management fees have only been applied to portfolios from the start of 2018. Prior to this, no management fees were included in the performance calculation. The returns achieved by a client may be lower than the returns shown in this document. The returns shown in this document do not take into account any fee or payment made to a third party such as a financial adviser's fee.

Investing in stock market based investments may not be right for all investors. You should consider carefully and/or seek professional guidance before investing. Please remember that, all performance data quoted is based on past events, and past performance should not be seen as a guide to future performance. The value of an investment and any income from it can fall as well as rise as a result of market and currency movement and you may not get back the amount originally invested.

This document is issued and approved by James Brearley Ltd, authorised and regulated by the Financial Conduct Authority. FCA Reference Number: 189219



## Quarterly Factsheet as at 31st Dec 2024

### Investment Strategy Objectives

The Structured Product Income Portfolio has been put together for those clients aiming to achieve a high level of income over the medium to long term from a managed portfolio concentrating solely on listed structured products. To achieve this, the portfolio will hold products that are sensitive to movements in the global stockmarkets to which they are linked.

The portfolio is benchmarked against the MSCI PIMFA Private Investor Conservative Index.



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RATING.

### Performance

#### Cumulative Total Return Performance

INDEX	1y Total Return %	3y Total Return %	5y Total Return %
JB Structured Product Income Model*	7.55	20.07	30.14
MSCI PIMFA Private Investor Conservative Index	6.08	1.17	11.35
SONIA (sterling overnight index average) GBP	5.23	11.71	11.98

#### Discrete 1 Year Total Return Performance

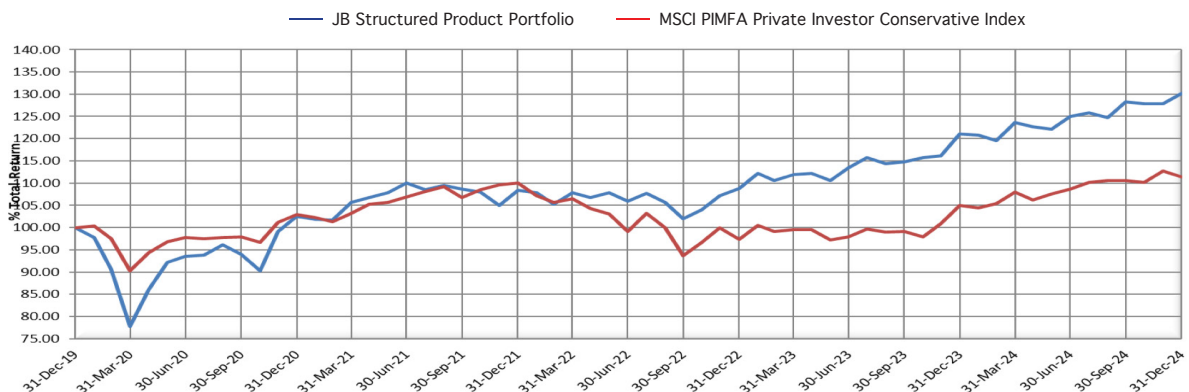
INDEX	Dec 2024 Total Return %	Dec 2023 Total Return %	Dec 2022 Total Return %	Dec 2021 Total Return %	Dec 2020 Total Return %
JB Structured Product Income Model*	7.55	11.26	0.35	5.78	2.47
MSCI PIMFA Private Investor Conservative Index	6.08	7.88	-11.60	6.89	2.97
SONIA (sterling overnight index average) GBP	5.23	4.29	1.40	0.05	0.19

Source: FE Analytics and ICE. All performance figures shown are Total Return. As at 31st Dec 2024  
\*Source: James Brearley

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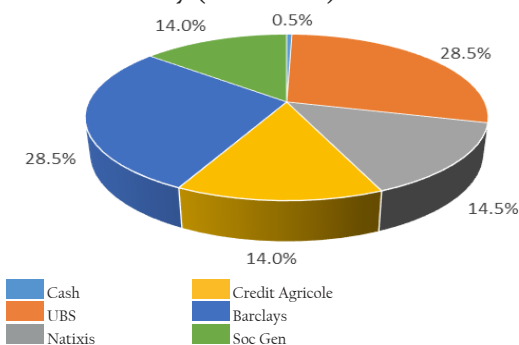
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#### JB Structured Product Income Portfolio - 31st Dec 2019 - 31st Dec 2024

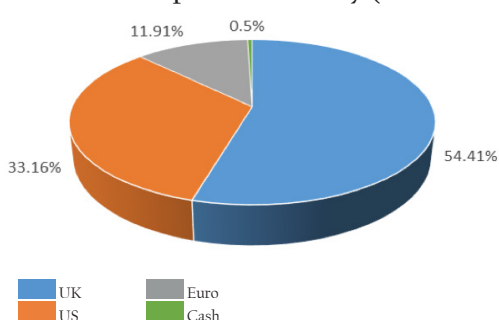


Source: ICE and James Brearley

#### Issuer Summary (31/12/2024)



#### Stockmarket Exposure Summary (31/12/2024)



\*In the instance of a dual index product the weighting is split equally between each market

## Current Portfolio (31/12/2024)

UK Income Products	% Weighting	Yield
Hilbert Long Term Income Plan	14.00%	6.01%
	<b>14.00%</b>	
UK/US Products		
Barclays 1445 FTSE/S&P 500 Income Autocall	14.00%	8.65%
Barclays 1465 FTSE 100/S&P 500 Income Autocall	14.50%	8.31%
UBS 1460 FTSE 100/S&P 500 Income Autocall	14.00%	7.71%
UBS 1497 FTSE 100/S&P 500 Income Autocall	14.50%	8.61%
	<b>57.00%</b>	
UK/EU Products		
Natixis 1543 FTSE 100/EuroStoxx Daily Accrual	14.50%	7.20%
	<b>14.50%</b>	
UK/US/EU Products		
Credit Agricole 1450 FTSE 100/S&P 500/Eurostoxx 50	14.00%	8.67%
	<b>14.00%</b>	
Cash	0.50%	0.00%
<b>INVESTMENT TOTAL</b>	<b>100.0%</b>	<b>7.85%</b>

### Recent Changes

No changes were made in the fourth quarter.

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