

Risk category		3mths	12mths	3 Years	5 Years
<b>Cautious</b>	<b>Managed Funds</b>	<b>2.99%</b>	<b>10.91%</b>	<b>21.97%</b>	<b>49.80%</b>
	<b>Direct</b>	<b>2.87%</b>	<b>12.79%</b>	<b>22.79%</b>	<b>50.92%</b>
	<i>*WMA Conservative</i>	2.65%	13.12%	27.23%	41.42%
<b>Cautious Balanced</b>	<b>Managed Funds</b>	<b>3.78%</b>	<b>13.65%</b>	<b>25.14%</b>	<b>57.57%</b>
	<b>Direct</b>	<b>3.72%</b>	<b>18.04%</b>	<b>27.19%</b>	<b>59.96%</b>
	<i>*WMA Income</i>	3.19%	16.22%	29.54%	49.95%
<b>Balanced</b>	<b>Managed Funds</b>	<b>4.18%</b>	<b>17.47%</b>	<b>27.74%</b>	<b>59.49%</b>
	<b>Direct</b>	<b>4.26%</b>	<b>20.64%</b>	<b>30.93%</b>	<b>66.40%</b>
	<i>*WMA Balanced</i>	3.64%	19.51%	33.07%	59.24%
<b>Balanced Growth</b>	<b>Managed Funds</b>	<b>4.55%</b>	<b>18.35%</b>	<b>29.48%</b>	<b>71.60%</b>
	<b>Direct</b>	<b>4.44%</b>	<b>21.06%</b>	<b>30.04%</b>	<b>74.05%</b>
	<i>*WMA Balanced</i>	3.64%	19.51%	33.07%	59.24%
<b>Growth</b>	<b>Managed Funds</b>	<b>4.76%</b>	<b>18.65%</b>	<b>29.15%</b>	<b>72.42%</b>
	<b>Direct</b>	<b>4.61%</b>	<b>23.02%</b>	<b>30.15%</b>	<b>68.51%</b>
	<i>*WMA Growth</i>	4.17%	22.61%	35.90%	68.74%

Market data

ARC £ Balanced	2.55%	12.30%	20.91%	40.00%
ARC £ Steady Growth	3.26%	16.21%	26.00%	50.09%
ARC £ Equity Risk	3.97%	19.59%	28.56%	58.16%

ARC (Asset Risk Consultants) are an industry provider of research and peer group portfolio performance reporting. ARC returns have been adjusted to a "before fees" basis

(After all underlying fund charges, but before RCBIM fees, \* the benchmark is the relevant corresponding WMA Total Return)

This document is for general information only and is a representative sample of our client base, across all risk profiles as defined by RCBIM. It does not take into account the specific objectives, circumstances or needs of any individual. It is not a personal recommendation and should not be regarded as a solicitation or an offer to buy or sell any of the investments or services referred to. The views expressed are opinions only and are subject to change without notice. RCBIM cannot guarantee the accuracy or completeness of any information on which its opinions are based. Past performance is not a reliable guide to the future. The value of investments and the income from them can go down as well as up and investors may not get back the amounts originally invested.

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