



## ACUMEN PORTFOLIO 4

### Factsheet

As of 31/03/2024



#### INVESTMENT OVERVIEW

ACUMEN Portfolio 4 will be actively managed, on a low to medium risk investment strategy.

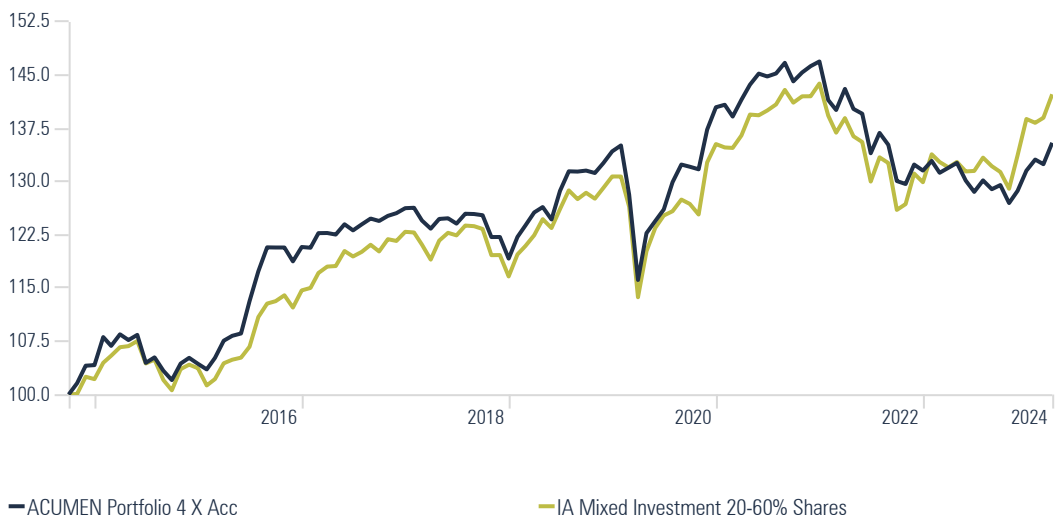
The aim of the portfolio is to increase in value, over a minimum of five years, by investing in a range of asset classes across global markets. This will be achieved through a combination of capital growth, which is profit on investments held, and income, which is money paid out of investments such as dividends from shares and interest from bonds.

#### FEATURES

- IA Sector: Mixed Investments 20%–60% shares
- Daily Liquidity and Pricing
- No Bid/Offer Spread
- No Initial Fees
- No Exit Fees
- No Performance Fees
- £1,000 Minimum Investment
- No Stamp Duty on Holdings Within Settlement T+4

#### INVESTMENT GROWTH

Time Period: 01/10/2014 to 31/03/2024



#### RISK AND REWARD PROFILE



Lowest risk Highest risk

This portfolio has an internal risk rating classification of 4 and will aim to maintain this risk rating classification. The risk rating range is from 1 (lowest risk) to 10 (highest risk).

#### DETAILS

Inception: 1st October 2014  
 Class X Shares  
 UCITS Regulated  
 Sedol: GBP - B84LZT8  
 ISIN: GBP - GB00B84LZT89  
 Currency - GBP

#### PERFORMANCE COMPARISON

	1 Month	6 Months	1 Year	3 Year	5 Year	ITD
ACUMEN Portfolio 4 X Acc	2.28	4.60	2.67	-4.29	7.81	35.48
IA Mixed Investment 20-60% Shares	2.38	8.33	7.80	4.25	16.22	42.31

#### CHARGES

Discretionary Management Fee: 0.75%  
 Ongoing Charges Figure (OCF): 1.09%

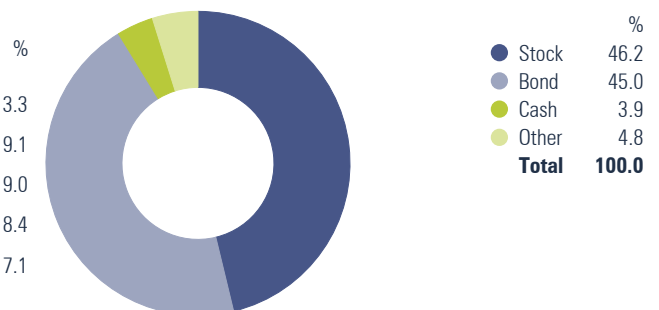
#### BENCHMARK

IA Sector: Mixed Investments 20%-60% Shares

#### TOP 5 HOLDINGS

Investment	%
iShares Core UK Gilts ETF GBP Dist	13.3
iShares Core FTSE 100 ETF GBP Acc	9.1
SPDR® MSCI World ETF	9.0
iShares \$ Short Dur Corp Bd ETF USD Acc	8.4
iShares Edge MSCI Wld Qual Fctr ETF \$Acc	7.1

#### ASSET ALLOCATION



"Other" is defined as alternative exposure, including commodities and property. Inverse positions treated as long exposure for Asset Allocation purposes.



# ACUMEN PORTFOLIO 4

## Factsheet



### MARKET COMMENTARY

Equity markets continued to rise for the fifth consecutive month and started to broaden out with moderate returns across regions. The US and Japan extended their strong start to the year, with the S&P 500 up 3.22% and the Nikkei 225 up 3.17%. Following a slower start to the year, UK equities were up 4.84% after a modest expansion in GDP. Emerging markets underperformed its developed market peers, up 2.50%, suppressed by subdued Chinese equity performance. The Shanghai Shenzhen 300 index was up just 0.61%. In fixed income, most developed markets left their interest rates unchanged hinting towards interest rate cuts later in the year. Yields remained relatively flat across the month, with the 10-year US Treasury Yield falling 5bps to 4.2% and the 10-year UK Gilt yield down 19bps to 3.9%. The Bloomberg Global Aggregate Index was up 0.55%, and the Bloomberg Global High Yield Index rose 1.51%. Commodities had a strong month with the Bloomberg Commodity index up 2.89%. Precious metals were notable outperformers with Gold prices up 9.08%, breaching 2,200 \$/lbs, and Silver prices up 10.09%. Oil prices rose nearly 5% to \$87.48 per barrel (Brent) due to Opec production cuts, rising geopolitical tensions and stronger demand.

### INVESTMENT TEAM

The investment team is responsible for the centralised investment proposition at the firm. John Leiper, CFA, CFTe, FDP, is the Chief Investment Officer of Titan Investment Solutions and carries direct responsibility for all discretionary investments at the firm. Together with the investment management team, comprising Sekar Indran, CFA, Alex Livingstone, CFA, James Peel, CFA and David Chandler, they manage the centralised investment proposition at the firm.

### ACUMEN PORTFOLIOS

The ACUMEN Portfolios are sub-funds of the IFSL Titan OEIC and are comprised of low-cost index-tracking ETFs. The portfolios provide multi-asset global coverage with wide diversification across equities, bonds, commodities and property markets. The portfolios are regulated to the "gold" standard of European regulation - UCITS Compliant.

### KEY RESPONSIBILITIES

- Investment Manager** - Titan Investment Solutions Limited
- Authorised Corporate Director** - Investment Fund Services Limited
- Depositary** - NatWest Trustee and Depositary Services Limited
- Administrator** - Investment Fund Services Limited
- Custodian** - RBC Investor Services Trust
- Registrar** - Investment Fund Services Limited
- Auditor** - Ernst & Young LLP

### PLATFORM AVAILABILITY

Aegon, AJ Bell, Acentric, Aviva, AXA Wealth, Canada Life, Clearstream, Cofunds, Euroclear, Fidelity Funds Network, HL, James Hay, LV, Novia, Novia global, Nucleus, Old Mutual Wealth, Platform One, Praemium, Praemium International, Prudential, Scottish Widows, SEI, Standard Life, Swissquote, The Tavistock Platform, Transact, Zurich

This Factsheet uses data directly calculated by Morningstar Direct. As such, certain data such as top portfolio holdings may be lagged.

THIS DOCUMENT IS ISSUED BY TITAN INVESTMENT SOLUTIONS LIMITED AND IS FOR USE BY PROFESSIONAL INTERMEDIARIES. IT SHOULD NOT BE RELIED ON BY A RETAIL CLIENT.

### ABOUT TITAN INVESTMENT SOLUTIONS

Titan Investment Solutions Limited is part of the Titan Wealth Group, authorised and regulated by the Financial Conduct Authority to provide Discretionary Fund Management services. Titan Investment Solutions Ltd aims to provide innovative, quality, and integrated solutions that deliver efficiency into every part of the wealth management cycle.

### CONTACT INFORMATION

Titan Investment Solutions Ltd, 101 Wigmore Street, London, W1U 1QU  
<https://www.titaninvestmentsolutions.com/>

### PRINCIPLES FOR RESPONSIBLE INVESTMENT

Titan Asset Management, an affiliated group company, became a signatory to the United Nations' Principles for Responsible Investment (PRI) in May 2022. The PRI is the world's leading proponent of responsible investment. It works to understand the investment implications of ESG factors and to support its international network of investor signatories in incorporating these factors into their investment and ownership decisions. The PRI acts in the long-term interests of its signatories, of the financial markets and economies in which they operate, and ultimately of the environment and society as a whole.

Signatory of:



This document does not constitute an offer to subscribe or invest nor buy or sell shares in the ACUMEN Portfolios. When invested in the fund, the fund will hold a cash amount. The ACUMEN Portfolios are sub-funds of the IFSL Titan OEIC. The Prospectus is the only authorised document for offering shares in the ACUMEN Portfolios and investors are required to read the Key Investor Information Document (KIID) before investing. Documentation is available free of charge at [www.ifslfunds.com](http://www.ifslfunds.com) or by calling 0808 178 9321. Titan Investment Solutions Limited does not provide investment advice. This document may not be reproduced, disclosed or distributed without the prior written permission of Titan Investment Solutions Limited. The ACUMEN Portfolio returns are quoted net of fees. Source of data: Titan Investment Solutions Limited, Morningstar Direct.

The value of an investment in the ACUMEN Portfolios may fall as well as rise. Past performance should not be seen as an indication of future performance.