

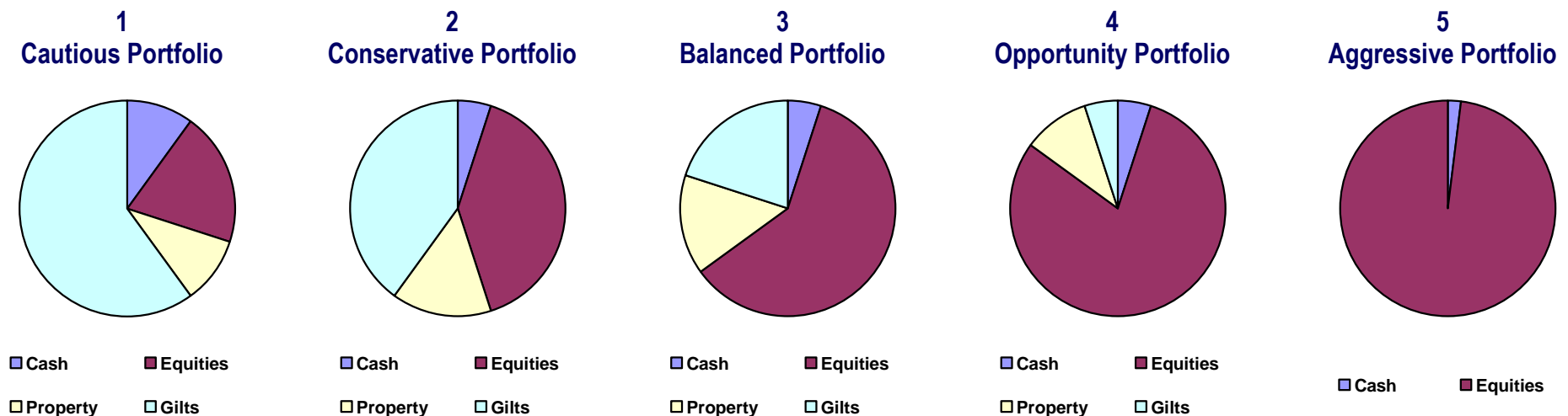
Values to Vision Financial Planning Ltd – Model Portfolios



- The **V2VFP Model Portfolios** are designed to reflect your attitude to risk, your long-term life and financial goals and your timescales.
- Drawing on Modern Portfolio Theory (MPT) we look to maximise potential returns for each level of risk as represented by the five Model Portfolios.
- Wherever possible, passive (index tracking) funds are used in each Model Portfolio. This reflects our belief that markets are generally efficient and little is to be gained by paying a fund manager to guess which individual shares or gilts to buy / sell.
- Through the **V2VFP Client Care Program** your portfolio will be rebalanced annually. This helps to capture gains and keeps your Model Portfolio risk level consistent over time.

Lower Return / Lower Risk

Higher Return / Higher Risk



Lower Equity Content

Higher Equity Content

Potential Characteristics	Potential Characteristics	Potential Characteristics	Potential Characteristics	Potential Characteristics
<ul style="list-style-type: none"> ▪ Steady returns over rolling 3 year cycles ▪ Suitable for lower risk investors ▪ Suitable for shorter timescales ▪ Can be used to secure previous gains ▪ Equity exposure capped at 20% 	<ul style="list-style-type: none"> ▪ Steady returns over rolling 5 year cycles ▪ Suitable for conservative investors ▪ Suitable for short-to-medium term timescales ▪ Offers some equity growth potential ▪ Equity exposure capped at 40% 	<ul style="list-style-type: none"> ▪ Steady returns over rolling 10 year cycles ▪ Suitable for balanced investors ▪ Suitable for medium term timescales ▪ Offers increased equity growth potential ▪ Equity exposure capped at 60% 	<ul style="list-style-type: none"> ▪ Steady returns over rolling 15 year cycles ▪ Suitable for opportunistic investors ▪ Suitable for medium to longer term timescales ▪ Offers significant equity growth potential ▪ Equity exposure capped at 80% 	<ul style="list-style-type: none"> ▪ Volatile returns over most time periods ▪ Suitable for aggressive investors ▪ Suitable for longer term timescales ▪ Offers maximum equity growth potential ▪ Equity exposure 98%

Past performance is no guarantee of future returns. The V2VFP Model Portfolios are not guaranteed to display the Potential Characteristics outlined above.