# TWP Income Cautious

TITAN Wealth
Wealth Planning

## Portfolio Objectives

To generate a sustainable level of income through a portfolio that has a balance of fixed income and equities. The precise level of yield produced will depend upon financial conditions. Titan Square Mile aims to manage the portfolio to a volatility range of between 7.5% and 9.1% over rolling 10 year time periods. This is not guaranteed and actual volatility may fluctuate outside of these boundaries. The portfolio will be invested in a blend of equities, fixed income and other defensive assets. Equity exposure will range between 40% and 55% at time of investment. The portfolio may invest in funds managed by firms within the Titan Wealth Group. Titan Investment Solutions Ltd is a wholly owned subsidiary of Titan Wealth Holdings Ltd, part of the Titan Wealth Group.

## Portfolio Summary

| | |
|---|---|
| Launch Date | 09 March 2026 |
| Platform Availability | 7IM, Aberdeen, Aegon, Aegon (Arc), Aviva, M&G, New Nucleus, Nucleus Wrap, Quilter, Titan, Transact |
| Yield*** | 4.6% |

| Direct Costs and Charges for Managed Portfolio Service (MPS) | |
|---|---|
| Titan Square Mile Fee | 0.25% |

| Costs and Charges for Manufacturing and Managing the Fund (deducted from returns of fund)* | |
|---|---|
| Underlying Holding Charge** | 0.61% |

## Commentary

The third quarter was characterised by resilient economic growth, persistent inflation and evolving expectations for central bank policy. Equity markets delivered positive returns, supported by healthy corporate earnings and continued enthusiasm around artificial intelligence, although markets remained sensitive to higher bond yields and geopolitical developments. Fixed income markets were mixed, with attractive yields providing income support but rate volatility continuing to weigh on sentiment.

| | Performance to latest month end | | | | Calendar Year | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 3 Months | 1 Year | 5 Years | Since Launch | 2025 | 2024 | 2023 | 2022 | 2021 |
| Portfolio | -0.7% | 6.7% | 26.6% | 37.1% | 9.9% | 5.9% | 7.1% | -4.3% | 7.2% |

Past performance from 01/07/2019 to 30/09/2024 is simulated based on the allocations of the portfolio at launch. Performance data from 30/09/2024 to launch date is simulated based on a real portfolio that Titan Square Mile has run for another client with a similar mandate. Simulated past performance data is a guide only and past performance data is not a reliable indicator of future performance. Returns are net of income reinvested and investment management fees in GBP. Performance does not consider platform or adviser fees. Performance numbers are shown in discrete periods. The investment performance may vary depending upon Platform and availability of share classes. Source: Titan Square Mile & LSEG Lipper (all rights reserved).

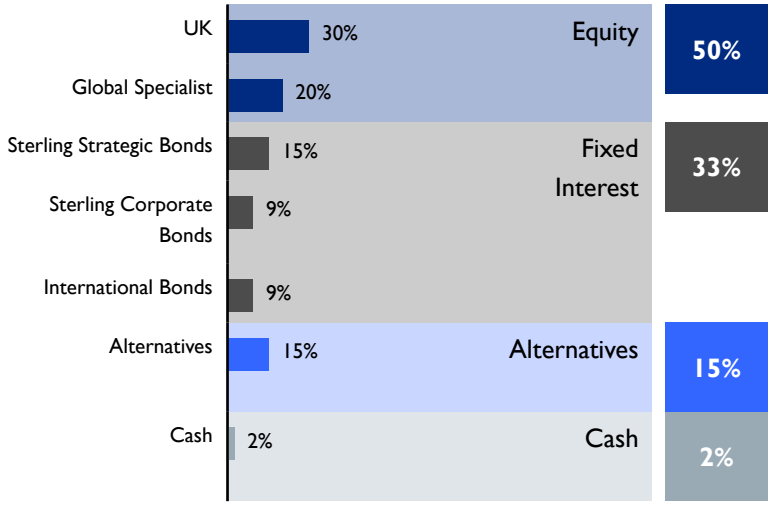
*The costs and charges of manufacturing the fund will impact the overall return received by investors. Other costs deducted from fund returns are transaction costs which include trading costs, broker commissions and spreads. More information is available on request.
**Underlying Holdings Charge: Weighted average of the OCF (Ongoing Charge Figure) of all holdings. Where OCF is unavailable TER (Total Expense Ratio) is used. The actual charge may vary depending upon Platform and availability of and access to share classes.
*** Historic yield figures will only be provided for funds with at least 12 months of performance history. Where quoted, the yield is the aggregate and weighted position of each underlying fund within the portfolio and is based on the yield published by the manager of each respective fund.

## Portfolio Composition %

### Fund Breakdown

| | |
|---|---|
| 9% | Artemis Corporate Bond Fund |
| 9% | Invesco Monthly Income Plus Fund UK |
| 9% | M&G Optimal Income Fund |
| 8% | Artemis Income Fund |
| 8% | Fidelity Enhanced Income Fund |
| 8% | IFSL Evenlode Income |
| 7% | Guinness Global Equity Income |
| 7% | TM Redwheel Global Equity Income Fund |
| 6% | FTF ClearBridge Global Infrastructure Income Fund |
| 6% | Schroder Strategic Credit Fund |
| 6% | Schroder UK-Listed Equity Income Maximiser Fund |
| 5% | JPM Unconstrained Bond Fund |
| 5% | Monument Bond Fund |
| 5% | Vontobel TwentyFour Absolute Return Credit |
| 2% | Cash |

### Portfolio Breakdown




Titan Wealth Planning Limited is authorised and regulated by the Financial Conduct Authority, FRN 574458. Registered address: 101 Wigmore Street, London, W1U 1QU. Registered in England and Wales, company registration number 07839452. Exposure to funds managed by Titan Investment Services will not exceed 10% per fund, except for funds containing multiple underlying managers (fund of funds or managers of managers). TISL reserves the right to exit such funds if it is deemed appropriate to do so. Titan Investment Solutions Ltd is a wholly owned subsidiary of Titan Wealth Holdings Ltd, part of the Titan Wealth Group.