Titan Wealth Planning MT3

TITAN Wealth
Wealth Planning

Portfolio Objectives

The aim of the model portfolio is to increase in value, over a minimum of 5 years, by investing predominantly in low-cost index tracker funds across global markets with a small exposure to active instruments where deemed potentially beneficial. 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.

Portfolio Summary

Benchmark	IA Mixed Investment 20-60% Shares
Launch Date	01 July 2019
Platform Availability	Aegon, Aegon (Arc), Aviva
Yield***	2.4%

Direct Costs and Charges for Managed Portfolio Service (MPS)	
Titan Square Mile Fee	0.36%

Costs and Charges for Manufacturing and Managing the Fund (deducted from returns of fund)*	
Underlying Holding Charge**	0.30%

Commentary

The third quarter saw markets continue to navigate persistent inflation, shifting central bank expectations and ongoing geopolitical uncertainty. Economic growth remained resilient, particularly in the US, while enthusiasm around artificial intelligence and corporate earnings supported equity markets. Returns broadened across regions, with the US, Asia and Emerging Markets performing well, although elevated valuations and higher bond yields contributed to periods of volatility. Fixed income markets remained more mixed as investors reassessed the path for interest rates.

	Performance to latest month end				Calendar Year				
	3 Months	1 Year	5 Years	Since Launch	2025	2024	2023	2022	2021
Portfolio	-0.2%	9.0%	29.8%	41.1%	9.1%	8.3%	6.9%	-5.1%	6.1%
IA Mixed Investment 20-60% Shares	-0.1%	8.2%	21.1%	-	10.2%	6.2%	6.8%	-9.8%	7.5%

Past performance is based on simulated past performance from the launch date to the date of first investment. The performance start date is 01/07/2019. Simulated past performance data is a guide only and past performance is not a reliable indicator of future performance. Returns are net of income reinvested, investment management fees and Titan Asset 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 Asset Management & LSEG Lipper (all rights reserved)

The Investment Association (IA) is the trade body that represents the UK investment management industry. It publishes data on UK funds and investment trends and oversees fund classifications, including the widely used IA sector classifications for UK funds. The IA Mixed Investment sectors are a way they group multi-asset funds so investors can compare similar funds based mainly on how much equity a fund is allowed to hold.

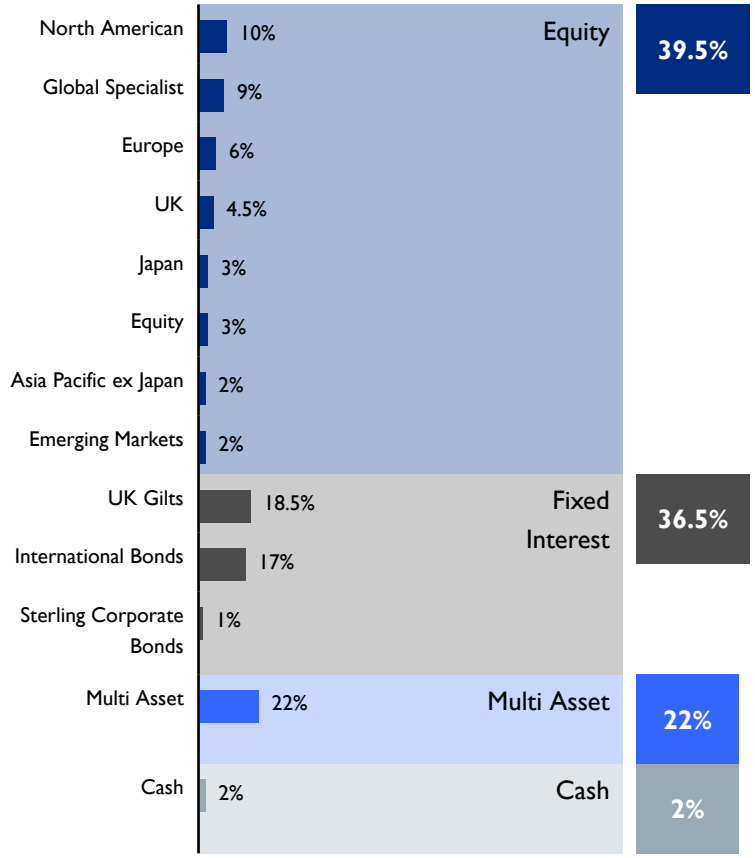
*The costs and charges of manufacturing the fund will impact the overall return received by investors. Other costs deducted from fund returns are transaction costs which include trading costs, broker commissions and spreads. More information is available on request.
**Underlying Holdings Charge: Weighted 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

20%	Mazarin Cautious Fund
13%	Fidelity Index UK Gilt Fund
13%	Vanguard U.S. Government Bond Index Fund
9%	IFSL Titan Global Equity Fund
6%	HSBC European Index Fund
5.5%	Legal & General US Index Trust
5.5%	Royal London Short Duration Gilts Fund
4.5%	Fidelity Index US
4.5%	Legal & General UK Index Trust
4%	Titan Hybrid Capital Bond
3%	Fidelity Index Japan Fund
3%	HSBC S&P 500 Equal Weight Equity Index Fund
2%	Cash
2%	HSBC Pacific Index Fund
2%	IFSL Titan Balanced Fund
2%	Legal & General Global Emerging Markets Index Fund
1%	L&G Short Dated Sterling Corporate Bond Index

Portfolio Breakdown



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