

Periodic Performance

Monthly 01/01/2020 – 31/12/2023



Rates of return (%)

This is the ANNUALISED rate of return.

TRAILS™ Portfolio	1 Year	2 Years	3 Years	4 Years	Annualised Standard Deviation
Chives	8.04	-1.98	-0.38	1.27	3.93
Rosemary	9.26	-1.11	1.15	2.69	5.31
Parsley	10.69	-0.11	2.92	4.33	7.25
Mint	11.49	0.47	3.93	5.29	8.57
Sage	12.41	1.11	5.06	6.33	9.93
Basil	13.21	1.68	6.06	7.27	11.34
Thyme	14.85	2.83	8.05	9.12	13.94

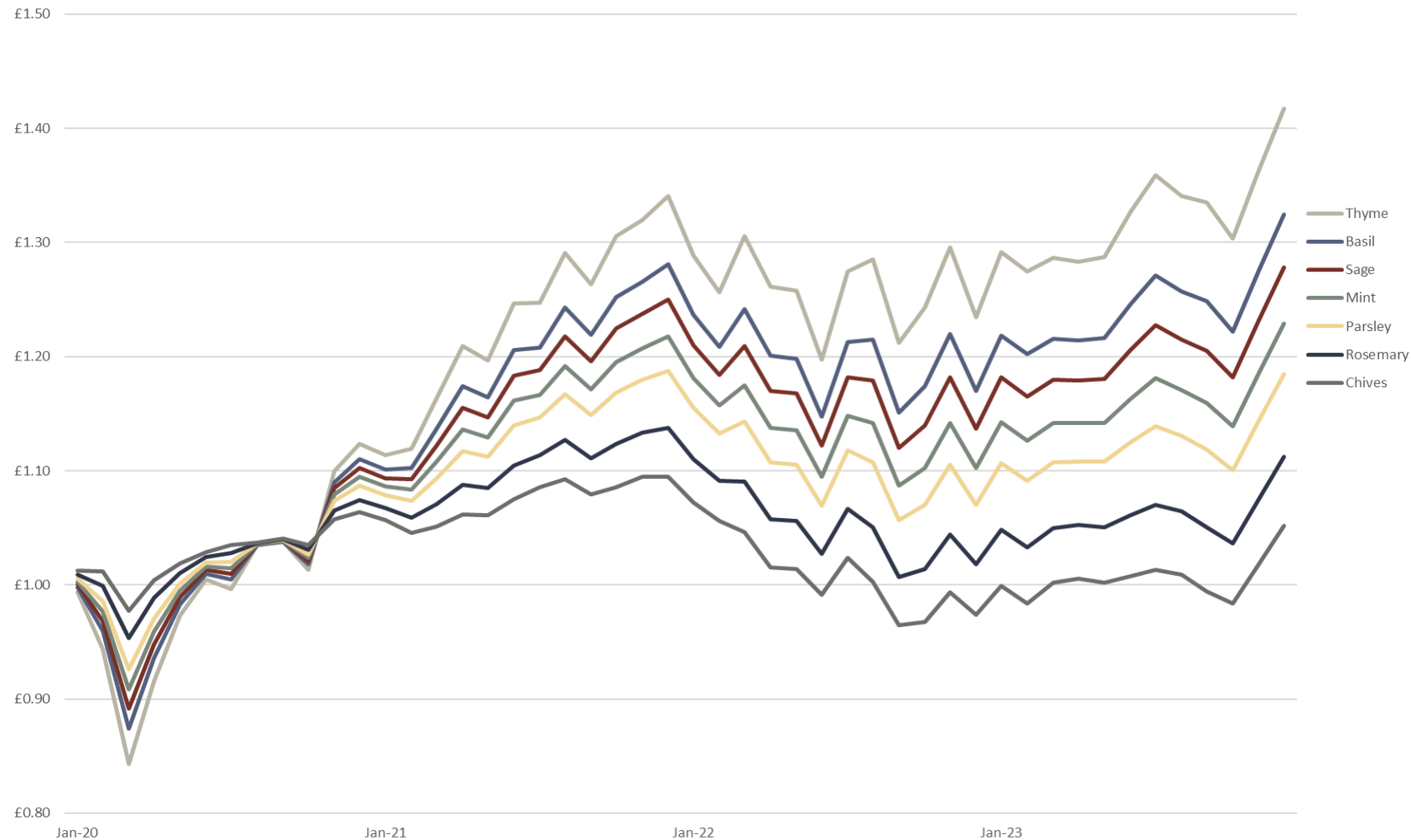
TRAILS

Data as of 30th Sept 2023. Performance data shown represents past performance and is not a guarantee of future results. Current performance may be higher or lower than the performance shown. The investment return and principal value of an investment may fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original value. Average annual total returns include reinvestment of dividends and capital gains. For a personal performance analysis of your investments, contact your adviser at Tandem. **The above % returns exclude platform and adviser fees (circa 1.26%) but include fund fees (circa 0.23% weighted average OCF ongoing charges figure).** Source: Morningstar

tandem.

Growth of Wealth

Shows what £1 has become over 4 years from 01/01/2020 – 31/12/2023



TRAILS

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Performance Summary Statistics

Monthly 1/01/2020 – 31/12/2023



Rates of return (%)		This is the Annualised rate of return		
TRAILS™ Portfolio	Highest 1-Year Return	Lowest 1-Year Return	Highest 3-Year Return (annualised)	Lowest 3-Year Return (annualised)
Chives	8.04 (01/23 – 12/23)	-11.06 (01/22 – 12/22)	0.83 (04/20 – 03/23)	-1.68 (11/20-10/23)
Rosemary	12.32 (04/20 – 03/21)	-10.50 (01/22 – 12/22)	3.27 (04/20 – 03/23)	0.18 (11/20-10/23)
Parsley	18.12 (04/20 – 03/21)	-9.85 (01/22 – 12/22)	6.15 (04/20 – 03/23)	2.14 (12/20-11/23)
Mint	21.96 (04/20 – 03/21)	-9.47 (01/22 – 12/22)	7.92 (04/20 – 03/23)	3.18 (12/20-11/23)
Sage	25.93 (04/20 – 03/21)	-9.06 (01/22 – 12/22)	9.80 (04/20 – 03/23)	4.33 (12/20-11/23)
Basil	30.10 (04/20 – 03/21)	-8.67 (01/22 – 12/22)	11.63 (04/20 – 03/23)	5.37 (01/20-12/22)
Thyme	38.01 (04/20 – 03/21)	-7.93 (01/22 – 12/22)	15.13 (04/20 – 03/23)	7.27 (01/20-12/22)

Data Source



Sources and Descriptions of Data.

Time period: from 01/2020 to 12/2023 (4 years)

There are a maximum of seven funds in the seven TRAILS™ Ethical portfolios. Each model portfolio comprises different percentages relative to risk and volatility. There are three Bond funds and four Equity Funds. Since some of the funds in TRAILS™ Ethical model portfolios are less than four years old, some of the returns are simulated. For actual net returns in your portfolios, please contact Tandem Financial Ltd and ask us to produce a bespoke portfolio performance analysis for you and your actual portfolio, which will factor in fund switches over the years, re-balancing, contributions and withdrawals. Should you wish to discuss your risk profile, get in touch. You are able to change risk profiles any time at no additional cost.

Data obtained - using Morningstar Adviser Workstation using the actual fund performance, where available.

Annualised rate of return is the average amount of money earned by an investment each year over a given time-period.

Standard deviation is a measure of volatility. It is represented as a percentage showing the portfolios deviation from the average return over the time-period shown. The larger the number the more volatile the portfolio.

Disclaimer: Returns data shown is exclusive of platform and adviser fees (which typically total circa 1.26% per annum) but inclusive of fund fees (circa 0.23% OCF – ongoing charges figure per annum)