Fusion Passive 4

Factsheet | 01 Sep 2026

PORTFOLIO SUMMARY

- Medium-to-high risk portfolio within the Passive portfolio range
- Suitable for investors seeking long-term capital growth through high-risk equity investments
- Portfolio tilted towards growth assets, with a focus on mitigating losses during market downturns
- Aligned with risk level 6 of the Dynamic Planner profiler, utilizing strategic asset allocation and low-cost tracker funds for investment

PORTFOLIO INFORMATION

Inception Date	Sep 2022
Investment Horizon	At least 5-7 years
Total Ongoing charges for underlying funds	0.09%
Management Charge	0.15%

INVESTMENT PRINCIPLES

Fusion Passive range is build on the core principles of passive investments – transparency and low costs. It's aimed at investors who trust in the passive investment philosophy and value the additional transparency of their portfolio alignment with that of a widely trusted and recognised industry risk profiling tool.

Fusion Passive portfolios are constructed by fulfilling a strategic asset allocation which is consistent with Dynamic Planner risk profiles, through the use of low-cost tracker funds from a diversified set of first tier providers.

RISK SCORE

Based on our internal analysis, our Investment Team believes this portfolio corresponds to the following risk levels of external risk profiling tools:

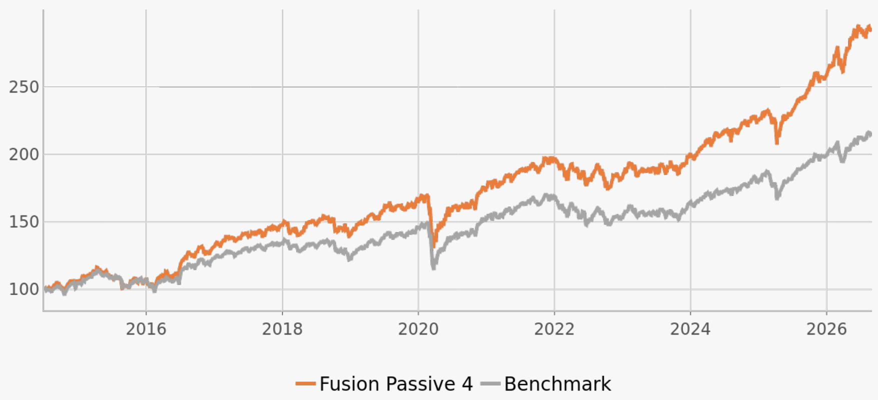
DT	Defaqto	Synaptic
6	6	7

MARKET COMMENTS

Global markets brushed aside a noisy backdrop in August, delivering a positive month for investors, with global equities rising 1.8% and bonds only marginally detracting from overall performance (-0.3%, GBP terms). The US led the way (+2.1%) as strong corporate results, particularly from technology giants such as Nvidia, boosted optimism around the AI investment cycle. Encouragingly, market gains broadened beyond large technology stocks, with financials, industrials, healthcare and energy companies also attracting investor interest. Japan was a standout performer (+2.8%), as investors welcomed continued corporate governance reforms, higher dividends and a growing focus on shareholder returns. The UK lagged peers, as the main index remained flat (+0.2%). However, there were encouraging signs beneath the surface, with smaller UK companies continuing to outperform (+4.3%) as investors responded to improving economic growth and attractive valuations. Asian equities (+2.8%) delivered positive returns, supported by solid corporate earnings and continued investment in AI and digital infrastructure. China's (-0.8%) stock market bounce proved to be short-lived, with August's activity data highlighting ongoing domestic demand weakness.

Bond markets delivered mixed returns, with corporate bonds, supported by strong fundamentals, generally outperforming government bonds. Inflation concerns, fiscal pressures, increased issuance and shifting central bank expectations pushed long-dated government bond yields to multi-year highs across the US, UK, eurozone and Japan. Commodity markets (+6.7%) rallied over the month. Gold (+9.5%) was a top performer, benefiting from demand for safe-haven assets and concerns about inflation, while agricultural commodities (+11.7%), particularly wheat, rose on supply disruption worries and adverse weather conditions.

PERFORMANCE



CUMULATIVE PERFORMANCE

	1m	3m	1y	3y	5y	SI
Portfolio	1.30%	0.64%	21.33%	54.08%	52.89%	193.75%
Benchmark	2.03%	2.49%	13.23%	37.47%	29.69%	116.27%

RISK CHARACTERISTICS

	Volatility			Sharpe Ratio			Maximum Drawdown
	1y	5y	SI	1y	5y	SI	
Portfolio	8.84%	8.91%	10.28%	2.41	0.94	0.86	-23.26%
Benchmark	7.75%	8.56%	9.91%	1.71	0.56	0.61	-23.32%

*The performance figures in this report are based on the live performance of the portfolio since September 2022. Performance before this date is synthetically built on quarterly asset allocations provided by Distribution Technology and the actual performance of selected tracker funds. The benchmark is the Aviva Multimanager 40-85% Fund which has one of the lowest tracking errors with the IA Mixed investments 40-85 index. Performance prior to June 2014 is reconstructed from the index performance.

TOP HOLDINGS

- HSBC INDEX TRACKER INVESTMENT FUNDS - AMERICAN INDEX FUND
- ISHARES PACIFIC EX JAPAN EQUITY INDEX D ACC
- AMUNDI PRIME EMERGING MARKETS ACC
- HSBC INDEX TRACKER INVESTMENT FUNDS - EUROPEAN INDEX FUND
- ABRDN GLOBAL INFRASTRUCTURE EQUITY TRACKER FUND
- VANGUARD INVESTMENT SERIES PLC - GLOBAL BOND INDEX FUND
- ISHARES UK EQUITY INDEX FUND UK
- FIDELITY INVESTMENT FUNDS - INDEX JAPAN FUND
- FIDELITY INDEX GLOBAL GOVERNMENT BOND FUND P ACC
- AMUNDI CORE UK GOVERNMENT BOND ACC

ASSET ALLOCATION

HOW TO ACCESS OUR PORTFOLIOS

abrdn, AEGON, AVIVA, Fidelity International, JUSTFA, M&G wealth, Quilter, Scottish Widows, transact take control

CONTACT US

Our address
22 Dartmouth Street, London, SW1H 9BP

Email
info@fusionam.com

Phone
+44 (0) 207 802 2280

Web
http://www.fusiondfm.com