

Risk and reward

Saga Investments offers a choice of three ready-made investment portfolios designed by HUB Financial Solutions with Saga customers in mind.

This is the medium risk choice of the three investment portfolios. It aims for moderate growth, with medium volatility. It may be right for you if you place equal importance on growing your money and managing potential losses over the medium to long term (at least five years), and you're comfortable seeing ups and downs to try and get good investment returns.



Objective and strategy

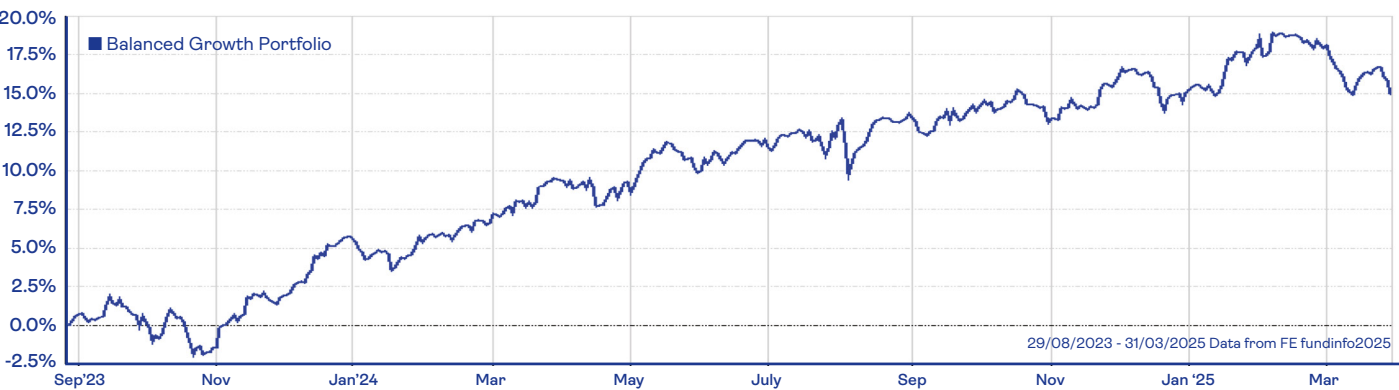
The Balanced Growth Portfolio invests in a selection of funds. With the exception of the Federated Hermes Short-Term Sterling fund, the funds are all 'passive funds'. This means they're designed to consistently track stock market indexes which helps keep costs low for customers.

The spread of funds gives you the opportunity to invest in a diverse range of assets like cash, bonds and equities, across UK and international markets. This helps the portfolio achieve its investment objectives and manages risks according to the selected approach.

The portfolio is 'rebalanced' every three months. This determines whether buying or selling funds is necessary to ensure the portfolio holdings stay close to its target fund mix.

Portfolio performance

Cumulative performance (%)	1 year	Since Inception
Balanced Growth Portfolio	4.94%	14.91%



The Saga investment portfolios are designed by HUB Financial Solutions. Portfolios are designed to be self-selectable when accessed through the non-advised Saga Investments service and are only available to customers of the service. The portfolios are designed to be rebalanced in a pre-defined manner with no discretion. The rebalance will only arrange deals where at least a £10 holding in the fund is being bought or sold.

Key information

Data as at	31 March 2025
Initial Charge	£0
Total Fund Ongoing Charge	0.08%
Historic Yield	2.76%
Investment Risk Level	Balanced
Portfolio Inception Date	29 August 2023
Income paid out from underlying funds is reinvested.	
All underlying funds are authorised and regulated by the Financial Conduct Authority in the UK.	

Risks

The value of investments may go up and down and you may get back less than you originally invested.

Past Performance is not a reliable indicator of future performance.

The value of your investment and income generated will be affected by changes in interest rates, currency exchange rates, social and political economic developments and general market conditions.

Performance figures based on performance of underlying holdings, rebalanced quarterly. These include fund charges and costs.

Investment volatility

1 year rebased in £ Sterling (%)	Volatility	Maximum Drawdown
Balanced Growth Portfolio	5.84%	-2.71%

Volatility represents how wide 'standard' investment returns have been from the average.

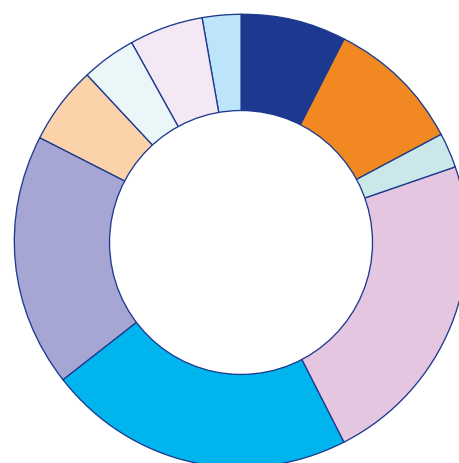
Maximum drawdown is a measure of an asset's largest price drop from a peak to a trough.

Target fund mix

Fund	Allocation %
Federated Hermes Short-Term Sterling Prime Fund Class 8 Shares Acc	7.50%
Legal & General All Stocks Gilt Index Trust C Inc	9.25%
Legal & General Sterling Corporate Bond Index C Inc	8.25%
iShares Overseas Government Bond Index (UK) D Hedged	9.25%
abrdn Global Corporate Bond Screened Tracker Fund Class N Acc	8.25%
Legal & General UK Index Trust C Inc	22.00%
Legal & General US Index Trust C Class Distribution	18.00%
Legal & General European Index Trust C Inc	6.00%
Legal & General Japan Index Trust C Class Distribution	4.00%
Legal & General Pacific Index Trust C Class Distribution	1.75%
Legal & General Global Emerging Markets Index C Inc	5.75%

Asset allocation

	Asset class	Allocation %
	Money Market	7.69%
	UK Fixed Interest	9.59%
	UK Corporate Fixed Interest	2.70%
	Global Fixed Interest	22.59%
	UK Equities	22.00%
	North American Equities	18.00%
	European Equities	5.57%
	Japanese Equities	4.00%
	Asia Pacific Emerging Equities	5.24%
	Others	2.62%



Notes

This document is intended for use by customers of Saga Investments only.

The value of investments and income from them may go up and down, are not guaranteed and you may get back less than you invested.

The total fund ongoing charge shown is correct as at the date of this factsheet but may vary in future.

This does not include fund transaction costs.

Past performance is not a reliable indicator of future results. Indicative performance only, calculated net of management fees and fund costs. Platform Fees and Investment Service Fees should be taken into consideration.

All funds are denominated in UK Sterling but may hold assets in non-Sterling. As such the performance of the portfolio may be affected by fluctuations in currency exchange rates.

This investment portfolio is made up of funds which invest to track market indices. As such, the funds do not offer any ability to exclude investments based on environmental, social and governance (ESG) criteria.

This portfolio may not be appropriate for investors who may wish to withdraw their money in the short term.

For specific risks applying to the individual funds within the portfolio refer to the relevant fund Key Investor Information Documents (KIIDs).