



WORST PERFORMING FUNDS REPORT

Important Information - The value of investments referred to in this booklet can go down as well as up and you may lose some or all the capital you invest. Past performance is not a reliable indicator of future performance. The information in this document is not a personal recommendation to you to invest. If you are in doubt about any investment, you should consult a FCA-authorised investment firm such as Yodelar Investments. The tax treatment of any investments depends on your personal circumstances, so you should seek professional tax advice where appropriate.

How **Yodelar** Rates Fund Performance



A 5 Star rating is applied to funds that have excelled within their sector. These funds have consistently outperformed at least 75% of competing same sector funds over 1, 3 & 5 years and have not exceeded levels of volatility greater than $\frac{3}{4}$ of same sector funds.



All 4 Star rated funds will have maintained a level of performance that was greater than at least 75% of same sector funds over 2 of the 3 periods analysed and consistently greater than at least 50% of same sector funds over all 1, 3 & 5 year periods. A 4 Star rating is applied to funds that have a good performance history however, they JULY have exceeded levels of volatility greater than $\frac{3}{4}$ of same sector funds.



A 3 Star rating represents mediocre performance. Funds will be allocated a 3 Star rating if they consistently rank within the 2nd quartile within their sector for performance over 1, 3 & 5 years. A 3 Star rating is also applied to funds that have achieved top performance but have lacked consistency or demonstrated periods of under-performance, or do not have a full 5 years performance history.



A 2 Star rating represents poor performance. 2 Star rated funds have either consistently performed worse than 50%-75% of funds within their sector or have experienced high levels of inconsistency. A fund that has 1 period of top quartile performance but 2 periods of 3rd and 4th quartile sector performance will also be provided with a 2 Star rating.



1 Star rating is reserved for the worst funds within their sectors. These funds have consistently underperformed by ranking worse than at least $\frac{3}{4}$ of competing same sector funds. These funds have also consistently underperformed their chosen benchmark index as well as their sector average.

Fund performance colour definitions

1st Quartile

Funds that rank above 75% of funds in their sector for performance

2nd Quartile

Funds that rank in the top 50% - 75% in their sector for performance

3rd Quartile

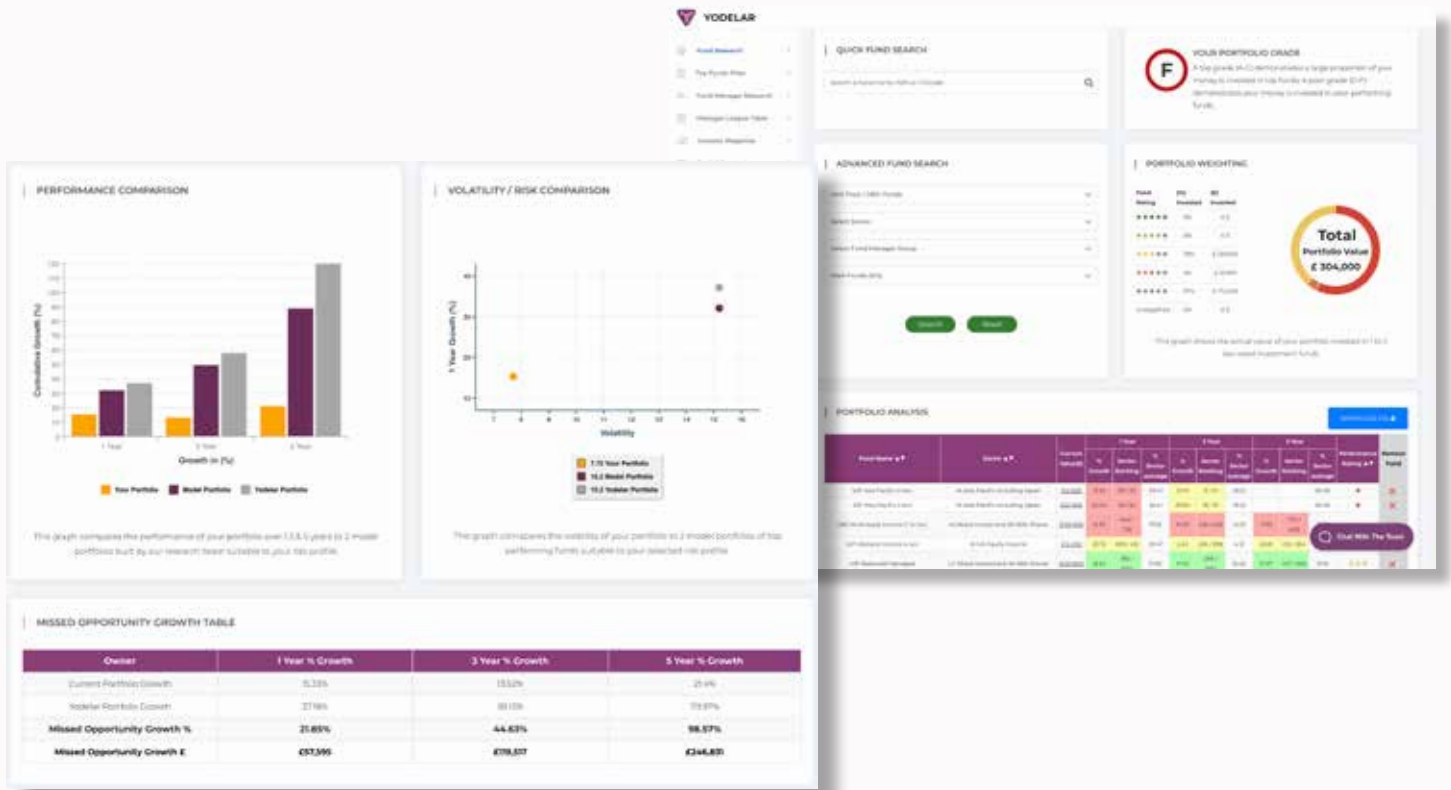
Funds that rank in the bottom 50% - 75% in their sector for performance

4th Quartile

Funds that rank in the lowest 25% in their sector for performance

HOW HAVE YOUR FUNDS PERFORMED?

Over 90% of investors are unaware they are invested in poor performing funds, funds that rank in the worst 25% of their sector. Upload a statement, or spreadsheet showing the breakdown of your investment funds and our team will generate your free analysis.



- Detailed performance analysis of each fund over the past 1, 3 & 5 years
- Ranking analysis detailing how each fund ranks within its particular sector
- Performance comparison of your overall portfolio versus a Yodelar Investments portfolio
- An overall grade demonstrating how efficient your overall portfolio really is
- A clear understanding how you can improve your portfolio and your overall wealth.

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Consistently Underperforming Funds											
Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Comgest Growth Asia Ex Japan I Acc	IA Asia Pacific Ex Japan	5.33	86/108	8.94	0.89	81/106	6.4	3.80	96/96	49.45	⚠
Comgest Growth Asia Pac Ex Japan Z Acc	IA Asia Pacific Ex Japan	5.61	83/108	8.94	1.75	75/106	6.4	4.52	95/96	49.45	⚠
Matthews Pacific Tiger I Acc	IA Asia Pacific Ex Japan	6.70	74/108	8.94	-9.47	105/106	6.4	19.98	91/96	49.45	⚠
VT Halo Asia Growth B Acc	IA Asia Pacific Ex Japan	-3.99	106/108	8.94	-6.51	103/106	6.4	25.90	87/96	49.45	⚠
abrdn SICAV I - Asia Pacific Sustainable Equity X Acc	IA Asia Pacific Ex Japan	6.02	80/108	8.94	-4.98	101/106	6.4	26.09	85/96	49.45	⚠
abrdn Asia Pacific Equity I Acc	IA Asia Pacific Ex Japan	5.29	87/108	8.94	-4.49	100/106	6.4	27.60	83/96	49.45	⚠
Veritas Asian C	IA Asia Pacific Ex Japan	8.52	60/108	8.94	-6.57	104/106	6.4	33.62	66/96	49.45	⚠
Nomura Asia Ex Japan High Conviction I	IA Asia Pacific Ex Japan	6.36	76/108	8.94	1.21	78/106	6.4	34.67	62/96	49.45	⚠⚠
Amundi Index MSCI Pacific ex Japan SRI PAB ETF DR - (C)	IA Asia Pacific Ex Japan	2.16	97/108	8.94	-4.46	99/106	6.4	38.45	58/96	49.45	⚠
IFSL Marlborough Far East Growth P Inc	IA Asia Pacific Ex Japan	7.55	63/108	8.94	0.29	85/106	6.4	39.15	54/96	49.45	⚠
Baillie Gifford Developed Asia Pacific B Acc	IA Asia Pacific Inc Japan	0.17	7/9	5.59	-2.75	8/8	9.52	33.99	7/8	49.47	⚠
Janus Henderson Horizon China Opportunities H2	IA China/Greater China	25.58	35/59	26.92	-6.63	40/56	-0.41	-8.09	45/49	6.64	⚠
Janus Henderson China Opportunities I Acc	IA China/Greater China	26.46	32/59	26.92	-7.39	42/56	-0.41	-7.06	43/49	6.64	⚠
Quilter Investors China Equity U2 Acc	IA China/Greater China	25.98	34/59	26.92	-5.45	37/56	-0.41	-6.73	42/49	6.64	⚠
Fidelity China W Acc	IA China/Greater China	22.75	39/59	26.92	-3.57	34/56	-0.41	-6.42	41/49	6.64	⚠
JSS Equity - All China C Acc	IA China/Greater China	25.21	36/59	26.92	-14.44	50/56	-0.41	2.77	34/49	6.64	⚠
L&G ETFS-E Fund MSCI China A ETF	IA China/Greater China	9.40	57/59	26.92	-15.11	51/56	-0.41	3.50	33/49	6.64	⚠
Xtrackers Harvest CSI300 ETF 1D	IA China/Greater China	11.42	50/59	26.92	-12.09	46/56	-0.41	3.68	32/49	6.64	⚠
Matthews China Discovery I Acc	IA China/Greater China	11.42	50/59	26.92	-16.08	52/56	-0.41	4.33	31/49	6.64	⚠
iShares Global Clean Energy ETF	IA Commodity/Natural Res	-13.71	27/27	1.02	-41.42	26/26	7.06	26.43	25/25	138.98	⚠
iShares Global Timber & Forestry ETF	IA Commodity/Natural Res	-4.74	20/27	1.02	-9.84	21/26	7.06	74.14	21/25	138.98	⚠
Barings Global Agriculture I Acc	IA Commodity/Natural Res	-6.77	23/27	1.02	-20.28	24/26	7.06	75.03	20/25	138.98	⚠
Pictet Timber I	IA Commodity/Natural Res	-6.35	22/27	1.02	-2.63	17/26	7.06	87.96	17/25	138.98	⚠
Guinness Sustainable Energy Y Acc	IA Commodity/Natural Res	-10.35	26/27	1.02	-11.95	23/26	7.06	103.24	14/25	138.98	⚠
iShares Euro Covered Bond ETF	IA Corporate Bond	2.00	31/33	2.86	-2.54	29/29	2.73	-13.63	28/28	-2.16	⚠
Vanguard Euro Investment Grade Bond Index	IA Corporate Bond	1.68	33/33	2.86	-1.59	28/29	2.73	-9.56	27/28	-2.16	⚠
Vanguard Selected Screened Euro Inv Grade Bond Index Inst	IA Corporate Bond	2.03	30/33	2.86	-1.32	27/29	2.73	-9.42	26/28	-2.16	⚠
iShares Euro Corporate Bond ex-Financials ETF	IA Corporate Bond	2.43	27/33	2.86	0.80	23/29	2.73	-4.59	25/28	-2.16	⚠
iShares Euro Corporate Bond Large Cap ETF	IA Corporate Bond	2.29	29/33	2.86	0.66	24/29	2.73	-4.50	24/28	-2.16	⚠
Xtrackers II Corporate Bond SRI PAB ETF 1D	IA Corporate Bond	2.92	17/33	2.86	1.93	21/29	2.73	-3.28	22/28	-2.16	⚠
Invesco IG Corporate Bond ESG ETF	IA Corporate Bond	2.73	23/33	2.86	1.64	22/29	2.73	-2.75	19/28	-2.16	⚠
Janus Henderson Horizon Euro Corporate Bond H2 Acc	IA Corporate Bond	2.52	26/33	2.86	0.44	25/29	2.73	-2.64	16/28	-2.16	⚠
Capital Group US Corporate Bond Fund (LUX) Z	IA Corporate Bond	2.88	19/25	2.84	2.31	19/23	6.51	-0.43	19/20	3.32	⚠
SPDR Bloomberg 10+ Year U.S. Corporate Bond ETF	IA Corporate Bond	1.75	24/25	2.84	-4.96	23/23	6.51	0.78	17/20	3.32	⚠
Allspring (Lux) Worldwide - Investment Grade Credit Fund	IA Corporate Bond	2.85	20/25	2.84	1.86	21/23	6.51	2.21	16/20	3.32	⚠
Franklin Investment Grade Corporate Bond ETF	IA Corporate Bond	2.82	21/25	2.84	2.98	18/23	6.51	2.34	15/20	3.32	⚠
JPM Corporate Bond Research Enhanced Index (ESG) ETF	IA Corporate Bond	3.08	16/25	2.84	3.94	16/23	6.51	3.19	12/20	3.32	⚠⚠
Fidelity Sustainable European Equity W Acc	IA Europe Excluding UK	2.96	99/125	7.81	21.43	95/124	30.16	70.43	99/115	99.78	⚠
CT Select European Equity 2 Acc	IA Europe Excluding UK	0.92	108/125	7.81	31.75	68/124	30.16	72.71	97/115	99.78	⚠
Allianz Continental European C	IA Europe Excluding UK	-5.91	119/125	7.81	6.86	116/124	30.16	74.45	96/115	99.78	⚠
WisdomTree Eurozone Quality Dividend Growth ETF Unhdgd	IA Europe Excluding UK	-0.95	110/125	7.81	15.79	103/124	30.16	75.25	95/115	99.78	⚠
MFS Meridian Continental European Equity A1	IA Europe Excluding UK	5.28	88/125	7.81	22.43	92/124	30.16	75.38	94/115	99.78	⚠
SVS AllianceBernstein Europe (Ex UK) Equity I Acc	IA Europe Excluding UK	-1.35	114/125	7.81	13.98	106/124	30.16	76.29	93/115	99.78	⚠
Premier Miton European Opportunities B Acc	IA Europe Excluding UK	-1.12	111/125	7.81	9.70	109/124	30.16	80.94	89/115	99.78	⚠

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Consistently Underperforming Funds											
Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
CT European Select ZNA	IA Europe Excluding UK	0.96	107/125	7.81	27.35	82/124	30.16	81.20	87/115	99.78	⚠
Aviva Inv Continental European Equity 2	IA Europe Excluding UK	6.17	81/125	7.81	21.65	94/124	30.16	82.98	86/115	99.78	⚠
Lazard European Equity B Dis	IA Europe Excluding UK	5.70	84/125	7.81	25.60	87/124	30.16	83.02	85/115	99.78	⚠⚠
SVS Sanlam European Equity B Inc	IA Europe Excluding UK	3.84	92/125	7.81	26.04	84/124	30.16	85.33	82/115	99.78	⚠⚠
TM Lansdowne European Special Situations I Acc	IA Europe Excluding UK	8.43	66/125	7.81	27.74	81/124	30.16	86.12	81/115	99.78	⚠⚠
Fidelity European W Acc	IA Europe Excluding UK	2.52	102/125	7.81	32.75	63/124	30.16	86.21	80/115	99.78	⚠
FP Carmignac European Leaders A Acc	IA Europe Excluding UK	2.53	101/125	7.81	25.66	86/124	30.16	88.26	78/115	99.78	⚠
HL Multi-Manager European A Acc	IA Europe Excluding UK	6.83	77/125	7.81	24.16	89/124	30.16	88.84	77/115	99.78	⚠⚠
Barings European Growth Trust I Inc	IA Europe Excluding UK	1.63	105/125	7.81	22.86	91/124	30.16	90.35	76/115	99.78	⚠
CT European ZNA	IA Europe Excluding UK	4.14	91/125	7.81	30.84	73/124	30.16	94.44	72/115	99.78	⚠⚠
Lazard European Alpha C Acc	IA Europe Excluding UK	5.76	83/125	7.81	32.13	66/124	30.16	95.49	70/115	99.78	⚠⚠
Royal London European Growth Trust A Inc	IA Europe Excluding UK	7.20	73/125	7.81	31.16	71/124	30.16	97.99	64/115	99.78	⚠⚠
Europe Ex UK Equities A	IA Europe Excluding UK	2.80	100/125	7.81	28.09	80/124	30.16	98.62	61/115	99.78	⚠
Xtrackers FTSE Developed Europe ex UK Real Estate ETF 1C	IA Europe Excluding UK	3.84	92/125	7.81	-23.09	124/124	30.16	6.68	115/115	99.78	⚠
L&G Future World Sustainable European Equity Focus I Acc	IA Europe Excluding UK	-4.78	116/125	7.81	-5.56	123/124	30.16	35.15	114/115	99.78	⚠
Liontrust Sustainable Future European Growth 2 Acc	IA Europe Excluding UK	3.42	94/125	7.81	-1.57	121/124	30.16	40.20	113/115	99.78	⚠
Baillie Gifford European B Acc	IA Europe Excluding UK	-0.60	109/125	7.81	-4.22	122/124	30.16	44.80	112/115	99.78	⚠
abrdn SICAV I - Europe ex UK Sustainable Equity X Acc	IA Europe Excluding UK	-7.78	120/125	7.81	8.39	111/124	30.16	45.54	111/115	99.78	⚠
abrdn Europe ex UK Equity I Acc	IA Europe Excluding UK	-7.87	121/125	7.81	7.82	112/124	30.16	45.84	110/115	99.78	⚠
Jupiter European Special Situations I Acc	IA Europe Excluding UK	-5.45	117/125	7.81	7.43	113/124	30.16	47.62	109/115	99.78	⚠
Jupiter European I Acc	IA Europe Excluding UK	-3.98	115/125	7.81	13.59	107/124	30.16	51.24	108/115	99.78	⚠
FTF Martin Currie European Unconstrained W Acc	IA Europe Excluding UK	-9.97	124/125	7.81	1.39	119/124	30.16	54.08	107/115	99.78	⚠
Man Continental European Growth Fund C Professional	IA Europe Excluding UK	-9.84	123/125	7.81	19.21	97/124	30.16	55.91	106/115	99.78	⚠
abrdn Europe ex UK Ethical Equity Institutional Acc	IA Europe Excluding UK	4.68	89/125	7.81	9.65	110/124	30.16	65.05	104/115	99.78	⚠
WS Montanaro Europe (ex-UK) Small and Mid-Cap A Acc	IA Europe Excluding UK	1.30	106/125	7.81	5.42	117/124	30.16	65.98	103/115	99.78	⚠
Quilter Investors Europe (ex UK) Equity Growth U2 Acc	IA Europe Excluding UK	-5.89	118/125	7.81	6.87	115/124	30.16	66.28	102/115	99.78	⚠
Comgest Growth Europe ex UK U Acc	IA Europe Excluding UK	-10.35	125/125	7.81	15.49	104/124	30.16	67.71	101/115	99.78	⚠
Schroder European Climate Transition Z Acc	IA Europe Excluding UK	3.42	94/125	7.81	15.09	105/124	30.16	68.76	100/115	99.78	⚠
Xtrackers FTSE Developed Europe Real Estate ETF 1C	IA Europe Including UK	1.07	73/89	8.16	-27.48	86/86	26.63	3.94	78/78	93.95	⚠
SPDR MSCI Europe Consumer Staples ETF	IA Europe Including UK	4.16	66/89	8.16	2.75	83/86	26.63	20.82	77/78	93.95	⚠
Fidelity European Dynamic Growth A	IA Europe Including UK	-4.01	81/89	8.16	9.21	74/86	26.63	39.37	76/78	93.95	⚠
LO Europe High Conviction M D	IA Europe Including UK	-0.32	75/89	8.16	3.32	82/86	26.63	40.53	75/78	93.95	⚠
Candriam Europe Innovation R Cap	IA Europe Including UK	-1.93	79/89	8.16	-3.73	84/86	26.63	44.03	74/78	93.95	⚠
Comgest Growth Europe Opportunities Z Acc	IA Europe Including UK	-10.59	89/89	8.16	-9.45	85/86	26.63	44.15	73/78	93.95	⚠
SPDR MSCI Europe Health Care ETF	IA Europe Including UK	1.94	71/89	8.16	15.81	69/86	26.63	48.46	72/78	93.95	⚠
JGF-Jupiter European Growth L Acc	IA Europe Including UK	-3.34	80/89	8.16	9.10	76/86	26.63	48.63	71/78	93.95	⚠
MFS Meridian European Research A1	IA Europe Including UK	4.64	64/89	8.16	15.00	72/86	26.63	55.82	69/78	93.95	⚠
JSS Sustainable Equity - Europe P Dist	IA Europe Including UK	-1.18	77/89	8.16	8.91	77/86	26.63	59.26	68/78	93.95	⚠
MFS Meridian European Value A1	IA Europe Including UK	5.79	58/89	8.16	12.47	73/86	26.63	59.74	67/78	93.95	⚠
IFSL Marlborough European A Dis	IA Europe Including UK	0.15	74/89	8.16	18.03	64/86	26.63	59.85	66/78	93.95	⚠
MFS Meridian European Core Equity A1	IA Europe Including UK	4.67	62/89	8.16	15.91	68/86	26.63	68.10	63/78	93.95	⚠
Allianz Europe Equity Growth RT Acc NAV	IA Europe Including UK	-5.14	83/89	8.16	6.02	80/86	26.63	69.79	62/78	93.95	⚠
T. Rowe Price European Select Equity Q	IA Europe Including UK	5.65	59/89	8.16	15.63	70/86	26.63	71.58	61/78	93.95	⚠
Comgest Growth Europe Z Acc	IA Europe Including UK	-8.92	88/89	8.16	19.71	61/86	26.63	72.85	60/78	93.95	⚠

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Growth Europe Plus Z Acc	IA Europe Including UK	-8.45	87/89	8.16	20.05	58/86	26.63	73.48	59/78	93.95	⚠
Allianz Europe Equity Growth Select RT NAV	IA Europe Including UK	-5.67	84/89	8.16	7.26	79/86	26.63	75.91	58/78	93.95	⚠
Carmignac Portfolio - Grande Europe F Acc	IA Europe Including UK	2.52	69/89	8.16	19.61	62/86	26.63	76.32	57/78	93.95	⚠
Fidelity Europe Quality Income ETF Inc	IA Europe Including UK	8.65	48/89	8.16	26.53	49/86	26.63	78.09	56/78	93.95	⚠⚠
T. Rowe Price European Equity Q	IA Europe Including UK	7.24	55/89	8.16	22.19	54/86	26.63	78.84	55/78	93.95	⚠⚠
iShares MSCI Europe SRI ETF	IA Europe Including UK	1.35	72/89	8.16	18.13	63/86	26.63	79.95	54/78	93.95	⚠
iShares Edge MSCI Europe Quality Factor ETF	IA Europe Including UK	4.25	65/89	8.16	20.98	56/86	26.63	82.99	52/78	93.95	⚠⚠
SVM All Europe SRI B	IA Europe Including UK	7.33	54/89	8.16	5.97	81/86	26.63	83.69	51/78	93.95	⚠
Amundi MSCI Europe PAB Net Zero Ambition AE	IA Europe Including UK	8.15	52/89	8.16	27.12	48/86	26.63	87.73	50/78	93.95	⚠⚠
Xtrackers MSCI Europe Small Cap ETF 1C	IA Europe Including UK	8.74	45/89	8.16	8.30	78/86	26.63	87.86	49/78	93.95	⚠
Invesco MSCI Europe Catholic Principles ETF Dist	IA Europe Including UK	8.28	51/89	8.16	27.13	47/86	26.63	90.53	45/78	93.95	⚠⚠
JPM Europe Strategic Growth C Acc NAV	IA Europe Including UK	4.13	67/89	8.16	22.30	53/86	26.63	95.16	42/78	93.95	⚠
SPDR MSCI Europe Consumer Discretionary ETF	IA Europe Including UK	-7.98	86/89	8.16	19.79	60/86	26.63	95.35	41/78	93.95	⚠
Comgest Growth Europe Smaller Companies Z Acc	IA European Smaller Co's	-4.08	25/25	7.55	-15.91	25/25	7.77	15.95	25/25	85.9	⚠
JSS Sustainable Equity - European Smaller Companies C Acc	IA European Smaller Co's	4.23	19/25	7.55	-1.10	22/25	7.77	53.64	24/25	85.9	⚠
CT European Smaller Companies ZNA	IA European Smaller Co's	-0.99	23/25	7.55	3.31	16/25	7.77	54.18	23/25	85.9	⚠
MFS Meridian European Smaller Companies A1	IA European Smaller Co's	3.40	21/25	7.55	8.08	13/25	7.77	54.47	22/25	85.9	⚠
T. Rowe Price European Smaller Companies Equity Q	IA European Smaller Co's	1.66	22/25	7.55	-4.15	24/25	7.77	57.46	21/25	85.9	⚠
Jupiter European Smaller Companies I Acc	IA European Smaller Co's	-1.02	24/25	7.55	2.98	17/25	7.77	62.90	19/25	85.9	⚠
abrdn SICAV II European Smaller Companies A Acc	IA European Smaller Co's	6.67	13/25	7.55	0.19	21/25	7.77	71.07	18/25	85.9	⚠
Lazard European Smaller Companies C Acc	IA European Smaller Co's	3.59	20/25	7.55	-2.56	23/25	7.77	73.68	17/25	85.9	⚠
abrdn Europe ex UK Smaller Companies Institutional Acc	IA European Smaller Co's	5.22	16/25	7.55	2.54	19/25	7.77	74.25	16/25	85.9	⚠
iSharesO STOXX Small ETF	IA European Smaller Co's	5.44	14/25	7.55	7.82	14/25	7.77	79.07	15/25	85.9	⚠⚠
Schroder European Smaller Companies Z Acc	IA European Smaller Co's	5.24	15/25	7.55	4.64	15/25	7.77	83.63	13/25	85.9	⚠⚠
Guinness Global Money Managers Y Acc	IA Financials and Fin Inn	11.30	11/13	15.66	22.74	7/12	28.32	124.51	6/11	105.46	⚠
Wellington FinTech Fund N U Acc	IA Financials and Fin Inn	0.41	13/13	15.66	-1.78	12/12	28.32	40.29	11/11	105.46	⚠
Robeco FinTech F	IA Financials and Fin Inn	13.62	8/13	15.66	15.18	10/12	28.32	59.19	10/11	105.46	⚠
MFS Meridian Global Total Return W1	IA Flexible Investment	4.20	125/156	5.97	12.06	82/144	13.61	39.44	99/122	60.34	⚠
SJP Diversified Assets (FAIF) L Acc	IA Flexible Investment	2.89	130/156	5.97	9.93	100/144	13.61	40.80	98/122	60.34	⚠
New Capital Strategic Portfolio N Acc	IA Flexible Investment	1.35	142/156	5.97	5.54	129/144	13.61	41.22	97/122	60.34	⚠
DMS Stirling House Dynamic Ret Acc	IA Flexible Investment	4.25	124/156	5.97	6.47	125/144	13.61	42.44	96/122	60.34	⚠
JPM JPM Diversified Growth C Acc	IA Flexible Investment	5.45	106/156	5.97	7.64	115/144	13.61	47.57	90/122	60.34	⚠
Volare Bridge Income	IA Flexible Investment	2.46	134/156	5.97	6.61	122/144	13.61	49.29	87/122	60.34	⚠
Epworth Multi Asset For Charities Retail Inc	IA Flexible Investment	2.37	136/156	5.97	4.97	131/144	13.61	50.18	85/122	60.34	⚠
Discovery Growth B	IA Flexible Investment	4.27	123/156	5.97	11.31	89/144	13.61	50.19	84/122	60.34	⚠
Ninety One Global Macro Allocation I Acc	IA Flexible Investment	5.74	101/156	5.97	1.61	139/144	13.61	51.08	83/122	60.34	⚠
Thesis Stonehage Fleming International B Inc	IA Flexible Investment	-4.14	154/156	5.97	5.40	130/144	13.61	51.87	81/122	60.34	⚠
CT MM Navigator Growth C Acc	IA Flexible Investment	4.58	116/156	5.97	13.05	75/144	13.61	53.18	79/122	60.34	⚠⚠
Janus Henderson Multi-Manager Active I Acc	IA Flexible Investment	4.93	113/156	5.97	12.73	78/144	13.61	55.02	73/122	60.34	⚠⚠
FP Mattioli Woods Growth B	IA Flexible Investment	6.66	79/156	5.97	9.81	101/144	13.61	57.81	71/122	60.34	⚠⚠
7IM Adventurous C Acc	IA Flexible Investment	3.81	127/156	5.97	9.23	105/144	13.61	58.49	68/122	60.34	⚠
WAY Flexible Global Growth Portfolio E Acc	IA Flexible Investment	5.58	105/156	5.97	13.02	76/144	13.61	59.36	67/122	60.34	⚠⚠
7IM AAP Adventurous C Acc	IA Flexible Investment	6.01	96/156	5.97	12.11	80/144	13.61	60.22	65/122	60.34	⚠⚠
IFSL Bowland	IA Flexible Investment	-0.35	147/156	5.97	9.69	103/144	13.61	60.23	64/122	60.34	⚠

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Consistently Underperforming Funds											
Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
NB Uncorrelated Strategies P	IA Flexible Investment	2.46	134/156	5.97	1.40	140/144	13.61	-8.55	122/122	60.34	⚠
JSS Sustainable Multi Asset - Thematic Balanced P Dist	IA Flexible Investment	0.56	145/156	5.97	-2.97	144/144	13.61	6.61	121/122	60.34	⚠
LO All Roads M D	IA Flexible Investment	0.93	143/156	5.97	6.56	123/144	13.61	6.69	120/122	60.34	⚠
Winton Trend (UCITS) I	IA Flexible Investment	-9.10	156/156	5.97	9.81	101/144	13.61	15.71	119/122	60.34	⚠
VT PEF Global Multi-Asset A Acc	IA Flexible Investment	6.04	95/156	5.97	6.26	126/144	13.61	19.68	117/122	60.34	⚠
Wellington Sust Multi-Asset Total Return Income N M4 Dis	IA Flexible Investment	2.36	137/156	5.97	10.46	95/144	13.61	20.76	116/122	60.34	⚠
Nuveen Flexible Income P Acc	IA Flexible Investment	2.32	138/156	5.97	6.97	121/144	13.61	22.72	114/122	60.34	⚠
Carmignac Portfolio Patrimoine Europe F Acc	IA Flexible Investment	5.78	100/156	5.97	4.76	134/144	13.61	23.53	113/122	60.34	⚠
JSS Sustainable Multi Asset - Global Opportunities P Dist	IA Flexible Investment	0.03	146/156	5.97	0.88	142/144	13.61	25.50	112/122	60.34	⚠
MFS Meridian Diversified Income W1	IA Flexible Investment	4.48	120/156	5.97	8.95	107/144	13.61	26.84	111/122	60.34	⚠
AXA World Funds Global Flexible Property F Cap	IA Flexible Investment	2.79	131/156	5.97	0.38	143/144	13.61	26.97	110/122	60.34	⚠
Pyrford Global Total Return (Sterling) A Acc	IA Flexible Investment	5.84	99/156	5.97	11.80	85/144	13.61	27.55	109/122	60.34	⚠
Endeavour World Equity A Acc	IA Flexible Investment	0.80	144/156	5.97	1.05	141/144	13.61	28.12	108/122	60.34	⚠
FP Mattioli Woods Cautious B	IA Flexible Investment	5.73	102/156	5.97	7.16	119/144	13.61	29.82	106/122	60.34	⚠
WS Cautela Ret Acc	IA Flexible Investment	3.41	129/156	5.97	3.32	137/144	13.61	32.77	105/122	60.34	⚠
EF 8AM Focussed A	IA Flexible Investment	4.53	118/156	5.97	11.63	86/144	13.61	32.90	104/122	60.34	⚠
Capital Group Global Allocation Fund (LUX) Z	IA Flexible Investment	6.20	89/156	5.97	12.76	77/144	13.61	37.88	102/122	60.34	⚠
McInroy & Wood Balanced	IA Flexible Investment	-3.30	152/156	5.97	3.82	136/144	13.61	37.97	101/122	60.34	⚠
Baillie Gifford Global Discovery B Acc	IA Global	-7.30	496/517	3.88	-39.41	461/464	19.09	-20.00	389/389	88.45	⚠
AXA People & Planet Equity Z Acc	IA Global	0.97	384/517	3.88	-4.15	438/464	19.09	15.92	388/389	88.45	⚠
Federated Hermes Impact Opportunities Equity F Acc	IA Global	-11.77	507/517	3.88	-7.94	449/464	19.09	18.16	386/389	88.45	⚠
Montanaro Better World Dist	IA Global	-12.71	509/517	3.88	-16.44	454/464	19.09	26.88	385/389	88.45	⚠
WS Montanaro Better World A Acc	IA Global	-13.08	510/517	3.88	-17.53	456/464	19.09	29.45	384/389	88.45	⚠
Luxembourg Selection Fund - Active Solar C	IA Global	-27.16	517/517	3.88	-53.95	463/464	19.09	32.43	383/389	88.45	⚠
McInroy & Wood Smaller Companies	IA Global	-3.45	463/517	3.88	-8.98	451/464	19.09	33.25	382/389	88.45	⚠
FTF Martin Currie Global Unconstrained W Acc	IA Global	-10.87	506/517	3.88	4.90	399/464	19.09	34.15	381/389	88.45	⚠
FTGF Martin Currie Global Long Term Unconstrained X Acc	IA Global	-12.04	508/517	3.88	0.27	424/464	19.09	34.17	380/389	88.45	⚠
Mirabaud Sustainable Global Focus N Cap	IA Global	0.25	393/517	3.88	2.75	410/464	19.09	36.11	379/389	88.45	⚠
FP WHEB Sustainability Impact C Acc	IA Global	-9.94	503/517	3.88	-6.92	445/464	19.09	36.77	378/389	88.45	⚠
Aegon Sustainable Equity B Acc	IA Global	-2.35	447/517	3.88	-10.71	452/464	19.09	37.16	377/389	88.45	⚠
abrdn SICAV I - Global Innovation Equity X Acc	IA Global	2.35	343/517	3.88	-1.35	426/464	19.09	37.59	375/389	88.45	⚠
Stewart Investors Worldwide All Cap B Acc	IA Global	0.65	388/517	3.88	3.24	407/464	19.09	39.58	373/389	88.45	⚠
GAM Star Global Equity Ordinary Income Inc	IA Global	1.26	375/517	3.88	11.33	349/464	19.09	39.86	372/389	88.45	⚠
AXA ACT Framlington Clean Economy Z Acc	IA Global	-2.65	452/517	3.88	-5.50	441/464	19.09	42.45	371/389	88.45	⚠
FF Sustainable Water & Waste W Acc	IA Global	-6.70	490/517	3.88	0.42	420/464	19.09	43.94	370/389	88.45	⚠
IFSL Titan Global Blue Chip B Inc	IA Global	-10.82	505/517	3.88	7.81	382/464	19.09	45.72	367/389	88.45	⚠
abrdn SICAV I - Global Sustainable Equity X Acc	IA Global	-7.16	495/517	3.88	4.38	404/464	19.09	46.18	366/389	88.45	⚠
Allspring (Lux) Worldwide - Global Small Cap Equity I Acc	IA Global	-5.02	483/517	3.88	-2.20	430/464	19.09	46.79	365/389	88.45	⚠
SVM World Equity B	IA Global	-2.08	442/517	3.88	-14.01	453/464	19.09	47.71	363/389	88.45	⚠
GAM Disruptive Growth A Acc	IA Global	2.37	340/517	3.88	18.55	276/464	19.09	47.84	362/389	88.45	⚠
IQ EQ Discovery Equity B Acc	IA Global	-1.51	436/517	3.88	-6.62	444/464	19.09	48.59	360/389	88.45	⚠
JSS Sustainable Equity Global Thematic P Dist	IA Global	-3.21	458/517	3.88	-3.79	437/464	19.09	48.64	359/389	88.45	⚠
BlackRock Developed Markets Sustainable Equity D Acc	IA Global	0.19	395/517	3.88	14.13	317/464	19.09	49.89	357/389	88.45	⚠
Aegon Global Sustainable Equity B Acc	IA Global	-2.51	450/517	3.88	-6.22	442/464	19.09	50.32	356/389	88.45	⚠

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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Fidelity Sustainable Consumer Brands A	IA Global	-3.38	461/517	3.88	12.27	336/464	19.09	50.44	354/389	88.45	⚠
Baillie Gifford Sustainable Growth B Acc	IA Global	2.81	327/517	3.88	-2.73	431/464	19.09	50.55	353/389	88.45	⚠
LO Golden Age (USD) M A	IA Global	-0.81	415/517	3.88	3.25	406/464	19.09	51.60	351/389	88.45	⚠
Prima Adventurous A Acc	IA Global	3.22	308/517	3.88	11.46	345/464	19.09	51.64	350/389	88.45	⚠
YFS Intelligent Wealth R Inc	IA Global	2.31	347/517	3.88	7.94	378/464	19.09	53.88	346/389	88.45	⚠
Jupiter Global Leaders T Acc	IA Global	-0.23	402/517	3.88	11.61	340/464	19.09	54.36	345/389	88.45	⚠
WS Calibre Equity B Acc	IA Global	-0.69	412/517	3.88	10.54	352/464	19.09	54.42	344/389	88.45	⚠
Schroder Global Healthcare Z Acc	IA Global	-4.18	476/517	3.88	10.28	356/464	19.09	54.96	342/389	88.45	⚠
WS T. Bailey Global Thematic Equity A Acc	IA Global	4.08	286/517	3.88	1.73	414/464	19.09	55.30	341/389	88.45	⚠
Stonehage Fleming Global Best Ideas Equity D	IA Global	-5.38	486/517	3.88	10.20	357/464	19.09	55.31	340/389	88.45	⚠
SJP Global Smaller Companies L Acc	IA Global	1.03	381/517	3.88	0.97	417/464	19.09	55.84	338/389	88.45	⚠
EF Rosevine Capital Global Equity R Acc	IA Global	4.15	279/517	3.88	18.86	272/464	19.09	55.89	337/389	88.45	⚠
Fidelity Global Thematic Opportunities A	IA Global	2.69	330/517	3.88	9.88	361/464	19.09	56.03	336/389	88.45	⚠
Fundsmith Sustainable Equity T Acc	IA Global	-3.72	467/517	3.88	10.96	350/464	19.09	56.39	334/389	88.45	⚠
M&G Positive Impact R Acc	IA Global	-1.28	427/517	3.88	5.43	398/464	19.09	56.68	333/389	88.45	⚠
Premier Miton Global Sustainable Growth C Acc	IA Global	-6.23	488/517	3.88	-2.91	432/464	19.09	57.28	332/389	88.45	⚠
Virgin Climate Change	IA Global	-2.14	443/517	3.88	-3.42	435/464	19.09	57.67	331/389	88.45	⚠
LO Planetary Transition (USD) MA	IA Global	1.20	376/517	3.88	0.37	422/464	19.09	57.98	330/389	88.45	⚠
Artemis Global Select I Acc	IA Global	-3.74	468/517	3.88	8.19	376/464	19.09	58.77	328/389	88.45	⚠
Man RI Global Sustainable Future I	IA Global	-9.25	498/517	3.88	17.80	281/464	19.09	58.88	327/389	88.45	⚠
abrdn Global Sustainable Equity I Acc	IA Global	-7.10	493/517	3.88	5.58	396/464	19.09	58.94	326/389	88.45	⚠
WisdomTree Battery Solutions ETF Unhedged Acc	IA Global	-3.95	471/517	3.88	-30.31	459/464	19.09	58.98	325/389	88.45	⚠
Robeco Global Consumer Trends Equities F	IA Global	-0.25	403/517	3.88	15.50	302/464	19.09	59.06	324/389	88.45	⚠
Rathbone Greenbank Global Sustainability S Acc	IA Global	-3.05	454/517	3.88	2.65	412/464	19.09	59.39	322/389	88.45	⚠
SJP Worldwide Income L Acc	IA Global	4.10	285/517	3.88	16.95	285/464	19.09	59.79	321/389	88.45	⚠
JOHCM Global Select B	IA Global	-0.75	414/517	3.88	2.84	409/464	19.09	60.20	320/389	88.45	⚠
VT Tyndall Global Select B Acc	IA Global	-1.23	423/517	3.88	14.60	312/464	19.09	60.83	319/389	88.45	⚠
Morg Stnly Global Brands A	IA Global	4.14	280/517	3.88	18.41	278/464	19.09	61.21	317/389	88.45	⚠
MFS Meridian Global Equity A1	IA Global	1.99	353/517	3.88	9.06	368/464	19.09	61.44	316/389	88.45	⚠
abrdn Global Smaller Companies Institutional Acc	IA Global	0.15	396/517	3.88	-3.58	436/464	19.09	61.77	315/389	88.45	⚠
Impax Environmental Markets A Acc	IA Global	-6.47	489/517	3.88	-8.04	450/464	19.09	62.55	314/389	88.45	⚠
MFS Meridian Global Concentrated A1	IA Global	2.14	351/517	3.88	9.12	366/464	19.09	62.63	313/389	88.45	⚠
AXA Framlington Global Thematics Z Inc	IA Global	2.97	320/517	3.88	12.97	330/464	19.09	62.93	311/389	88.45	⚠
WS Adam Worldwide Acc	IA Global	2.55	334/517	3.88	14.04	320/464	19.09	62.98	310/389	88.45	⚠
Baillie Gifford Global Alpha Growth B Acc	IA Global	1.72	361/517	3.88	15.64	299/464	19.09	63.39	308/389	88.45	⚠
JSS Sustainable Equity - Global Climate 2035 P Dist	IA Global	-0.44	405/517	3.88	11.66	339/464	19.09	63.61	307/389	88.45	⚠
CT Sustainable Opportunities Global Equity 1 Acc	IA Global	-1.48	434/517	3.88	14.12	318/464	19.09	63.92	306/389	88.45	⚠
Franklin Global Equity SRI ETF	IA Global	4.49	269/517	3.88	14.61	310/464	19.09	64.02	305/389	88.45	⚠
MFS Meridian Global Research Focused A1	IA Global	3.11	313/517	3.88	15.74	298/464	19.09	64.10	304/389	88.45	⚠
SJP Global Quality L Acc	IA Global	4.73	259/517	3.88	14.91	307/464	19.09	64.62	303/389	88.45	⚠
SSGA SPDR MSCI World Health Care ETF	IA Global	-0.48	406/517	3.88	11.59	341/464	19.09	65.06	302/389	88.45	⚠
Sarasin Responsible Global Equity P Acc	IA Global	1.33	373/517	3.88	7.91	381/464	19.09	65.94	301/389	88.45	⚠
Fundsmith Equity T Acc	IA Global	-2.61	451/517	3.88	18.44	277/464	19.09	66.30	299/389	88.45	⚠
Pictet Global Environmental Opportunities I dy	IA Global	-7.14	494/517	3.88	9.68	364/464	19.09	66.94	296/389	88.45	⚠

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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Pictet Global Megatrend Selection I	IA Global	0.56	389/517	3.88	12.53	335/464	19.09	67.22	295/389	88.45	⚠
Liontrust Sustainable Future Global Growth 2 Acc	IA Global	-1.34	429/517	3.88	11.42	347/464	19.09	67.29	294/389	88.45	⚠
iShares Agribusiness ETF	IA Global	-3.82	469/517	3.88	-17.32	455/464	19.09	67.96	292/389	88.45	⚠
Fiera Atlas Global Companies I Acc	IA Global	-5.64	487/517	3.88	11.44	346/464	19.09	68.07	289/389	88.45	⚠
CT MM Navigator Boutiques C Acc	IA Global	2.48	336/517	3.88	13.76	322/464	19.09	69.19	284/389	88.45	⚠⚠
Baillie Gifford International B Acc	IA Global	1.15	377/517	3.88	14.61	310/464	19.09	69.98	282/389	88.45	⚠⚠
IQ EQ Low Carbon Equity AA Acc	IA Global	1.12	378/517	3.88	14.94	306/464	19.09	70.07	280/389	88.45	⚠⚠
Fidelity Sustainable Global Equity W Acc	IA Global	-1.39	431/517	3.88	10.46	354/464	19.09	70.08	279/389	88.45	⚠
Sarasin IE Global Equity Opportunities (USD) P Acc	IA Global	1.74	358/517	3.88	11.51	343/464	19.09	70.11	278/389	88.45	⚠⚠
BNY Mellon Long Term Global Equity Inst W Acc	IA Global	-3.87	470/517	3.88	17.68	282/464	19.09	70.46	273/389	88.45	⚠
Liontrust Global Smaller Companies C Acc	IA Global	-6.90	491/517	3.88	6.19	393/464	19.09	70.46	273/389	88.45	⚠
Volare Falcon Acc	IA Global	3.78	295/517	3.88	16.22	292/464	19.09	70.48	272/389	88.45	⚠⚠
EdenTree Responsible and Sustainable Global Equity B	IA Global	3.22	308/517	3.88	12.64	333/464	19.09	70.49	271/389	88.45	⚠⚠
CT Responsible Global Equity 2 Acc	IA Global	-0.83	416/517	3.88	11.55	342/464	19.09	71.73	270/389	88.45	⚠
Vontobel Global Equity N	IA Global	3.35	302/517	3.88	16.24	291/464	19.09	71.78	269/389	88.45	⚠⚠
GAM Multistock - Luxury Brands Equity RA	IA Global	-2.28	445/517	3.88	10.19	359/464	19.09	71.96	268/389	88.45	⚠
SJP Sustainable & Responsible Equity L Acc	IA Global	-1.46	433/517	3.88	14.47	313/464	19.09	72.48	267/389	88.45	⚠
Sarasin Thematic Global Equity P Acc	IA Global	1.57	366/517	3.88	11.49	344/464	19.09	72.60	266/389	88.45	⚠⚠
Sarasin IE Global Equity Opportunities (GBP) P Acc	IA Global	1.44	370/517	3.88	14.23	315/464	19.09	72.73	265/389	88.45	⚠⚠
Federated Hermes SDG Engagement Equity F Acc	IA Global	-9.31	499/517	3.88	7.62	383/464	19.09	74.11	261/389	88.45	⚠
L&G ROBO Global Robotics and Automation ETF NAV	IA Global	-4.83	481/517	3.88	-3.33	434/464	19.09	74.91	258/389	88.45	⚠
Wesleyan International Growth X Acc	IA Global	3.05	315/517	3.88	19.24	264/464	19.09	75.07	257/389	88.45	⚠⚠
AB SICAV I - Sustainable Global Thematic Portfolio I	IA Global	-5.12	484/517	3.88	0.58	419/464	19.09	75.67	254/389	88.45	⚠
Wellington Global Innovation N U Acc	IA Global	-0.63	410/517	3.88	12.04	337/464	19.09	76.43	250/389	88.45	⚠
JSS Sustainable Equity - Green Planet C Acc	IA Global	-4.06	473/517	3.88	7.22	385/464	19.09	76.79	247/389	88.45	⚠
BNY Mellon Global Leaders W Acc	IA Global	-7.09	492/517	3.88	15.96	294/464	19.09	77.01	246/389	88.45	⚠
MFS Meridian Global Intrinsic Value W1	IA Global	4.71	260/517	3.88	21.59	234/464	19.09	77.09	245/389	88.45	⚠⚠
Schroder ISF Global Smaller Companies C Acc NAV	IA Global	-0.68	411/517	3.88	1.19	416/464	19.09	77.51	242/389	88.45	⚠
Heriot Global A Acc	IA Global	1.38	371/517	3.88	19.24	264/464	19.09	77.68	241/389	88.45	⚠⚠
GS Global Equity Partners ESG Portfolio R	IA Global	-4.08	474/517	3.88	7.54	384/464	19.09	77.75	240/389	88.45	⚠
Allianz Global Small Cap Equity AT NAV	IA Global	-3.08	455/517	3.88	6.80	389/464	19.09	77.95	238/389	88.45	⚠
Wellington Global Impact N U Acc	IA Global	4.59	265/517	3.88	5.90	394/464	19.09	78.11	237/389	88.45	⚠
abrdn Global Equity I Acc	IA Global	-2.95	453/517	3.88	15.15	305/464	19.09	79.15	235/389	88.45	⚠
Nordea 1 Global Stars Equity BC	IA Global	4.61	263/517	3.88	20.41	252/464	19.09	79.46	232/389	88.45	⚠⚠
GS Global Environmental Impact Equity Portfolio R Acc	IA Global	3.02	316/517	3.88	-1.82	427/464	19.09	79.59	231/389	88.45	⚠
Aviva Inv Global Equity Endurance 6	IA Global	2.69	330/517	3.88	15.58	300/464	19.09	79.79	230/389	88.45	⚠⚠
GAM Star Disruptive Growth Inst Acc	IA Global	0.11	397/517	3.88	6.85	388/464	19.09	79.90	228/389	88.45	⚠
Janus Henderson Global Select I Acc	IA Global	2.67	333/517	3.88	19.98	258/464	19.09	80.28	227/389	88.45	⚠⚠
Ninety One Global Environment R	IA Global	-1.90	438/517	3.88	1.47	415/464	19.09	81.16	221/389	88.45	⚠
Baillie Gifford Positive Change B Acc	IA Global	-2.20	444/517	3.88	-1.86	428/464	19.09	82.82	216/389	88.45	⚠
HL Select Global Growth A Acc	IA Global	2.40	339/517	3.88	18.68	275/464	19.09	83.68	214/389	88.45	⚠⚠
WS Montanaro Global Select A Acc	IA Global	1.60	364/517	3.88	8.40	375/464	19.09	84.10	212/389	88.45	⚠
Skagen Global B	IA Global	2.91	323/517	3.88	19.00	268/464	19.09	84.84	208/389	88.45	⚠⚠
Epworth Global Equity For Charities Retail	IA Global	2.96	321/517	3.88	18.89	271/464	19.09	85.50	204/389	88.45	⚠⚠

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Consistently Underperforming Funds											
Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Jupiter Ecology I Acc	IA Global	-0.94	419/517	3.88	14.22	316/464	19.09	87.97	199/389	88.45	🔴
iShares MSCI World Islamic ETF	IA Global	-3.11	457/517	3.88	17.48	284/464	19.09	88.16	197/389	88.45	🔴
Impax Environmental Leaders X Acc	IA Global	-0.97	420/517	3.88	15.96	294/464	19.09	88.21	196/389	88.45	🔴
Pictet Global Sustainable Credit HI Dy	IA Global Corporate Bond	1.39	29/29	4.5	-2.47	24/24	4.16	-2.65	19/19	6.82	🔴
AB Sustainable Global Thematic Credit Portfolio I2	IA Global Corporate Bond	2.94	26/29	4.5	-1.83	22/24	4.16	-1.67	18/19	6.82	🔴
Robeco Global SDG Credits CH	IA Global Corporate Bond	2.55	27/29	4.5	-1.98	23/24	4.16	0.73	16/19	6.82	🔴
iShares Global Corp Bond ETF	IA Global Corporate Bond	3.11	24/29	4.5	3.50	14/24	4.16	1.20	15/19	6.82	🔴
Robeco Global Credits CH	IA Global Corporate Bond	2.45	28/29	4.5	-1.67	21/24	4.16	3.34	14/19	6.82	🔴
NB Emerging Market Debt Sust Inv Grade Blend I Acc	IA Global EM Bds - Blended	2.35	17/17	4.95	5.57	15/16	15.45	1.72	16/16	16.65	🔴
Mirabaud Global Emerging Market Bond A	IA Global EM Bds - Blended	4.83	10/17	4.95	11.77	12/16	15.45	4.68	15/16	16.65	🔴
Lazard Emerging Markets Debt Unrestricted Blend A Acc	IA Global EM Bds - Blended	3.44	14/17	4.95	8.86	14/16	15.45	6.10	14/16	16.65	🔴
abrdn SICAV I - Emerging Markets Total Return Bond X Acc	IA Global EM Bds - Blended	2.76	16/17	4.95	10.15	13/16	15.45	7.32	13/16	16.65	🔴
Wellington Blended Opportunistic Emerging Markets Debt	IA Global EM Bds - Blended	3.60	12/17	4.95	14.95	9/16	15.45	12.20	11/16	16.65	🟡🔴
Candriam Sustainable Bond Emerging Markets C Cap	IA Global EM Bds - Hard Cur	2.10	49/51	5.84	2.89	44/49	12.4	-4.11	41/41	14.33	🔴
Xtrackers USEG Emerging Markets Bd Quality Weighted ETF	IA Global EM Bds - Hard Cur	2.35	48/51	5.84	0.75	47/49	12.4	1.49	39/41	14.33	🔴
JSS Sustainable Bond - Emerging Markets Corporate IG C Acc	IA Global EM Bds - Hard Cur	4.10	42/51	5.84	9.28	40/49	12.4	4.07	36/41	14.33	🔴
Fidelity Emerging Market Debt A	IA Global EM Bds - Hard Cur	5.66	35/51	5.84	0.99	46/49	12.4	4.79	35/41	14.33	🔴
iShares J.P. Morgan ESG \$ EM Bond ETF Acc	IA Global EM Bds - Hard Cur	5.77	32/51	5.84	10.28	37/49	12.4	7.66	33/41	14.33	🔴
JPM Emerging Markets Sovereign Bond ETF Acc	IA Global EM Bds - Hard Cur	4.07	45/51	5.84	9.11	41/49	12.4	10.31	32/41	14.33	🔴
MFS Meridian Emerging Markets Debt A1	IA Global EM Bds - Hard Cur	5.36	37/51	5.84	11.97	31/49	12.4	12.39	27/41	14.33	🟡🔴
iShares J.P. Morgan \$ EM Bond ETF	IA Global EM Bds - Hard Cur	6.02	27/51	5.84	11.08	33/49	12.4	12.41	26/41	14.33	🟡🔴
Nuveen Emerging Markets Impact Bond PUA	IA Global EM Bds - Hard Cur	4.76	41/51	5.84	10.38	36/49	12.4	15.68	21/41	14.33	🔴
JSS Sustainable Bond - Emerging Markets Local Currency	IA Global EM Bds - Local Cur	-0.21	26/29	1.26	2.42	29/29	13.71	-6.43	29/29	8.84	🔴
Macquarie Supranational Emerging Markets LC Bond A2	IA Global EM Bds - Local Cur	0.87	19/29	1.26	9.61	25/29	13.71	-3.16	28/29	8.84	🔴
Aviva Investors Emerging Markets Local Currency Bond A	IA Global EM Bds - Local Cur	0.87	19/29	1.26	6.86	28/29	13.71	-0.14	27/29	8.84	🔴
Nomura Emerging Market Local Currency Debt I Acc	IA Global EM Bds - Local Cur	-1.53	29/29	1.26	9.61	25/29	13.71	2.21	25/29	8.84	🔴
Lazard Emerging Markets Local Debt A Acc	IA Global EM Bds - Local Cur	0.25	25/29	1.26	10.58	23/29	13.71	4.82	22/29	8.84	🔴
HSBC Global Emerging Markets Local Debt BCGBP	IA Global EM Bds - Local Cur	0.72	22/29	1.26	11.27	22/29	13.71	5.51	20/29	8.84	🔴
CT Emerging Market Local ZNI	IA Global EM Bds - Local Cur	0.97	16/29	1.26	12.77	15/29	13.71	7.87	19/29	8.84	🟡🔴
MS INVF Emerging Leaders Equity I	IA Global Emerging Mkts	-2.90	159/165	7.92	-8.20	149/153	10.07	35.66	98/134	49.17	🔴
AB Emerging Markets Growth Portfolio I	IA Global Emerging Mkts	6.13	112/165	7.92	4.49	107/153	10.07	38.82	95/134	49.17	🟡🔴
FF Sustainable Emerging Markets Equity Y Acc HUF	IA Global Emerging Mkts	2.59	136/165	7.92	-5.61	147/153	10.07	38.88	93/134	49.17	🔴
Janus Henderson Emerging Markets Opportunities I Acc	IA Global Emerging Mkts	6.14	111/165	7.92	1.72	124/153	10.07	39.38	92/134	49.17	🔴
iShares Edge MSCI Emerging Markets Minimum Volatility ETF	IA Global Emerging Mkts	5.03	120/165	7.92	5.55	100/153	10.07	39.46	90/134	49.17	🟡🔴
Liontrust Emerging Markets C Acc	IA Global Emerging Mkts	7.09	100/165	7.92	6.22	97/153	10.07	40.54	87/134	49.17	🟡🔴
Jupiter Global Emerging Markets Focus C Acc	IA Global Emerging Mkts	1.19	148/165	7.92	1.49	126/153	10.07	41.97	85/134	49.17	🔴
Jupiter Global Emerging Markets I Acc	IA Global Emerging Mkts	3.58	132/165	7.92	2.87	118/153	10.07	43.99	76/134	49.17	🔴
MGTS AFH DA Global Emerging Markets Equity R	IA Global Emerging Mkts	6.81	103/165	7.92	4.58	106/153	10.07	44.37	75/134	49.17	🟡🔴
Lazard Developing Markets C Acc	IA Global Emerging Mkts	7.35	96/165	7.92	7.77	87/153	10.07	44.70	73/134	49.17	🟡🔴
Schroder ISF QEP Global Emerging Markets A NAV	IA Global Emerging Mkts	7.48	93/165	7.92	3.21	115/153	10.07	44.92	72/134	49.17	🔴
iShares MSCI EM SRI ETF	IA Global Emerging Mkts	8.06	86/165	7.92	-3.16	145/153	10.07	47.31	69/134	49.17	🔴
Comgest Growth Emerging Markets Z Dis	IA Global Emerging Mkts	1.31	146/165	7.92	2.57	120/153	10.07	3.00	134/134	49.17	🔴
T. Rowe Price Emerging Markets Equity C	IA Global Emerging Mkts	1.83	138/165	7.92	-10.02	151/153	10.07	6.13	133/134	49.17	🔴
JSS Sustainable Equity - Systematic Emerging Markets	IA Global Emerging Mkts	7.10	99/165	7.92	-8.38	150/153	10.07	6.90	132/134	49.17	🔴

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Consistently Underperforming Funds											
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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Invesco Developing Markets Equity Z Acc	IA Global Emerging Mkts	1.50	140/165	7.92	7.50	90/153	10.07	16.01	130/134	49.17	🔴
BlackRock Emerging Markets D Acc	IA Global Emerging Mkts	0.55	149/165	7.92	-1.86	143/153	10.07	18.86	129/134	49.17	🔴
MI Polen Capital Emerging Markets Dividend Growth A Acc	IA Global Emerging Mkts	4.15	126/165	7.92	0.81	134/153	10.07	19.67	128/134	49.17	🔴
McInroy & Wood Emerging Markets	IA Global Emerging Mkts	-0.36	154/165	7.92	-7.27	148/153	10.07	21.14	127/134	49.17	🔴
JPM Emerging Markets Opportunities C NAV	IA Global Emerging Mkts	5.99	114/165	7.92	3.09	116/153	10.07	21.90	126/134	49.17	🔴
Allspring (Lux) Worldwide - Emerging Markets Equity Inc	IA Global Emerging Mkts	4.55	123/165	7.92	-10.81	153/153	10.07	24.16	124/134	49.17	🔴
Pictet Emerging Markets I	IA Global Emerging Mkts	5.77	117/165	7.92	2.95	117/153	10.07	24.88	121/134	49.17	🔴
Stewart Investors Global Emerging Markets All Cap B Acc	IA Global Emerging Mkts	-5.35	165/165	7.92	0.03	137/153	10.07	25.27	120/134	49.17	🔴
FTF Martin Currie Emerging Markets W Acc	IA Global Emerging Mkts	5.02	121/165	7.92	-4.64	146/153	10.07	25.55	119/134	49.17	🔴
abrdn SICAV I - Emerging Markets Equity X Acc	IA Global Emerging Mkts	4.53	124/165	7.92	-1.20	140/153	10.07	26.08	118/134	49.17	🔴
Candriam Sustainable Equity Emerging Markets R Acc	IA Global Emerging Mkts	7.36	95/165	7.92	-10.66	152/153	10.07	28.54	115/134	49.17	🔴
Quilter Investors Emerging Markets Equity Growth U2 Acc	IA Global Emerging Mkts	6.13	112/165	7.92	5.43	101/153	10.07	29.07	114/134	49.17	🔴
Fidelity Emerging Markets W Acc	IA Global Emerging Mkts	3.86	129/165	7.92	-1.82	142/153	10.07	29.24	113/134	49.17	🔴
Capital Group Emerging Markets Growth Fund (LUX) Zd	IA Global Emerging Mkts	4.14	127/165	7.92	4.43	108/153	10.07	30.99	111/134	49.17	🔴
Federated Hermes Global Emerging Markets Equity I Dis	IA Global Emerging Mkts	8.63	83/165	7.92	3.95	111/153	10.07	31.30	110/134	49.17	🔴
abrdn Emerging Markets Equity I Acc	IA Global Emerging Mkts	5.59	118/165	7.92	0.90	133/153	10.07	31.63	109/134	49.17	🔴
JPM Emerging Markets B Acc	IA Global Emerging Mkts	6.65	106/165	7.92	5.91	98/153	10.07	31.75	108/134	49.17	🔴
MI Polen Capital Emerging Markets Discovery A Acc	IA Global Emerging Mkts	-5.00	163/165	7.92	4.63	105/153	10.07	32.82	106/134	49.17	🔴
Alger Emerging Markets z us	IA Global Emerging Mkts	3.31	134/165	7.92	0.15	136/153	10.07	32.96	105/134	49.17	🔴
Stewart Investors Global Emerging Markets Leaders B Acc	IA Global Emerging Mkts	-3.63	160/165	7.92	-1.16	139/153	10.07	34.50	102/134	49.17	🔴
Premier Miton Global Sustainable Optimum Income C Inc	IA Global Equity Income	-6.79	56/56	9.17	-6.92	53/53	27.01	45.00	49/49	94.25	🔴
IQ EQ Defensive Equity Income C Acc	IA Global Equity Income	7.11	35/56	9.17	18.78	44/53	27.01	51.78	47/49	94.25	🔴
Morgan Stanley Global Brands Equity Income I Acc	IA Global Equity Income	4.78	46/56	9.17	17.26	47/53	27.01	56.68	46/49	94.25	🔴
Quilter Investors Global Equity Value U2 Acc	IA Global Equity Income	5.60	42/56	9.17	20.86	38/53	27.01	66.16	45/49	94.25	🔴
IFSL Evenlode Global Income B Acc	IA Global Equity Income	4.51	47/56	9.17	17.40	46/53	27.01	67.39	44/49	94.25	🔴
Mirabaud Sustainable Global Dividend N Cap	IA Global Equity Income	3.00	52/56	9.17	15.18	50/53	27.01	67.75	43/49	94.25	🔴
WS Chawton Global Equity Income B Acc	IA Global Equity Income	2.58	54/56	9.17	25.26	31/53	27.01	72.17	41/49	94.25	🔴
BlackRock Global Income D Acc	IA Global Equity Income	5.12	44/56	9.17	19.98	41/53	27.01	73.39	39/49	94.25	🔴
Sarasin Global Higher Dividend P Acc	IA Global Equity Income	7.19	34/56	9.17	12.18	51/53	27.01	74.00	38/49	94.25	🔴
Janus Henderson Global Equity Income I Inc	IA Global Equity Income	6.90	36/56	9.17	25.47	29/53	27.01	76.69	36/49	94.25	🟡🔴
Nuveen Global Dividend Growth P	IA Global Equity Income	5.68	40/56	9.17	24.07	32/53	27.01	78.31	35/49	94.25	🟡🔴
IQ EQ Global Equity Income B Acc	IA Global Equity Income	8.65	29/56	9.17	25.64	28/53	27.01	82.13	32/49	94.25	🟡🔴
CT Global Equity Income ZNI	IA Global Equity Income	5.66	41/56	9.17	21.13	37/53	27.01	82.14	31/49	94.25	🟡🔴
SJP Global Equity L Acc	IA Global Equity Income	6.81	37/56	9.17	25.35	30/53	27.01	84.97	29/49	94.25	🟡🔴
Baillie Gifford Global Income Growth B Inc	IA Global Equity Income	3.38	51/56	9.17	20.04	40/53	27.01	85.90	27/49	94.25	🔴
Barclays GlobalAccess Global Equity Income M Dis	IA Global Equity Income	1.62	55/56	9.17	20.20	39/53	27.01	87.19	25/49	94.25	🔴
BNY Mellon International Bond Inst W Acc	IA Global Government Bd	-0.45	12/18	0.42	-8.74	10/16	-6.17	-19.35	9/15	-14.18	🟡🔴
iShares Global AAA-AA Government Bond ETF	IA Global Government Bd	-0.78	14/18	0.42	-9.96	13/16	-6.17	-19.17	8/15	-14.18	🔴
Janus Henderson Inst Overseas Bond A Inc	IA Global Government Bd	-1.18	15/18	0.42	-11.00	14/16	-6.17	-22.15	15/15	-14.18	🔴
iShares Overseas Government Bond Index (UK) D Acc	IA Global Government Bd	-0.15	10/18	0.42	-8.42	9/16	-6.17	-22.00	13/15	-14.18	🔴
Barings Global Bond I Inc NAV	IA Global Government Bd	-1.75	17/18	0.42	-11.04	15/16	-6.17	-20.69	10/15	-14.18	🔴
T. Rowe Price Global High Yield Bond A	IA Global High Yield Bond	4.24	24/27	5.58	13.36	20/26	15.36	25.13	23/25	32.41	🔴
Robeco High Yield Bonds 0FH	IA Global High Yield Bond	3.30	27/27	5.58	8.78	26/26	15.36	25.94	22/25	32.41	🔴
GS Global High Yield Portfolio R Acc	IA Global High Yield Bond	4.95	18/27	5.58	13.83	18/26	15.36	27.56	18/25	32.41	🟡🔴

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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Mirabaud Sustainable Global High Yield Bonds N Cap	IA Global High Yield Bond	3.88	25/27	5.58	13.65	19/26	15.36	30.22	15/25	32.41	⚠
abrdn Global Inflation-Linked Bond Tracker B Acc	IA Global Inflation Linked Bd	2.09	9/16	2.05	-13.26	11/16	-6.24	4.76	9/16	5.16	⚠⚠
AXA World Funds Global Inflation Bonds F Cap	IA Global Inflation Linked Bd	-1.39	15/16	2.05	-16.95	15/16	-6.24	-11.57	16/16	5.16	⚠
Schroder ISF Global Inflation Linked Bond Z Dis NAV QV	IA Global Inflation Linked Bd	-1.77	16/16	2.05	-18.10	16/16	-6.24	-11.12	15/16	5.16	⚠
iShares Global Inflation Linked Government Bond ETF	IA Global Inflation Linked Bd	0.09	13/16	2.05	-13.66	14/16	-6.24	-4.45	14/16	5.16	⚠
Xtrackers II Global Inflation-Linked Bond ETF 5C	IA Global Inflation Linked Bd	0.14	12/16	2.05	-13.50	13/16	-6.24	-4.32	13/16	5.16	⚠
abrdn Global Inflation Linked Bond Institutional Acc	IA Global Inflation Linked Bd	1.99	10/16	2.05	-13.31	12/16	-6.24	3.61	11/16	5.16	⚠⚠
CT Global Bond ZNI	IA Global Mixed Bond	-0.21	76/81	2.98	-13.74	77/77	4.23	-26.18	63/63	2.24	⚠
Lazard Global Sustainable Fixed Income B Dis	IA Global Mixed Bond	0.81	69/81	2.98	-8.04	70/77	4.23	-18.80	62/63	2.24	⚠
T. Rowe Price Global Aggregate Bond A	IA Global Mixed Bond	0.38	73/81	2.98	-10.26	74/77	4.23	-18.28	61/63	2.24	⚠
FTF Templeton Global Total Return Bond WH3 Acc	IA Global Mixed Bond	-1.65	81/81	2.98	-10.47	75/77	4.23	-16.79	60/63	2.24	⚠
LO Global Climate Bond (USD) MA	IA Global Mixed Bond	0.61	72/81	2.98	-5.85	67/77	4.23	-15.79	59/63	2.24	⚠
Amundi Global Aggregate Green Bond C	IA Global Mixed Bond	0.84	67/81	2.98	-5.89	68/77	4.23	-15.55	58/63	2.24	⚠
Vanguard Global Aggregate Bond ETF Hedged Acc	IA Global Mixed Bond	1.28	62/81	2.98	-4.59	65/77	4.23	-13.92	57/63	2.24	⚠
SSGA SPDR Bloomberg Global Aggregate Bd ETF	IA Global Mixed Bond	1.12	64/81	2.98	-4.54	64/77	4.23	-13.68	56/63	2.24	⚠
iShares Core Global Aggregate Bond ETF	IA Global Mixed Bond	1.17	63/81	2.98	-4.32	63/77	4.23	-13.39	55/63	2.24	⚠
Wellington Global Bond N U Acc	IA Global Mixed Bond	1.08	66/81	2.98	-4.84	66/77	4.23	-13.36	54/63	2.24	⚠
Capital Group Global Bond Z	IA Global Mixed Bond	1.10	65/81	2.98	-3.64	61/77	4.23	-12.35	53/63	2.24	⚠
Natixis Loomis Sayles Global Opportunistic Bond R	IA Global Mixed Bond	-0.59	78/81	2.98	-8.69	72/77	4.23	-12.17	52/63	2.24	⚠
M&G Global Macro Bond I Acc	IA Global Mixed Bond	-0.22	77/81	2.98	-6.42	69/77	4.23	-11.53	51/63	2.24	⚠
VT Avastra Global Fixed Income Acc	IA Global Mixed Bond	0.36	74/81	2.98	-8.20	71/77	4.23	-10.59	50/63	2.24	⚠
New Capital Wealthy Nations Bond N Inc	IA Global Mixed Bond	2.20	51/81	2.98	0.38	53/77	4.23	-10.47	49/63	2.24	⚠
GS Global Fixed Income Portfolio R Acc	IA Global Mixed Bond	1.78	57/81	2.98	-3.54	60/77	4.23	-8.89	48/63	2.24	⚠
Vanguard Global Bond Index Hedged Acc	IA Global Mixed Bond	2.28	49/81	2.98	2.74	48/77	4.23	-8.84	47/63	2.24	⚠⚠
NB Global Bond I	IA Global Mixed Bond	1.60	60/81	2.98	-2.34	58/77	4.23	-8.18	46/63	2.24	⚠
PGIM Global Total Return Bond I Acc	IA Global Mixed Bond	2.47	47/81	2.98	-1.14	56/77	4.23	-7.73	45/63	2.24	⚠⚠
Pimco GIS Euro Credit Institutional	IA Global Mixed Bond	2.27	50/81	2.98	-2.68	59/77	4.23	-5.24	44/63	2.24	⚠
Pimco GIS Global Bond E Inc	IA Global Mixed Bond	2.41	48/81	2.98	3.74	43/77	4.23	-3.61	40/63	2.24	⚠⚠
FTGF Brandywine Global Opportunistic Fixed Income	IA Global Mixed Bond	-1.16	80/81	2.98	-9.88	73/77	4.23	-2.82	39/63	2.24	⚠
WS Canlife Global Macro Bond C Acc	IA Global Mixed Bond	2.08	53/81	2.98	-0.82	55/77	4.23	-2.79	38/63	2.24	⚠⚠
Wellington Global Impact Bond N U Acc	IA Global Mixed Bond	2.72	42/81	2.98	5.04	39/77	4.23	-2.41	36/63	2.24	⚠⚠
IFSL Marlborough Global Bond P Inc	IA Global Mixed Bond	0.82	68/81	2.98	-0.23	54/77	4.23	-1.20	34/63	2.24	⚠
Candriam Bonds Total Return C Cap	IA Global Mixed Bond	-0.14	75/81	2.98	3.60	45/77	4.23	-1.06	33/63	2.24	⚠
iShares Euro Government Bond 20yr Target Duration ETF	IA Government Bond	-8.98	34/35	-0.46	-33.28	32/33	-8.03	-45.29	33/33	-15.12	⚠
Xtrackers II Eurozone Government Bond 25+ ETF 1C	IA Government Bond	-9.14	35/35	-0.46	-35.69	33/33	-8.03	-44.83	32/33	-15.12	⚠
iShares Euro Government Bond 15-30yr ETF	IA Government Bond	-5.34	33/35	-0.46	-26.54	31/33	-8.03	-36.61	31/33	-15.12	⚠
Xtrackers II Eurozone Government Bond 15-30 ETF 1C	IA Government Bond	-5.24	32/35	-0.46	-26.20	30/33	-8.03	-36.03	30/33	-15.12	⚠
SPDR Bloomberg 10+ Year Euro Government Bond ETF	IA Government Bond	-4.36	31/35	-0.46	-22.98	29/33	-8.03	-33.72	29/33	-15.12	⚠
iShares Euro Government Bond 10-15yr ETF	IA Government Bond	-1.66	30/35	-0.46	-13.14	28/33	-8.03	-22.79	28/33	-15.12	⚠
iShares Euro Government Bond 7-10yr ETF	IA Government Bond	-0.62	25/35	-0.46	-9.13	27/33	-8.03	-18.99	27/33	-15.12	⚠
SPDR Bloomberg Euro Government Bond ETF Uh	IA Government Bond	-0.37	20/35	-0.46	-9.02	26/33	-8.03	-18.87	26/33	-15.12	⚠
iShares Core Euro Government Bond ETF	IA Government Bond	-0.37	20/35	-0.46	-8.92	24/33	-8.03	-18.67	25/33	-15.12	⚠
Vanguard Euro Government Bond Index Investor	IA Government Bond	-0.55	24/35	-0.46	-8.75	22/33	-8.03	-18.55	24/33	-15.12	⚠⚠
JPM BetaBuilders Govt Bond ETF Acc	IA Government Bond	-0.39	22/35	-0.46	-8.94	25/33	-8.03	-18.36	23/33	-15.12	⚠

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Consistently Underperforming Funds											
Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Invesco Euro Government Bond ETF dist	IA Government Bond	-0.29	19/35	-0.46	-8.89	23/33	-8.03	-18.28	22/33	-15.12	🔴🔴
Invesco Euro Government Bond 7-10 Year ETF dist	IA Government Bond	-0.46	23/35	-0.46	-8.74	21/33	-8.03	-18.01	21/33	-15.12	🔴🔴
Vanguard Eurozone Government Bond ETF NAV	IA Government Bond	-0.25	18/35	-0.46	-8.59	20/33	-8.03	-17.90	20/33	-15.12	🔴🔴
iShares \$ Treasury Bond 20 + yr ETFs	IA Government Bond	-0.27	25/29	1.59	-23.34	25/25	1.68	-38.85	23/23	-10.85	🔴
SPDR Bloomberg 10+ Year U.S. Treasury Bond ETF	IA Government Bond	0.52	23/29	1.59	-20.44	23/25	1.68	-36.16	22/23	-10.85	🔴
SPDR Bloomberg 7-10 Year U.S. Treasury Bond ETF	IA Government Bond	2.57	16/29	1.59	-3.76	22/25	1.68	-18.98	21/23	-10.85	🔴
Amundi US Treasury Bond 7-10Y	IA Government Bond	2.58	15/29	1.59	-3.60	21/25	1.68	-18.76	20/23	-10.85	🔴
JPM BetaBuilders US Treasury Bond ETF Acc	IA Government Bond	2.44	21/29	1.59	-1.22	17/25	1.68	-16.66	18/23	-10.85	🔴
SPDR Bloomberg U.S. Treasury Bond ETF	IA Government Bond	2.50	18/29	1.59	-0.60	16/25	1.68	-15.99	17/23	-10.85	🔴🔴
iShares \$ Treasury Bond ETF Dis	IA Government Bond	2.53	17/29	1.59	-0.40	13/25	1.68	-15.88	16/23	-10.85	🔴🔴
Vanguard US Government Bond Index Investor	IA Government Bond	2.48	20/29	1.59	-0.41	14/25	1.68	-14.98	15/23	-10.85	🔴🔴
Vanguard Treasury Bond ETF NAV	IA Government Bond	2.50	18/29	1.59	-0.47	15/25	1.68	-14.91	14/23	-10.85	🔴🔴
Fidelity Sustainable Health Care A	IA Healthcare	-6.12	13/19	-5.25	1.11	12/18	1.51	42.38	9/15	50.4	🔴🔴
Polar Capital Healthcare Discovery I Acc	IA Healthcare	-17.95	18/19	-5.25	-12.16	16/18	1.51	34.13	12/15	50.4	🔴
Wellington Global Health Care Equity N U Acc	IA Healthcare	-7.44	17/19	-5.25	2.11	11/18	1.51	37.63	10/15	50.4	🔴
T. Rowe Price European High Yield Bond Q	IA High Yield Bond	2.01	11/11	4.71	8.36	11/11	13.89	26.27	9/11	29.9	🔴
Pimco Euro Short-Term High Yield Corp Bd Index Source ETF	IA High Yield Bond	4.75	7/11	4.71	12.67	7/11	13.89	26.56	8/11	29.9	🔴🔴
SPDR Bloomberg Euro High Yield Bond ETF	IA High Yield Bond	4.82	6/11	4.71	12.24	9/11	13.89	28.49	6/11	29.9	🔴
iMGP US High Yield C	IA High Yield Bond	3.78	19/20	5.46	10.61	15/17	14.93	25.88	15/16	32.86	🔴
JPM India C Acc NAV	IA India/Indian Subcontinent	0.83	16/25	2.02	14.48	18/24	22.83	86.99	20/22	117.92	🔴
BlackRock GF India D4	IA India/Indian Subcontinent	-4.24	25/25	2.02	9.03	22/24	22.83	90.37	19/22	117.92	🔴
Schroder ISF Indian Equity C Acc NAV	IA India/Indian Subcontinent	2.36	15/25	2.02	22.36	13/24	22.83	106.16	17/22	117.92	🔴
Stewart Investors Indian Subcontinent All Cap B Acc	IA India/Indian Subcontinent	-1.67	23/25	2.02	21.57	15/24	22.83	110.52	14/22	117.92	🔴
FP Foresight UK Infrastructure Income A Acc	IA Infrastructure	1.16	31/36	8.69	-19.07	27/29	4.85	14.41	25/25	47.97	🔴
ARC TIME UK Infrastructure Income II C Acc	IA Infrastructure	1.79	30/36	8.69	-15.07	26/29	4.85	15.94	24/25	47.97	🔴
VT Gravis Clean Energy Income C Acc	IA Infrastructure	-1.58	36/36	8.69	-28.51	29/29	4.85	21.71	23/25	47.97	🔴
FP Foresight Global Real Infrastructure A Acc	IA Infrastructure	6.82	23/36	8.69	-19.09	28/29	4.85	23.56	22/25	47.97	🔴
VT Gravis UK Infrastructure Income C Acc	IA Infrastructure	2.48	29/36	8.69	-14.59	25/29	4.85	24.34	21/25	47.97	🔴
iShares Emerging Market Infrastructure ETF	IA Infrastructure	-0.74	34/36	8.69	8.51	15/29	4.85	25.91	20/25	47.97	🔴
Fidante PATRIZIA Low Carbon Core Infrastructure R	IA Infrastructure	7.10	22/36	8.69	6.05	19/29	4.85	33.00	19/25	47.97	🔴
VT RM Alternative Income Retail Acc	IA Infrastructure	3.89	28/36	8.69	-9.50	24/29	4.85	39.16	18/25	47.97	🔴
Schroder Digital Infrastructure Z Acc	IA Infrastructure	7.23	21/36	8.69	-8.84	23/29	4.85	40.72	17/25	47.97	🔴
FTF Martin Currie Japan Equity W Acc	IA Japan	-3.51	88/94	2.27	-21.96	91/92	21.08	-14.84	85/85	55.96	🔴
Baillie Gifford Japanese Smaller Companies B Acc	IA Japan	-5.52	91/94	2.27	-22.56	92/92	21.08	-13.69	83/85	55.96	🔴
Nomura Japan High Conviction I	IA Japan	-10.90	94/94	2.27	-13.99	90/92	21.08	2.24	82/85	55.96	🔴
abrdn SICAV Japanese Smaller Companies Sust Equity	IA Japan	-0.28	79/94	2.27	1.02	84/92	21.08	6.31	81/85	55.96	🔴
GAM Star Japan Leaders Ordn Acc JPY	IA Japan	-7.52	92/94	2.27	-5.10	88/92	21.08	9.77	80/85	55.96	🔴
Comgest Growth Japan Z Acc	IA Japan	-2.87	86/94	2.27	-0.09	86/92	21.08	15.58	79/85	55.96	🔴
abrdn SICAV I - Japanese Sustainable Equity X Acc	IA Japan	0.56	70/94	2.27	10.96	72/92	21.08	26.64	75/85	55.96	🔴
abrdn Japanese Equity I Acc	IA Japan	1.54	58/94	2.27	11.33	70/92	21.08	27.84	73/85	55.96	🔴
Invesco Japanese Smaller Companies (UK) Z Acc	IA Japan	-0.69	82/94	2.27	-1.55	87/92	21.08	30.07	72/85	55.96	🔴
GAM Japan Equity R JPY	IA Japan	-4.14	89/94	2.27	1.69	83/92	21.08	30.72	71/85	55.96	🔴
Invesco Japanese Equity Advantage A Acc JPY	IA Japan	-0.04	77/94	2.27	4.16	81/92	21.08	31.67	70/85	55.96	🔴
Baillie Gifford Japanese Income Growth B Inc	IA Japan	0.77	66/94	2.27	7.42	76/92	21.08	41.13	65/85	55.96	🔴

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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
AXA Framlington Japan Z Inc	IA Japan	2.00	49/94	2.27	13.02	67/92	21.08	46.46	63/85	55.96	🔴🔴
Capital Group Japan Equity Fund (LUX) Z	IA Japan	-1.32	84/94	2.27	10.71	73/92	21.08	47.84	60/85	55.96	🔴
Fidelity Japan W Acc	IA Japan	-1.24	83/94	2.27	5.86	79/92	21.08	48.87	59/85	55.96	🔴
New Capital Japan Equity Ord Acc JPY	IA Japan	-7.96	93/94	2.27	9.84	74/92	21.08	50.67	55/85	55.96	🔴
Allianz Japan Equity A NAV	IA Japan	-0.53	81/94	2.27	19.69	56/92	21.08	52.11	52/85	55.96	🔴
GS Japan Equity Portfolio Base Snap	IA Japan	0.20	73/94	2.27	17.51	63/92	21.08	52.60	51/85	55.96	🔴
iShares MSCI Japan ESG Enhanced ETF	IA Japan	-0.33	80/94	2.27	20.69	51/92	21.08	54.52	47/85	55.96	🔴
Xtrackers MSCI Japan Screened ETF 1D JPY	IA Japan	0.04	76/94	2.27	22.40	48/92	21.08	54.81	46/85	55.96	🔴
abrdn Latin American Equity I Acc	IA Latin America	-14.84	7/8	-11.62	-3.50	8/8	4.52	43.55	7/8	59.19	🔴
BlackRock GF Latin American A2	IA Latin America	-15.81	8/8	-11.62	1.22	7/8	4.52	45.34	6/8	59.19	🔴
Pictet Bonds I	IA Mixed Bond	0.41	10/12	0.48	-9.50	10/12	-6.21	-18.00	9/11	-13.98	🔴
iShares Euro Aggregate Bond ETF	IA Mixed Bond	0.61	8/12	0.48	-6.10	8/12	-6.21	-15.45	7/11	-13.98	🔴🔴
Pimco GIS Euro Long Average Duration Investor	IA Mixed Bond	-8.08	12/12	0.48	-30.62	12/12	-6.21	-41.77	11/11	-13.98	🔴
CT European Bond ZNI	IA Mixed Bond	0.22	11/12	0.48	-10.10	11/12	-6.21	-18.63	10/11	-13.98	🔴
MFS Meridian US Total Return Bond A1	IA Mixed Bond	2.63	16/18	3.58	0.84	13/17	5.43	-4.74	9/16	-0.12	🔴
MFS Meridian US Government Bond A2	IA Mixed Bond	2.26	18/18	3.58	-1.86	17/17	5.43	-15.56	16/16	-0.12	🔴
iShares US Aggregate Bond ETF	IA Mixed Bond	2.79	14/18	3.58	1.06	12/17	5.43	-10.04	15/16	-0.12	🔴
SPDR Bloomberg U.S. Aggregate Bond ETF	IA Mixed Bond	2.88	12/18	3.58	1.09	11/17	5.43	-9.86	14/16	-0.12	🔴
T. Rowe Price US Aggregate Bond A	IA Mixed Bond	2.99	10/18	3.58	-0.08	16/17	5.43	-9.24	13/16	-0.12	🔴
GS US Fixed Income Portfolio R Acc	IA Mixed Bond	2.93	11/18	3.58	0.84	13/17	5.43	-6.72	12/16	-0.12	🔴
CT Dollar Bond ZNI	IA Mixed Bond	2.83	13/18	3.58	2.57	9/17	5.43	-5.45	10/16	-0.12	🔴🔴
Vanguard LifeStrategy 20% Equity A Gross	IA Mixed Inv 0-35% Shs	3.82	58/71	4.96	-1.42	65/68	5.21	8.13	56/57	22.07	🔴
AXA Defensive Distribution Z Gr Acc	IA Mixed Inv 0-35% Shs	1.79	71/71	4.96	-9.04	68/68	5.21	8.61	55/57	22.07	🔴
7IM AAP Cautious C Acc	IA Mixed Inv 0-35% Shs	3.46	60/71	4.96	-0.30	61/68	5.21	9.52	54/57	22.07	🔴
True Potential 7IM Defensive A Acc	IA Mixed Inv 0-35% Shs	3.22	63/71	4.96	-0.89	63/68	5.21	9.63	53/57	22.07	🔴
Sarasin IE Multi Asset - Defensive (GBP) P Acc	IA Mixed Inv 0-35% Shs	4.24	49/71	4.96	1.46	58/68	5.21	11.30	52/57	22.07	🔴
Wesleyan Low Risk Reward Growth X Acc	IA Mixed Inv 0-35% Shs	3.33	62/71	4.96	-0.93	64/68	5.21	12.73	51/57	22.07	🔴
CT Managed Bond Focused Z Acc	IA Mixed Inv 0-35% Shs	4.05	54/71	4.96	1.79	56/68	5.21	13.15	50/57	22.07	🔴
Barclays Multi-Asset Defensive B Acc	IA Mixed Inv 0-35% Shs	3.93	57/71	4.96	4.76	43/68	5.21	14.51	48/57	22.07	🔴
True Potential SEI Defensive A Inc	IA Mixed Inv 0-35% Shs	4.50	42/71	4.96	5.50	36/68	5.21	15.53	47/57	22.07	🔴
Prima Cautious A Acc	IA Mixed Inv 0-35% Shs	2.38	70/71	4.96	5.00	42/68	5.21	17.51	43/57	22.07	🔴
WS Canlife Portfolio III C Acc	IA Mixed Inv 0-35% Shs	3.44	61/71	4.96	2.70	51/68	5.21	18.07	41/57	22.07	🔴
BlackRock Consensus 35 D	IA Mixed Inv 0-35% Shs	4.71	40/71	4.96	3.48	47/68	5.21	18.24	40/57	22.07	🔴🔴
SVS Brown Shipley Cautious I Acc	IA Mixed Inv 0-35% Shs	4.42	44/71	4.96	4.10	44/68	5.21	18.72	39/57	22.07	🔴🔴
Janus Henderson Multi-Manager Diversified I Inc	IA Mixed Inv 0-35% Shs	4.35	45/71	4.96	2.55	53/68	5.21	18.95	38/57	22.07	🔴
True Potential 7IM Cautious A Acc	IA Mixed Inv 0-35% Shs	4.22	51/71	4.96	2.57	52/68	5.21	19.02	37/57	22.07	🔴
TM Brunson Cautious Growth C	IA Mixed Inv 0-35% Shs	3.96	56/71	4.96	3.28	48/68	5.21	19.87	34/57	22.07	🔴
Quilter Investors Cirilium Conservative Portfolio R Acc	IA Mixed Inv 0-35% Shs	2.83	65/71	4.96	-0.54	62/68	5.21	21.56	29/57	22.07	🔴
BlackRock ACS Lifepath 2022-2024 X1	IA Mixed Inv 20-60% Shs	4.71	133/186	5.72	1.09	161/171	8.99	35.51	99/153	39.16	🔴
Janus Henderson Multi-Manager Income & Growth I Inc	IA Mixed Inv 20-60% Shs	4.65	135/186	5.72	7.67	114/171	8.99	35.61	98/153	39.16	🔴🔴
M&G Climate Aware Multi Asset R Acc	IA Mixed Inv 20-60% Shs	4.22	151/186	5.72	1.68	160/171	8.99	36.03	94/153	39.16	🔴
Janus Henderson Multi-Manager Distribution I Inc	IA Mixed Inv 20-60% Shs	4.62	138/186	5.72	7.51	115/171	8.99	36.09	93/153	39.16	🔴🔴
EF New Horizon Balanced Income & Growth B Inc	IA Mixed Inv 20-60% Shs	4.40	145/186	5.72	8.10	103/171	8.99	36.32	92/153	39.16	🔴
IFSL atomos Cautious A Inc	IA Mixed Inv 20-60% Shs	5.52	99/186	5.72	8.14	98/171	8.99	36.82	89/153	39.16	🔴🔴

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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
MGTS Future Money Real Growth R Acc	IA Mixed Inv 20-60% Shs	5.55	95/186	5.72	8.85	94/171	8.99	37.69	84/153	39.16	🔴🔴
7IM Balanced C Acc	IA Mixed Inv 20-60% Shs	3.92	162/186	5.72	8.09	104/171	8.99	38.02	82/153	39.16	🔴
M&G Episode Income I Acc	IA Mixed Inv 20-60% Shs	5.54	96/186	5.72	6.26	135/171	8.99	38.17	81/153	39.16	🔴
SVS Brown Shipley Income I Acc	IA Mixed Inv 20-60% Shs	5.14	113/186	5.72	7.24	119/171	8.99	38.47	80/153	39.16	🔴🔴
Quilter Investors Cirilium Balanced Portfolio R Acc	IA Mixed Inv 20-60% Shs	4.15	155/186	5.72	4.90	145/171	8.99	38.85	78/153	39.16	🔴
CT MM Navigator Cautious C Acc	IA Mixed Inv 20-60% Shs	4.87	128/186	5.72	6.76	125/171	8.99	38.95	77/153	39.16	🔴🔴
SJP Global Absolute Return L Acc	IA Mixed Inv 20-60% Shs	4.16	154/186	5.72	6.23	138/171	8.99	8.78	153/153	39.16	🔴
EF 8AM Cautious A	IA Mixed Inv 20-60% Shs	5.10	115/186	5.72	1.07	162/171	8.99	10.69	152/153	39.16	🔴
DMS Stirling House Balanced Ret Acc	IA Mixed Inv 20-60% Shs	2.81	176/186	5.72	-2.99	168/171	8.99	10.74	151/153	39.16	🔴
Sarasin Multi Asset - Strategic P Acc	IA Mixed Inv 20-60% Shs	3.02	175/186	5.72	-3.33	169/171	8.99	14.94	150/153	39.16	🔴
7IM AAP Moderately Cautious C Acc	IA Mixed Inv 20-60% Shs	4.35	146/186	5.72	3.02	157/171	8.99	17.48	148/153	39.16	🔴
Liontrust MA Explorer Income 45 S Inc	IA Mixed Inv 20-60% Shs	5.53	97/186	5.72	3.63	153/171	8.99	18.03	147/153	39.16	🔴
7IM Moderately Cautious C Acc	IA Mixed Inv 20-60% Shs	3.56	166/186	5.72	3.26	155/171	8.99	19.26	146/153	39.16	🔴
Volare Phoenix B Acc	IA Mixed Inv 20-60% Shs	2.40	182/186	5.72	-2.90	167/171	8.99	19.89	145/153	39.16	🔴
Coutts Managed Cautious 1 Acc	IA Mixed Inv 20-60% Shs	5.34	108/186	5.72	6.70	126/171	8.99	21.31	144/153	39.16	🔴
Liontrust Sustainable Future Defensive Managed 2 Inc	IA Mixed Inv 20-60% Shs	1.44	185/186	5.72	-0.62	164/171	8.99	21.56	142/153	39.16	🔴
VT Tatton Blended Defensive Retail Acc	IA Mixed Inv 20-60% Shs	4.80	131/186	5.72	6.24	136/171	8.99	21.61	141/153	39.16	🔴
Virgin Money Growth 1	IA Mixed Inv 20-60% Shs	5.26	110/186	5.72	7.32	117/171	8.99	24.34	140/153	39.16	🔴
Fidelity Multi Asset Balanced Income W Inc	IA Mixed Inv 20-60% Shs	5.41	102/186	5.72	5.19	143/171	8.99	24.68	139/153	39.16	🔴
Volare Cautious A Acc	IA Mixed Inv 20-60% Shs	3.69	165/186	5.72	7.30	118/171	8.99	25.44	138/153	39.16	🔴
Vanguard LifeStrategy 40% Equity A Shares Acc	IA Mixed Inv 20-60% Shs	4.82	130/186	5.72	4.43	147/171	8.99	25.87	137/153	39.16	🔴
MGTS Future Money Real Value R Acc	IA Mixed Inv 20-60% Shs	4.08	156/186	5.72	6.49	131/171	8.99	26.26	135/153	39.16	🔴
BNY Mellon Global Multi-Strategy Inst W Acc	IA Mixed Inv 20-60% Shs	3.98	160/186	5.72	2.78	158/171	8.99	26.30	134/153	39.16	🔴
Aegon Ethical Cautious Managed B Acc	IA Mixed Inv 20-60% Shs	4.21	152/186	5.72	3.90	149/171	8.99	26.47	133/153	39.16	🔴
Charles Stanley Multi Asset Cautious A Acc	IA Mixed Inv 20-60% Shs	4.08	156/186	5.72	6.48	132/171	8.99	27.38	132/153	39.16	🔴
WS Ruffer Total Return C Acc	IA Mixed Inv 20-60% Shs	4.61	139/186	5.72	-2.49	166/171	8.99	27.47	131/153	39.16	🔴
7IM Sustainable Balance C Acc	IA Mixed Inv 20-60% Shs	3.33	170/186	5.72	2.34	159/171	8.99	28.13	130/153	39.16	🔴
AXA Lifetime Distribution Z Acc	IA Mixed Inv 20-60% Shs	2.63	180/186	5.72	-7.78	171/171	8.99	28.49	129/153	39.16	🔴
True Potential UBS Cautious	IA Mixed Inv 20-60% Shs	5.58	94/186	5.72	7.96	107/171	8.99	28.72	128/153	39.16	🔴
Vanguard Target Retirement 2015 A Acc	IA Mixed Inv 20-60% Shs	5.25	111/186	5.72	8.12	100/171	8.99	28.75	127/153	39.16	🔴
AXA Ethical Distribution Z Acc	IA Mixed Inv 20-60% Shs	3.07	174/186	5.72	-6.40	170/171	8.99	29.06	126/153	39.16	🔴
IFSL atomos Defensive A Inc	IA Mixed Inv 20-60% Shs	5.07	117/186	5.72	5.37	141/171	8.99	29.13	125/153	39.16	🔴
Fidelity Multi Asset Allocator Strategic W Acc	IA Mixed Inv 20-60% Shs	5.41	102/186	5.72	8.08	105/171	8.99	29.55	124/153	39.16	🔴
CT Managed Equity & Bond Z Acc	IA Mixed Inv 20-60% Shs	4.42	143/186	5.72	7.18	121/171	8.99	30.57	122/153	39.16	🔴
Aviva Inv Multi-asset Income 2	IA Mixed Inv 20-60% Shs	5.53	97/186	5.72	3.74	151/171	8.99	30.93	119/153	39.16	🔴
WS Canlife Portfolio IV C Acc	IA Mixed Inv 20-60% Shs	3.75	163/186	5.72	6.24	136/171	8.99	32.37	116/153	39.16	🔴
Barclays Multi-Asset Cautious B Acc	IA Mixed Inv 20-60% Shs	4.19	153/186	5.72	9.04	89/171	8.99	33.06	112/153	39.16	🔴
VT Greystone Cautious Managed R Acc	IA Mixed Inv 20-60% Shs	5.22	112/186	5.72	7.95	108/171	8.99	33.16	111/153	39.16	🔴🔴
VT Sinfonia Cautious Managed Portfolio A Acc	IA Mixed Inv 20-60% Shs	5.41	102/186	5.72	8.91	93/171	8.99	33.74	109/153	39.16	🔴🔴
Discovery Cautious C Acc	IA Mixed Inv 20-60% Shs	5.14	113/186	5.72	7.95	108/171	8.99	33.92	107/153	39.16	🔴🔴
7IM AAP Balanced C Acc	IA Mixed Inv 20-60% Shs	5.00	120/186	5.72	7.79	113/171	8.99	34.04	106/153	39.16	🔴🔴
True Potential 7IM Balanced A Acc	IA Mixed Inv 20-60% Shs	5.05	118/186	5.72	6.70	126/171	8.99	34.66	104/153	39.16	🔴🔴
AXA Global Distribution Z Acc	IA Mixed Inv 20-60% Shs	2.69	178/186	5.72	0.80	163/171	8.99	34.82	103/153	39.16	🔴
WS IM Balanced Portfolio A Inc	IA Mixed Inv 20-60% Shs	5.02	119/186	5.72	4.09	148/171	8.99	35.22	101/153	39.16	🔴

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Consistently Underperforming Funds											
Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
abrdn Dynamic Distribution Inst Acc	IA Mixed Inv 20-60% Shs	4.75	132/186	5.72	9.01	91/171	8.99	35.23	100/153	39.16	🔴🔴
Quilter Investors Cirilium Moderate Portfolio R Acc	IA Mixed Inv 40-85% Shs	5.43	163/230	6.25	8.84	161/209	13.28	55.37	98/187	57.4	🔴
CT Managed Equity Focused Z Acc	IA Mixed Inv 40-85% Shs	4.80	183/230	6.25	12.15	123/209	13.28	56.30	95/187	57.4	🔴
Aegon Sustainable Diversified Growth B Acc	IA Mixed Inv 40-85% Shs	4.70	190/230	6.25	-6.91	209/209	13.28	24.50	187/187	57.4	🔴
Sarasin IE Multi Asset Target Return P Acc	IA Mixed Inv 40-85% Shs	3.95	197/230	6.25	6.71	182/209	13.28	24.94	186/187	57.4	🔴
DMS Stirling House Growth Ret Acc	IA Mixed Inv 40-85% Shs	3.59	207/230	6.25	2.27	200/209	13.28	26.46	185/187	57.4	🔴
Verus Responsible Balanced A Acc	IA Mixed Inv 40-85% Shs	2.88	214/230	6.25	5.98	187/209	13.28	28.27	183/187	57.4	🔴
VT EPIC Multi Asset Growth I Acc	IA Mixed Inv 40-85% Shs	4.22	193/230	6.25	12.83	116/209	13.28	28.46	182/187	57.4	🔴
IFSL James Hambro Rires	IA Mixed Inv 40-85% Shs	2.56	216/230	6.25	6.18	185/209	13.28	29.42	181/187	57.4	🔴
Liontrust Sustainable Future Cautious Managed 2 Inc	IA Mixed Inv 40-85% Shs	1.40	221/230	6.25	1.74	204/209	13.28	30.66	180/187	57.4	🔴
Sarasin IE Multi Asset - Dynamic (GBP) P Acc	IA Mixed Inv 40-85% Shs	3.75	201/230	6.25	4.20	194/209	13.28	31.55	179/187	57.4	🔴
Volare Balanced A Acc	IA Mixed Inv 40-85% Shs	3.68	203/230	6.25	8.65	164/209	13.28	35.69	175/187	57.4	🔴
CFP Castlefield Thoughtful Portfolio Growth G Inc	IA Mixed Inv 40-85% Shs	2.05	219/230	6.25	-0.82	207/209	13.28	35.79	174/187	57.4	🔴
Prima Balanced A Acc	IA Mixed Inv 40-85% Shs	3.06	211/230	6.25	7.79	173/209	13.28	36.06	173/187	57.4	🔴
Fidelity Multi Asset Income & Growth W Inc	IA Mixed Inv 40-85% Shs	5.82	142/230	6.25	9.27	156/209	13.28	36.11	172/187	57.4	🔴
Quilter Cheviot Climate Assets Balanced B Acc	IA Mixed Inv 40-85% Shs	0.04	225/230	6.25	3.56	198/209	13.28	36.53	171/187	57.4	🔴
VT Evelyn Global Dynamic A Acc	IA Mixed Inv 40-85% Shs	5.04	175/230	6.25	1.46	205/209	13.28	37.56	170/187	57.4	🔴
Charles Stanley Multi Asset Moderate A Acc	IA Mixed Inv 40-85% Shs	5.04	175/230	6.25	9.18	158/209	13.28	37.65	169/187	57.4	🔴
Vanguard Target Retirement 2020 A Acc	IA Mixed Inv 40-85% Shs	5.58	156/230	6.25	9.64	151/209	13.28	38.68	168/187	57.4	🔴
New Capital Global Balanced Acc	IA Mixed Inv 40-85% Shs	5.71	148/230	6.25	11.24	133/209	13.28	39.15	167/187	57.4	🔴
BlackRock Charities Growth & Income A Dis	IA Mixed Inv 40-85% Shs	2.54	217/230	6.25	2.23	201/209	13.28	40.43	166/187	57.4	🔴
IFSL James Hambro Penrhos	IA Mixed Inv 40-85% Shs	5.95	138/230	6.25	10.62	139/209	13.28	40.64	164/187	57.4	🔴
MGTS Sentinel Growth B Acc	IA Mixed Inv 40-85% Shs	-3.64	230/230	6.25	4.25	193/209	13.28	41.53	163/187	57.4	🔴
Sarasin Global Equity Real Return P Acc	IA Mixed Inv 40-85% Shs	3.46	209/230	6.25	7.11	179/209	13.28	42.08	161/187	57.4	🔴
IFSL James Hambro Barnham Broom	IA Mixed Inv 40-85% Shs	5.33	168/230	6.25	10.55	140/209	13.28	42.27	160/187	57.4	🔴
Volare Growth A Acc	IA Mixed Inv 40-85% Shs	3.68	203/230	6.25	10.04	143/209	13.28	42.79	159/187	57.4	🔴
Volare Balanced Bridge	IA Mixed Inv 40-85% Shs	1.72	220/230	6.25	7.63	174/209	13.28	42.97	157/187	57.4	🔴
Mclnroy & Wood Income	IA Mixed Inv 40-85% Shs	3.54	208/230	6.25	9.20	157/209	13.28	42.97	157/187	57.4	🔴
VT Greystone Balanced Managed R Acc	IA Mixed Inv 40-85% Shs	4.69	191/230	6.25	12.33	122/209	13.28	43.30	156/187	57.4	🔴
BlackRock ACS Lifepath 2025-2027 X1	IA Mixed Inv 40-85% Shs	5.03	177/230	6.25	3.63	197/209	13.28	43.71	155/187	57.4	🔴
Libero Balanced B Acc	IA Mixed Inv 40-85% Shs	4.80	183/230	6.25	8.66	163/209	13.28	45.77	150/187	57.4	🔴
WS Opie Street Balanced R Acc	IA Mixed Inv 40-85% Shs	5.16	174/230	6.25	6.99	180/209	13.28	45.90	148/187	57.4	🔴
SVS Brown Shipley Balanced I Acc	IA Mixed Inv 40-85% Shs	5.25	170/230	6.25	10.13	142/209	13.28	46.30	146/187	57.4	🔴
WS Resilient MM Balanced Managed X	IA Mixed Inv 40-85% Shs	6.35	123/230	6.25	2.37	199/209	13.28	46.46	145/187	57.4	🔴
Premier Miton Multi-Asset Growth & Income C Inc	IA Mixed Inv 40-85% Shs	4.15	194/230	6.25	7.57	175/209	13.28	46.54	143/187	57.4	🔴
Vanguard Target Retirement 2025 A Acc	IA Mixed Inv 40-85% Shs	6.30	126/230	6.25	11.72	128/209	13.28	46.91	140/187	57.4	🔴🔴
7IM AAP Moderately Adventurous C Acc	IA Mixed Inv 40-85% Shs	5.40	166/230	6.25	11.18	134/209	13.28	47.83	138/187	57.4	🔴🔴
Baillie Gifford Monthly Income B Inc	IA Mixed Inv 40-85% Shs	4.95	180/230	6.25	8.22	169/209	13.28	47.89	137/187	57.4	🔴
AXA Global Sustainable Managed Z Acc	IA Mixed Inv 40-85% Shs	4.73	185/230	6.25	12.98	113/209	13.28	48.37	133/187	57.4	🔴
Vanguard LifeStrategy 60% Equity A Shares Acc	IA Mixed Inv 40-85% Shs	6.47	120/230	6.25	11.95	125/209	13.28	48.53	132/187	57.4	🔴🔴
MGTS Clarion Meridian Portfolio X Acc	IA Mixed Inv 40-85% Shs	6.32	124/230	6.25	9.89	149/209	13.28	48.59	131/187	57.4	🔴🔴
Charles Stanley Multi Asset Growth B Acc	IA Mixed Inv 40-85% Shs	5.71	148/230	6.25	10.85	137/209	13.28	48.60	130/187	57.4	🔴🔴
BlackRock Armed Forces Charities Growth & Income	IA Mixed Inv 40-85% Shs	2.70	215/230	6.25	2.06	203/209	13.28	48.86	129/187	57.4	🔴
abrdn Global Balanced Growth Institutional Acc	IA Mixed Inv 40-85% Shs	3.60	206/230	6.25	8.25	168/209	13.28	49.26	127/187	57.4	🔴

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Consistently Underperforming Funds											
Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Wesleyan Moderate High Risk Reward Income X Acc	IA Mixed Inv 40-85% Shs	2.23	218/230	6.25	7.38	177/209	13.28	49.80	124/187	57.4	⚠
BlackRock Catholic Charities Growth & Income A Acc	IA Mixed Inv 40-85% Shs	5.96	137/230	6.25	7.21	178/209	13.28	50.44	121/187	57.4	⚠
Liontrust Sustainable Future Managed 2 Inc	IA Mixed Inv 40-85% Shs	1.30	222/230	6.25	7.50	176/209	13.28	51.03	119/187	57.4	⚠
BlackRock ACS Lifepath 2028-2030 X1	IA Mixed Inv 40-85% Shs	5.43	163/230	6.25	5.95	188/209	13.28	51.91	116/187	57.4	⚠
WS Canlife Portfolio V C Acc	IA Mixed Inv 40-85% Shs	5.80	145/230	6.25	12.99	112/209	13.28	51.92	115/187	57.4	⚠⚠
Premier Miton Diversified Balanced Growth D Inc	IA Mixed Inv 40-85% Shs	3.02	212/230	6.25	9.34	155/209	13.28	52.32	113/187	57.4	⚠
Premier Miton Diversified Responsible Growth D Acc	IA Mixed Inv 40-85% Shs	-1.93	228/230	6.25	-1.61	208/209	13.28	52.92	110/187	57.4	⚠
CT MM Navigator Balanced C Acc	IA Mixed Inv 40-85% Shs	5.01	179/230	6.25	13.16	106/209	13.28	53.01	108/187	57.4	⚠
Janus Henderson Multi-Manager Managed I Acc	IA Mixed Inv 40-85% Shs	5.25	170/230	6.25	12.91	114/209	13.28	53.06	107/187	57.4	⚠⚠
7IM Moderately Adventurous C Acc	IA Mixed Inv 40-85% Shs	3.97	196/230	6.25	10.67	138/209	13.28	53.13	106/187	57.4	⚠
iShares MSCI USA Mid-Cap Equal Weight ETF	IA North America	2.50	170/232	4.94	11.86	188/218	24.84	109.63	99/194	107.47	⚠
iMGP US Small & Mid Company Growth C	IA North America	-7.82	231/232	4.94	-18.18	218/218	24.84	24.30	194/194	107.47	⚠
iShares Nasdaq US Biotechnology ETF Acc	IA North America	-0.17	191/232	4.94	9.29	202/218	24.84	27.89	193/194	107.47	⚠
FTGF ClearBridge US Aggressive Growth A(A) Dis	IA North America	0.27	183/232	4.94	8.09	207/218	24.84	45.02	192/194	107.47	⚠
SPDR S&P U.S. Consumer Staples Select Sector ETF	IA North America	5.51	118/232	4.94	17.36	165/218	24.84	49.61	190/194	107.47	⚠
FTF Martin Currie US Unconstrained W Acc	IA North America	-6.86	229/232	4.94	10.60	194/218	24.84	54.18	188/194	107.47	⚠
Lazard US Equity Concentrated C Acc	IA North America	-3.48	219/232	4.94	-0.13	216/218	24.84	54.88	187/194	107.47	⚠
Fidelity Sustainable US Equity A	IA North America	-3.63	220/232	4.94	7.85	210/218	24.84	55.11	185/194	107.47	⚠
Brown Advisory US Equity Growth B Acc	IA North America	-0.98	201/232	4.94	16.09	171/218	24.84	66.73	179/194	107.47	⚠
abrdn American Equity I Acc	IA North America	2.44	171/232	4.94	9.91	200/218	24.84	69.42	177/194	107.47	⚠
SPDR S&P U.S. Health Care Select Sector ETF	IA North America	-0.50	195/232	4.94	12.99	184/218	24.84	70.88	176/194	107.47	⚠
MFS Meridian US Concentrated Growth A1	IA North America	-2.71	214/232	4.94	13.43	182/218	24.84	72.36	175/194	107.47	⚠
Janus Henderson US Small-Mid Cap Value H2 Acc	IA North America	-1.81	207/232	4.94	16.41	168/218	24.84	73.42	173/194	107.47	⚠
SPDR S&P US Dividend Aristocrats ETF Unhedged	IA North America	5.16	127/232	4.94	15.52	174/218	24.84	74.28	172/194	107.47	⚠
VT Tyndall North American F Acc	IA North America	-1.16	203/232	4.94	14.79	179/218	24.84	74.86	171/194	107.47	⚠
Allspring (Lux) Worldwide - US All Cap Growth A	IA North America	-0.11	190/232	4.94	12.92	185/218	24.84	74.92	170/194	107.47	⚠
Allspring (Lux) Worldwide - US Large Cap Growth A	IA North America	-0.41	194/232	4.94	16.19	170/218	24.84	75.34	168/194	107.47	⚠
MFS Meridian US Value A1	IA North America	4.36	144/232	4.94	17.11	167/218	24.84	76.50	165/194	107.47	⚠
Heptagon Yacktman US Equity I Unhedged Acc	IA North America	-2.22	210/232	4.94	10.03	199/218	24.84	76.52	164/194	107.47	⚠
iMGP US Value C	IA North America	3.38	155/232	4.94	17.50	164/218	24.84	78.13	162/194	107.47	⚠
iShares MSCI USA Quality Dividend ETF NAV	IA North America	5.36	121/232	4.94	26.93	112/218	24.84	81.00	161/194	107.47	⚠
SVS AllianceBernstein Concentrated US Equity I Acc	IA North America	-0.23	193/232	4.94	14.21	180/218	24.84	82.35	159/194	107.47	⚠
Capital Group AMCAP Fund (LUX) Z	IA North America	2.76	166/232	4.94	22.47	135/218	24.84	84.05	158/194	107.47	⚠
iShares Edge MSCI USA Value Factor ETF	IA North America	2.86	164/232	4.94	11.74	189/218	24.84	84.51	157/194	107.47	⚠
Franklin U.S. Equity ETF	IA North America	-1.87	208/232	4.94	21.02	144/218	24.84	88.83	153/194	107.47	⚠
AB SICAV I - Sustainable US Thematic Portfolio I	IA North America	-4.21	221/232	4.94	8.50	205/218	24.84	89.63	151/194	107.47	⚠
SPDR MSCI USA Value ETF	IA North America	0.08	185/232	4.94	10.80	193/218	24.84	90.51	147/194	107.47	⚠
iShares MSCI USA Islamic ETF	IA North America	-5.38	228/232	4.94	17.68	163/218	24.84	90.86	146/194	107.47	⚠
GAM Star Capital Appreciation US Equity Inst Inc	IA North America	0.03	186/232	4.94	20.81	146/218	24.84	91.76	144/194	107.47	⚠
Vontobel US Equity N	IA North America	3.31	156/232	4.94	26.64	113/218	24.84	92.51	143/194	107.47	⚠⚠
Quilter Investors US Equity Small/Mid-Cap U2 Acc	IA North America	-3.29	217/232	4.94	8.77	203/218	24.84	92.86	141/194	107.47	⚠
FTF Franklin US Opportunities W Acc	IA North America	0.98	180/232	4.94	25.78	119/218	24.84	93.36	140/194	107.47	⚠
Wellington US Dynamic Equity N U Acc	IA North America	5.02	132/232	4.94	22.68	133/218	24.84	93.56	139/194	107.47	⚠⚠
Schroder US Mid Cap Z Acc	IA North America	-2.58	212/232	4.94	10.09	198/218	24.84	94.26	138/194	107.47	⚠

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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
CT American Select ZNA	IA North America	-0.17	191/232	4.94	14.83	177/218	24.84	94.95	136/194	107.47	⚠
SJP North American L Acc	IA North America	-0.05	188/232	4.94	18.21	159/218	24.84	95.35	134/194	107.47	⚠
SVS AllianceBernstein Sustainable US Equity I Acc	IA North America	-2.73	216/232	4.94	11.72	190/218	24.84	95.87	133/194	107.47	⚠
BlackRock GF US Basic Value A2	IA North America	4.76	136/232	4.94	18.71	157/218	24.84	97.97	130/194	107.47	⚠⚠
Janus Henderson US Forty A2 Acc	IA North America	4.35	145/232	4.94	25.02	122/218	24.84	98.70	129/194	107.47	⚠⚠
Nordea 1 North American Stars Equity Fund BC	IA North America	3.23	159/232	4.94	23.72	126/218	24.84	98.79	128/194	107.47	⚠⚠
GS US Equity ESG Portfolio R	IA North America	4.25	148/232	4.94	24.39	124/218	24.84	100.11	122/194	107.47	⚠⚠
Liontrust US Opportunities C Acc	IA North America	-2.66	213/232	4.94	12.67	186/218	24.84	100.19	121/194	107.47	⚠
iShares S&P 500 Materials Sector ETF	IA North America	-5.18	227/232	4.94	7.66	211/218	24.84	101.47	120/194	107.47	⚠
SPDR S&P U.S. Materials Select Sector ETF	IA North America	-5.10	226/232	4.94	7.89	209/218	24.84	101.81	119/194	107.47	⚠
Allspring (Lux) Worldwide - U.S. Select Equity Z Acc	IA North America	-0.69	197/232	4.94	-6.43	217/218	24.84	102.50	118/194	107.47	⚠
Fiera Capital US Equity C	IA North America	0.39	182/232	4.94	25.87	118/218	24.84	102.81	117/194	107.47	⚠
Vanguard US Opportunities Investor	IA North America	2.17	172/232	4.94	20.30	150/218	24.84	103.11	116/194	107.47	⚠⚠
JSS Sustainable Equity - USA C Acc	IA North America	-1.70	205/232	4.94	19.01	155/218	24.84	103.59	115/194	107.47	⚠
Wellington US Research Equity N U Acc	IA North America	2.13	173/232	4.94	20.57	148/218	24.84	104.34	113/194	107.47	⚠⚠
Brown Advisory US Sustainable Growth J Acc	IA North America	-2.49	211/232	4.94	21.14	143/218	24.84	104.68	112/194	107.47	⚠
Fidelity American Special Situations W Acc	IA North America	1.95	177/232	4.94	15.79	172/218	24.84	106.10	111/194	107.47	⚠
Janus Henderson US Contrarian A2 Acc	IA North America	3.05	160/232	4.94	3.43	214/218	24.84	106.12	110/194	107.47	⚠
Premier Miton US Opportunities B Acc	IA North America	-2.71	214/232	4.94	9.76	201/218	24.84	107.47	107/194	107.47	⚠
iShares MSCI USA SRI ETF	IA North America	1.54	178/232	4.94	18.49	158/218	24.84	107.99	106/194	107.47	⚠
CT American ZNA	IA North America	4.02	150/232	4.94	22.55	134/218	24.84	108.13	104/194	107.47	⚠⚠
Alger Weatherbie Specialized Growth z US	IA North Am Smlr Co's	-3.52	25/32	-1.82	-18.42	30/30	4.47	40.04	28/28	94.54	⚠
Allspring (Lux) Worldwide - Small Cap Innovation Z Acc	IA North Am Smlr Co's	-3.82	27/32	-1.82	-11.26	29/30	4.47	43.74	27/28	94.54	⚠
JPM JPM US Small Cap Growth C Acc	IA North Am Smlr Co's	-7.82	31/32	-1.82	-7.82	27/30	4.47	54.82	26/28	94.54	⚠
Brown Advisory US Smaller Companies B Acc	IA North Am Smlr Co's	-3.04	23/32	-1.82	2.09	21/30	4.47	68.02	21/28	94.54	⚠⚠
Artemis US Smaller Companies I Acc	IA North Am Smlr Co's	-5.85	30/32	-1.82	2.57	19/30	4.47	86.22	17/28	94.54	⚠
Janus Henderson Horizon Asia-Pacific Property Income H2	IA Property Other	-6.51	49/50	2.81	-16.36	36/48	-12.96	10.14	36/40	31.41	⚠
CT European Real Estate Securities D Acc	IA Property Other	1.40	35/50	2.81	-24.14	43/48	-12.96	13.45	34/40	31.41	⚠
iShares UK Property ETF	IA Property Other	-3.89	48/50	2.81	-30.51	48/48	-12.96	13.93	33/40	31.41	⚠
iShares Asia Property Yield ETF	IA Property Other	-2.44	46/50	2.81	-13.02	31/48	-12.96	17.33	32/40	31.41	⚠
JSS Sustainable Equity - Real Estate Global C Acc	IA Property Other	0.42	38/50	2.81	-15.94	35/48	-12.96	20.28	31/40	31.41	⚠
Cohen & Steers European Real Estate Securities I Inc	IA Property Other	-2.70	47/50	2.81	-24.81	46/48	-12.96	21.93	30/40	31.41	⚠
abrdn UK Real Estate Share I Acc	IA Property Other	-1.93	45/50	2.81	-23.93	42/48	-12.96	24.21	29/40	31.41	⚠
Brookfield Global Listed Real Estate I Hedged	IA Property Other	1.82	32/50	2.81	-18.79	38/48	-12.96	24.99	28/40	31.41	⚠
Nedgroup Global Property C	IA Property Other	3.12	26/50	2.81	-11.10	26/48	-12.96	25.97	27/40	31.41	⚠⚠
Sarasin IE Sustainable Global Real Estate Equity P Acc	IA Property Other	2.47	31/50	2.81	-12.29	30/48	-12.96	27.21	26/40	31.41	⚠⚠
T. Rowe Price Global Real Estate Securities A	IA Property Other	-0.02	41/50	2.81	-14.69	33/48	-12.96	27.98	25/40	31.41	⚠
First Sentier Global Property Securities B Acc	IA Property Other	1.74	34/50	2.81	-15.11	34/48	-12.96	29.47	24/40	31.41	⚠⚠
Janus Henderson Horizon Pan European Property Eq H3	IA Property Other	-0.94	42/50	2.81	-24.40	45/48	-12.96	31.37	23/40	31.41	⚠
Kempen (Lux) Global Property AN	IA Property Other	-1.60	44/50	2.81	-11.52	29/48	-12.96	32.32	22/40	31.41	⚠
JPM Liquidity LVNAV E Dis NAV	IA Short Term Money Mkt	2.35	9/9	4.68	7.22	9/9	11.81	7.34	9/9	11.74	⚠
Scottish Widows Cash A Acc	IA Short Term Money Mkt	4.56	8/9	4.68	11.05	8/9	11.81	9.98	8/9	11.74	⚠
BlackRock Cash D Acc	IA Short Term Money Mkt	4.95	6/9	4.68	12.33	5/9	11.81	12.24	7/9	11.74	⚠
Insight ILF Liquidity C4	IA Short Term Money Mkt	4.92	7/9	4.68	12.30	6/9	11.81	12.29	6/9	11.74	⚠

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Consistently Underperforming Funds											
Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Vanguard Sterling Short-Term Money Market A Inc	IA Short Term Money Mkt	4.96	5/9	4.68	12.28	7/9	11.81	12.39	5/9	11.74	⚠
Barings Korea Trust I Acc	IA Specialist	-6.74	186/208	7.63	-16.35	190/202	16.83	43.69	99/183	58.74	⚠
iShares MSCI Emerging Markets Islamic ETF	IA Specialist	-4.85	182/208	7.63	-2.30	169/202	16.83	43.99	98/183	58.74	⚠
Xtrackers Portfolio ETF 1C	IA Specialist	4.88	110/208	7.63	10.36	115/202	16.83	44.30	97/183	58.74	⚠⚠
BNY Mellon Brazil Equity W	IA Specialist	-9.15	194/208	7.63	1.45	160/202	16.83	45.23	93/183	58.74	⚠
Heptagon Kettle Hill US L/S Equity I Unhedged Acc	IA Specialist	-0.55	162/208	7.63	12.77	109/202	16.83	45.78	92/183	58.74	⚠
Pictet Short-Term Money Market JPY I	IA Specialist	-1.52	170/208	7.63	-19.60	195/202	16.83	-34.47	182/183	58.74	⚠
First Trust Nasdaq Clean Edge Green Energy ETF A Acc	IA Specialist	-10.95	199/208	7.63	-51.59	201/202	16.83	-29.08	180/183	58.74	⚠
Fidelity Pre-Retirement Bond W Acc	IA Specialist	0.32	158/208	7.63	-15.43	188/202	16.83	-15.82	178/183	58.74	⚠
NB China Bond I	IA Specialist	0.43	157/208	7.63	-7.17	176/202	16.83	-9.09	177/183	58.74	⚠
Franklin Short Duration Income I	IA Specialist	-1.71	171/208	7.63	2.38	156/202	16.83	-7.74	176/183	58.74	⚠
iShares Euro Government Bond 0-1yr ETF	IA Specialist	1.93	149/208	7.63	6.48	138/202	16.83	-3.90	175/183	58.74	⚠
Pictet Short-Term Money Market I	IA Specialist	1.62	151/208	7.63	7.86	130/202	16.83	-2.47	174/183	58.74	⚠
GS Euro Short Duration Bond Plus Portfolio R Acc	IA Specialist	2.75	136/208	7.63	5.39	145/202	16.83	-0.85	173/183	58.74	⚠
JPM Ultra-Short Income ETF Acc	IA Specialist	2.00	148/208	7.63	8.07	127/202	16.83	-0.52	172/183	58.74	⚠
iShares Euro Ultrashort Bond ETF	IA Specialist	2.25	142/208	7.63	8.59	124/202	16.83	-0.29	171/183	58.74	⚠
Pimco GIS Euro Short-Term I Acc	IA Specialist	2.38	141/208	7.63	10.08	116/202	16.83	0.45	170/183	58.74	⚠
Franklin Euro Short Maturity ETF	IA Specialist	2.16	145/208	7.63	8.52	125/202	16.83	2.09	167/183	58.74	⚠
Pimco GIS European Short-Term Opportunities Inst	IA Specialist	3.22	127/208	7.63	9.79	120/202	16.83	2.76	166/183	58.74	⚠
Xtrackers MSCI Thailand ETF 1C	IA Specialist	-7.36	188/208	7.63	-19.25	194/202	16.83	4.61	164/183	58.74	⚠
HSBC Brazil Equity AC NAV	IA Specialist	-13.64	203/208	7.63	-8.79	177/202	16.83	5.27	161/183	58.74	⚠
iShares MSCI Target UK Real Estate ETF	IA Specialist	-2.65	175/208	7.63	-22.13	198/202	16.83	7.00	157/183	58.74	⚠
Ninety One Multi Asset Protector A Acc	IA Specialist	2.84	133/208	7.63	3.67	152/202	16.83	8.34	156/183	58.74	⚠
BlackRock GF Nutrition D2	IA Specialist	-4.48	180/208	7.63	-21.62	197/202	16.83	8.70	155/183	58.74	⚠
Sanlam Real Assets A	IA Specialist	2.13	146/208	7.63	-22.70	199/202	16.83	10.60	152/183	58.74	⚠
Ninety One Multi Asset Protector 2 I Acc	IA Specialist	3.12	128/208	7.63	4.96	148/202	16.83	11.45	150/183	58.74	⚠
WS Waverton Absolute Return II B Inc	IA Specialist	2.80	134/208	7.63	7.53	132/202	16.83	11.71	149/183	58.74	⚠
Liontrust Diversified Real Assets A Acc	IA Specialist	4.77	112/208	7.63	-12.62	184/202	16.83	13.74	146/183	58.74	⚠
Lazard European Alternative C Acc	IA Specialist	-0.80	164/208	7.63	9.94	117/202	16.83	15.51	141/183	58.74	⚠
Invesco Preferred Shares ETF A Dis	IA Specialist	-0.63	163/208	7.63	1.22	161/202	16.83	15.53	140/183	58.74	⚠
WAY Global Momentum E Acc	IA Specialist	5.00	108/208	7.63	-1.05	166/202	16.83	18.97	138/183	58.74	⚠
Xtrackers Portfolio Income ETF 1D	IA Specialist	3.53	122/208	7.63	6.31	140/202	16.83	19.10	137/183	58.74	⚠⚠
MS INV F Global Balanced Income IR	IA Specialist	2.89	130/208	7.63	9.80	119/202	16.83	19.28	136/183	58.74	⚠⚠
Sarasin Food & Agriculture Opportunities P Acc	IA Specialist	-0.86	166/208	7.63	-13.43	185/202	16.83	21.51	132/183	58.74	⚠
HSBC MSCI Indonesia ETF NAV	IA Specialist	-30.33	208/208	7.63	-24.07	200/202	16.83	22.16	130/183	58.74	⚠
Candriam Absolute Return Equity Market Neutral C Cap	IA Specialist	2.53	139/208	7.63	3.15	153/202	16.83	22.49	129/183	58.74	⚠
Xtrackers MSCI Philippines ETF 1C	IA Specialist	-8.26	190/208	7.63	-10.07	181/202	16.83	22.57	128/183	58.74	⚠
CT Global Equity-Linked UK Gilt 3 Acc	IA Specialist	2.66	138/208	7.63	-9.47	179/202	16.83	28.24	123/183	58.74	⚠
Pictet Nutrition I	IA Specialist	-2.35	174/208	7.63	-9.65	180/202	16.83	29.16	122/183	58.74	⚠
HSBC MSCI Korea Capped ETF NAV	IA Specialist	-14.50	206/208	7.63	-16.03	189/202	16.83	31.19	120/183	58.74	⚠
VT Global Total Return F	IA Specialist	2.44	140/208	7.63	4.53	149/202	16.83	34.04	114/183	58.74	⚠⚠
Pictet Health I	IA Specialist	-2.34	173/208	7.63	6.47	139/202	16.83	36.41	112/183	58.74	⚠
BlackRock ESG Screened and Selected Strategic Growth	IA Specialist	4.73	113/208	7.63	6.98	136/202	16.83	40.41	107/183	58.74	⚠⚠
iShares MSCI Korea ETF Inc	IA Specialist	-13.68	204/208	7.63	-17.01	192/202	16.83	42.01	104/183	58.74	⚠

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Consistently Underperforming Funds											
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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
AXA Framlington Biotech Z Acc	IA Specialist	-5.05	183/208	7.63	14.24	102/202	16.83	42.55	103/183	58.74	⚠
Xtrackers MSCI Korea ETF 1C	IA Specialist	-13.76	205/208	7.63	-16.63	191/202	16.83	42.57	102/183	58.74	⚠
Xtrackers II Japan Government Bond ETF 1C JPY	IA Specialist Bond	-8.27	71/71	4.2	-29.58	66/66	5.99	-43.94	61/61	7.61	⚠
Vanguard Japan Government Bond Index Inst	IA Specialist Bond	-7.88	70/71	4.2	-28.98	65/66	5.99	-43.25	60/61	7.61	⚠
iShares Germany Government Bond ETF	IA Specialist Bond	-1.24	67/71	4.2	-11.88	61/66	5.99	-22.94	59/61	7.61	⚠
iShares France Government Bond ETF	IA Specialist Bond	-1.97	68/71	4.2	-12.09	63/66	5.99	-22.79	58/61	7.61	⚠
Allianz Flexi Asia Bond RM NAV	IA Specialist Bond	4.53	37/71	4.2	1.25	48/66	5.99	-16.73	56/61	7.61	⚠
iShares Spain Government Bond ETF	IA Specialist Bond	0.85	61/71	4.2	-6.61	59/66	5.99	-15.67	55/61	7.61	⚠
Mirova Global Green Bond N/A Acc	IA Specialist Bond	0.56	62/71	4.2	-8.51	60/66	5.99	-14.80	54/61	7.61	⚠
iShares US Mortgage Backed Securities ETF	IA Specialist Bond	3.26	44/71	4.2	0.69	50/66	5.99	-12.40	53/61	7.61	⚠
GS US Mortgage Backed Securities Portfolio R Acc	IA Specialist Bond	3.71	41/71	4.2	0.91	49/66	5.99	-10.80	51/61	7.61	⚠
Xtrackers II Germany Government Bond 1-3 ETF 1D	IA Specialist Bond	1.71	54/71	4.2	1.34	47/66	5.99	-9.33	50/61	7.61	⚠
Xtrackers II Australia Government Bond ETF 1C	IA Specialist Bond	-2.46	69/71	4.2	-14.02	64/66	5.99	-9.23	49/61	7.61	⚠
iShares Italy Government Bond ETF	IA Specialist Bond	1.64	55/71	4.2	-2.72	56/66	5.99	-8.57	48/61	7.61	⚠
AXA ACT Green Bonds F Hedged Cap	IA Specialist Bond	2.23	51/71	4.2	1.36	46/66	5.99	-8.31	47/61	7.61	⚠
TCW Core Plus Bond RU	IA Specialist Bond	2.86	46/71	4.2	0.23	51/66	5.99	-7.61	46/61	7.61	⚠
WS Bentley Sterling Income Inc	IA Specialist Bond	4.29	39/71	4.2	-0.76	52/66	5.99	-3.32	44/61	7.61	⚠
FTGF Western Asset Asian Opportunities XM Dis	IA Specialist Bond	2.82	47/71	4.2	2.80	42/66	5.99	-1.25	43/61	7.61	⚠⚠
MFS Meridian Inflation-Adjusted Bond A1	IA Specialist Bond	2.74	48/71	4.2	-4.22	58/66	5.99	-0.43	42/61	7.61	⚠
Allianz Renminbi Fixed Income A NAV	IA Specialist Bond	1.35	58/71	4.2	-2.50	55/66	5.99	0.62	39/61	7.61	⚠
iShares Emerging Asia Local Government Bond ETF	IA Specialist Bond	3.16	45/71	4.2	3.19	41/66	5.99	1.01	38/61	7.61	⚠⚠
AB RMB Income Plus Portfolio I2	IA Specialist Bond	2.42	49/71	4.2	-1.52	54/66	5.99	1.09	37/61	7.61	⚠
Goldman Sachs Access China Government Bond ETF	IA Specialist Bond	0.40	63/71	4.2	-1.09	53/66	5.99	2.38	35/61	7.61	⚠
Pictet Asian Local Currency Debt I	IA Specialist Bond	2.07	52/71	4.2	1.38	45/66	5.99	2.79	34/61	7.61	⚠⚠
SJP Money Market R Acc	IA Standard Money Mkt	4.71	6/6	5	11.25	6/6	12.52	10.28	6/6	12.5	⚠
Invesco Money (UK) No Trail Acc	IA Standard Money Mkt	5.03	4/6	5	12.24	5/6	12.52	12.02	5/6	12.5	⚠
iShares Over 15 Years Corporate Bond Index L Acc	IA Sterling Corporate Bd	-3.89	94/94	3.7	-22.05	91/91	0.84	-12.89	88/88	8.94	⚠
Schroder Long Dated Corporate Bond I Acc	IA Sterling Corporate Bd	-1.74	93/94	3.7	-20.61	90/91	0.84	-12.59	87/88	8.94	⚠
Pimco GIS UK Long Term Corporate Bond Institutional Acc	IA Sterling Corporate Bd	-0.24	90/94	3.7	-16.49	89/91	0.84	-8.05	86/88	8.94	⚠
Blackrock Institutional Bond Over 10 Year Corporate B	IA Sterling Corporate Bd	-1.28	92/94	3.7	-15.86	88/91	0.84	-5.16	85/88	8.94	⚠
Fidelity Long Dated Sterling Corporate Bond W Inc	IA Sterling Corporate Bd	-1.24	91/94	3.7	-15.09	87/91	0.84	-4.30	84/88	8.94	⚠
L&G Sterling Corporate Bond Index I Acc	IA Sterling Corporate Bd	2.80	76/94	3.7	-3.68	81/91	0.84	0.19	82/88	8.94	⚠
iShares £ Corporate Bond ex-Financials ETF	IA Sterling Corporate Bd	1.50	88/94	3.7	-5.99	86/91	0.84	1.27	80/88	8.94	⚠
Halifax Corporate Bond C	IA Sterling Corporate Bd	2.73	79/94	3.7	-5.53	85/91	0.84	2.11	79/88	8.94	⚠
CT Responsible Sterling Corporate Bond C Inc	IA Sterling Corporate Bd	2.81	74/94	3.7	-3.38	80/91	0.84	2.13	78/88	8.94	⚠
Janus Henderson Sterling Bond Unit Trust I Acc	IA Sterling Corporate Bd	2.80	76/94	3.7	-4.16	83/91	0.84	2.80	77/88	8.94	⚠
Janus Henderson All Stocks Credit I Acc	IA Sterling Corporate Bd	2.77	78/94	3.7	-3.96	82/91	0.84	3.17	76/88	8.94	⚠
Vanguard UK Investment Grade Bond Index Acc	IA Sterling Corporate Bd	3.08	67/94	3.7	-2.49	71/91	0.84	3.28	75/88	8.94	⚠
abrdn Sterling Corporate Bond Tracker B Acc	IA Sterling Corporate Bd	3.10	66/94	3.7	-2.70	72/91	0.84	3.67	74/88	8.94	⚠
IFSL Marlborough Bond Income P Inc	IA Sterling Corporate Bd	1.74	87/94	3.7	-2.18	67/91	0.84	3.91	72/88	8.94	⚠
UBS Sterling Corporate Bond Indexed C Grs Acc	IA Sterling Corporate Bd	3.45	51/94	3.7	-2.28	69/91	0.84	4.13	71/88	8.94	⚠
iShares Corporate Bond Index D Acc	IA Sterling Corporate Bd	3.11	65/94	3.7	-2.11	65/91	0.84	4.30	70/88	8.94	⚠
Sarasin Responsible Corporate Bond P Acc	IA Sterling Corporate Bd	2.61	82/94	3.7	-4.34	84/91	0.84	4.46	68/88	8.94	⚠
Barclays Sterling Corporate Bond R Acc	IA Sterling Corporate Bd	3.23	60/94	3.7	-1.46	56/91	0.84	4.49	67/88	8.94	⚠

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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
HSBC Sterling Corporate Bond Index C Acc	IA Sterling Corporate Bd	3.27	58/94	3.7	-2.09	64/91	0.84	4.67	66/88	8.94	🔴🔴
AXA ACT Carbon Transition Sterling Buy And Maintain Credit	IA Sterling Corporate Bd	3.14	63/94	3.7	-1.89	60/91	0.84	5.40	65/88	8.94	🔴🔴
Fidelity Sustainable MoneyBuilder Income W Dis	IA Sterling Corporate Bd	3.35	55/94	3.7	-2.95	74/91	0.84	5.45	64/88	8.94	🔴
Aviva Inv Sterling Corporate Bond 2 Acc	IA Sterling Corporate Bd	2.98	70/94	3.7	-2.04	63/91	0.84	5.49	63/88	8.94	🔴🔴
abrdn Ethical Corporate Bond Institutional Acc	IA Sterling Corporate Bd	3.14	63/94	3.7	-3.30	76/91	0.84	6.00	62/88	8.94	🔴
Quilter Investors Sterling Corporate Bond U2 Acc	IA Sterling Corporate Bd	3.20	62/94	3.7	-3.30	76/91	0.84	6.08	61/88	8.94	🔴
GS Sterling Credit Portfolio R Acc	IA Sterling Corporate Bd	3.06	68/94	3.7	-3.31	78/91	0.84	6.91	60/88	8.94	🔴
Blackrock Institutional Bond All Stocks Corporate B	IA Sterling Corporate Bd	3.48	49/94	3.7	-1.76	59/91	0.84	7.29	58/88	8.94	🔴🔴
Invesco Corporate Bond ETF	IA Sterling Corporate Bd	2.95	71/94	3.7	-2.38	70/91	0.84	7.55	52/88	8.94	🔴
FTF Franklin Sterling Corporate Bond W Acc	IA Sterling Corporate Bd	2.62	81/94	3.7	-1.56	57/91	0.84	8.81	49/88	8.94	🔴
Invesco Corporate Bond ESG ETF dist	IA Sterling Corporate Bd	3.45	51/94	3.7	-1.43	55/91	0.84	8.83	48/88	8.94	🔴🔴
Fidelity Sterling Corporate Bond W Inc	IA Sterling Corporate Bd	3.37	54/94	3.7	-0.31	47/91	0.84	8.88	47/88	8.94	🔴🔴
SJP Corporate Bond L Acc	IA Sterling High Yield	5.94	22/25	7.81	9.42	23/25	15.72	26.21	22/23	43.82	🔴
Royal London Short Duration Global High Yield Bond M Inc	IA Sterling High Yield	6.29	21/25	7.81	14.23	15/25	15.72	31.82	20/23	43.82	🔴
GS Europe High Yield Bond Portfolio R Acc	IA Sterling High Yield	5.06	24/25	7.81	12.96	19/25	15.72	35.64	18/23	43.82	🔴
Royal London Global High Yield Bond M Inc	IA Sterling High Yield	6.99	15/25	7.81	7.92	25/25	15.72	39.36	14/23	43.82	🔴
Neuberger Berman Short Dur High Yield Engagement I2	IA Sterling High Yield	6.57	20/25	7.81	14.62	14/25	15.72	40.02	13/23	43.82	🔴
AXA Global High Yield Z Gr Acc	IA Sterling High Yield	7.97	13/25	7.81	13.87	16/25	15.72	40.45	12/23	43.82	🔴🔴
Allianz Strategic Bond C	IA Sterling Strategic Bond	-1.27	84/85	5.36	-20.94	79/79	6.8	-15.17	68/68	20.22	🔴
Virgin Money Bond and Gilt	IA Sterling Strategic Bond	1.40	81/85	5.36	-7.61	76/79	6.8	-10.86	67/68	20.22	🔴
BlackRock Charities UK Bond A Inc	IA Sterling Strategic Bond	2.05	78/85	5.36	-7.41	74/79	6.8	-5.82	66/68	20.22	🔴
Sarasin Responsible Strategic Bond Z Acc	IA Sterling Strategic Bond	1.27	82/85	5.36	-11.16	78/79	6.8	-4.72	65/68	20.22	🔴
Baillie Gifford Sterling Aggregate Bond B Acc	IA Sterling Strategic Bond	3.51	67/85	5.36	-7.51	75/79	6.8	-4.44	64/68	20.22	🔴
FP Carmignac Global Bond A Acc	IA Sterling Strategic Bond	1.27	82/85	5.36	1.32	66/79	6.8	-1.06	63/68	20.22	🔴
Waverton Sterling Bond A	IA Sterling Strategic Bond	1.75	80/85	5.36	-4.16	71/79	6.8	-0.63	62/68	20.22	🔴
Royal London GMAP Diversified Bond M Acc	IA Sterling Strategic Bond	2.01	79/85	5.36	-4.94	72/79	6.8	0.90	61/68	20.22	🔴
Janus Henderson Strategic Bond I Inc	IA Sterling Strategic Bond	2.84	71/85	5.36	-9.13	77/79	6.8	2.68	60/68	20.22	🔴
M&G Charibond Charities Fixed Interest Acc	IA Sterling Strategic Bond	2.85	70/85	5.36	1.38	65/79	6.8	2.98	59/68	20.22	🔴
Carmignac Portfolio Global Bond FW Acc	IA Sterling Strategic Bond	2.49	76/85	5.36	4.45	56/79	6.8	4.78	58/68	20.22	🔴
WS Charteris Strategic Bond I Acc	IA Sterling Strategic Bond	-4.90	85/85	5.36	6.64	44/79	6.8	6.43	57/68	20.22	🔴
Jupiter Strategic Bond I Acc	IA Sterling Strategic Bond	2.06	77/85	5.36	-0.55	68/79	6.8	7.04	56/68	20.22	🔴
Fidelity Strategic Bond W Inc	IA Sterling Strategic Bond	4.58	56/85	5.36	0.94	67/79	6.8	9.41	55/68	20.22	🔴
Royal London Ethical Bond M Acc	IA Sterling Strategic Bond	5.29	43/85	5.36	2.09	62/79	6.8	12.48	51/68	20.22	🔴
HL Global Bond A Acc	IA Sterling Strategic Bond	5.08	47/85	5.36	3.21	59/79	6.8	14.63	49/68	20.22	🔴🔴
Invesco Sterling Bond Z Acc	IA Sterling Strategic Bond	2.82	72/85	5.36	5.61	51/79	6.8	14.67	47/68	20.22	🔴
EdenTree Responsible and Sustainable Sterling Bond B	IA Sterling Strategic Bond	4.06	62/85	5.36	2.04	63/79	6.8	15.48	44/68	20.22	🔴
Rathbone Strategic Bond Fund I Acc	IA Sterling Strategic Bond	5.06	48/85	5.36	5.91	49/79	6.8	17.36	41/68	20.22	🔴🔴
FTF Brandywine Global Income Optimiser W Inc	IA Sterling Strategic Bond	2.77	73/85	5.36	1.55	64/79	6.8	17.82	40/68	20.22	🔴
abrdn SICAV II SICAV II - Macro Fixed Income B Acc	IA Targeted Abs Return	4.40	46/66	5.26	9.75	37/65	12.63	8.73	55/57	31.94	🔴
Vontobel TwentyFour Absolute Return Credit N	IA Targeted Abs Return	5.62	34/66	5.26	9.59	38/65	12.63	13.90	49/57	31.94	🔴
T. Rowe Price Dynamic Global Bond C Acc	IA Targeted Abs Return	5.46	38/66	5.26	3.49	53/65	12.63	15.63	47/57	31.94	🔴
Premier Miton Alternative Investments C Inc	IA Targeted Abs Return	3.90	49/66	5.26	1.75	60/65	12.63	16.15	46/57	31.94	🔴
7IM Real Return C Acc	IA Targeted Abs Return	4.34	48/66	5.26	7.81	45/65	12.63	21.01	42/57	31.94	🔴🔴
BNY Mellon Global Absolute Return Inst W Acc	IA Targeted Abs Return	-1.17	64/66	5.26	2.24	56/65	12.63	22.82	39/57	31.94	🔴

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Consistently Underperforming Funds											
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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Nordea 1 Diversified Return Bd	IA Targeted Abs Return	3.33	54/66	5.26	7.09	47/65	12.63	25.28	33/57	31.94	⚠
BNY Mellon Sustainable Real Return Inst W Acc	IA Targeted Abs Return	3.14	56/66	5.26	-0.80	63/65	12.63	27.41	31/57	31.94	⚠
WisdomTree Cloud Computing ETF Unhedged Acc	IA Tech & Tech Innovation	-4.65	31/32	4.31	-16.73	32/32	28.49	40.06	29/29	119.24	⚠
T. Rowe Price Global Technology Equity C Acc	IA Tech & Tech Innovation	3.13	17/32	4.31	25.30	19/32	28.49	65.57	27/29	119.24	⚠
Close FTSE techMARK X Acc	IA Tech & Tech Innovation	-2.25	27/32	4.31	10.36	28/32	28.49	80.01	24/29	119.24	⚠
AXA Framlington Global Technology Z Acc	IA Tech & Tech Innovation	2.24	18/32	4.31	15.72	26/32	28.49	97.81	21/29	119.24	⚠
JSS Sustainable Equity - Tech Disruptors E Acc	IA Tech & Tech Innovation	-2.04	26/32	4.31	22.74	22/32	28.49	102.18	19/29	119.24	⚠
SPDR MSCI Europe Technology ETF	IA Tech & Tech Innovation	-4.23	30/32	4.31	24.55	20/32	28.49	104.26	17/29	119.24	⚠
VT Highlight British Companies A Inc	IA UK All Companies	-1.26	204/215	9.78	-1.26	181/212	15.56	-1.26	202/202	86.51	⚠
Unicorn Outstanding British Companies B	IA UK All Companies	-3.99	213/215	9.78	-7.25	197/212	15.56	14.51	201/202	86.51	⚠
Jupiter UK Mid Cap I Acc	IA UK All Companies	0.69	193/215	9.78	-18.35	207/212	15.56	23.80	200/202	86.51	⚠
Baillie Gifford UK Equity Alpha B Acc	IA UK All Companies	2.93	181/215	9.78	1.35	174/212	15.56	24.89	199/202	86.51	⚠
abrdn UK Mid Cap Equity I Acc	IA UK All Companies	1.46	189/215	9.78	-20.38	209/212	15.56	27.05	198/202	86.51	⚠
EdenTree Responsible and Sustainable UK Equity B	IA UK All Companies	2.62	184/215	9.78	-2.18	185/212	15.56	30.70	197/202	86.51	⚠
WS Montanaro UK Income A Acc	IA UK All Companies	-2.27	207/215	9.78	-7.36	198/212	15.56	37.48	196/202	86.51	⚠
Trojan Income X Acc	IA UK All Companies	6.43	148/215	9.78	7.10	149/212	15.56	38.05	195/202	86.51	⚠
WS Lindsell Train UK Equity Acc	IA UK All Companies	1.40	191/215	9.78	9.01	142/212	15.56	38.77	193/202	86.51	⚠
CFP SDL UK Buffettology General Inc	IA UK All Companies	3.53	179/215	9.78	-1.26	181/212	15.56	38.77	193/202	86.51	⚠
Montanaro UK Income	IA UK All Companies	-2.50	208/215	9.78	-6.00	194/212	15.56	39.61	192/202	86.51	⚠
CT UK Mid 250 ZNA	IA UK All Companies	-2.13	205/215	9.78	-14.51	205/212	15.56	43.56	191/202	86.51	⚠
AXA UK Sustainable Equity Z Acc	IA UK All Companies	3.39	180/215	9.78	-3.08	189/212	15.56	46.13	190/202	86.51	⚠
L&G Future World Sustainable UK Equity Focus I Acc	IA UK All Companies	10.30	111/215	9.78	-3.82	190/212	15.56	48.25	189/202	86.51	⚠
Liontrust UK Ethical 2 Acc	IA UK All Companies	6.83	147/215	9.78	-4.93	192/212	15.56	48.65	188/202	86.51	⚠
Ocean Equity B Acc	IA UK All Companies	1.93	188/215	9.78	-0.87	179/212	15.56	49.19	187/202	86.51	⚠
VT Downing Unique Opportunities A Acc	IA UK All Companies	-3.40	210/215	9.78	-0.23	178/212	15.56	49.80	186/202	86.51	⚠
Liontrust Sustainable Future UK Growth 2 Acc	IA UK All Companies	7.66	137/215	9.78	0.96	176/212	15.56	49.86	185/202	86.51	⚠
FTF Martin Currie UK Mid Cap W Acc	IA UK All Companies	-4.16	214/215	9.78	-2.25	186/212	15.56	49.88	184/202	86.51	⚠
Fidelity UK Opportunities W Acc	IA UK All Companies	4.29	173/215	9.78	-10.84	201/212	15.56	50.18	183/202	86.51	⚠
CFP Castlefield Thoughtful UK Opportunities G Inc	IA UK All Companies	0.63	194/215	9.78	1.92	171/212	15.56	50.79	182/202	86.51	⚠
VT Castlebay UK Equity A Acc	IA UK All Companies	0.35	197/215	9.78	9.96	134/212	15.56	51.39	181/202	86.51	⚠
IFSL Marlborough Special Situations P Acc	IA UK All Companies	0.20	199/215	9.78	-20.96	211/212	15.56	51.61	180/202	86.51	⚠
Quilter Investors UK Equity Growth U2 Acc	IA UK All Companies	7.00	142/215	9.78	7.32	147/212	15.56	51.96	179/202	86.51	⚠
IFSL Church House UK Equity Growth A Acc	IA UK All Companies	-2.70	209/215	9.78	2.63	170/212	15.56	52.20	178/202	86.51	⚠
AXA Framlington UK Mid Cap Z Acc	IA UK All Companies	1.45	190/215	9.78	-7.23	196/212	15.56	54.79	177/202	86.51	⚠
CFP SDL Free Spirit Acc	IA UK All Companies	0.46	196/215	9.78	1.51	173/212	15.56	54.84	176/202	86.51	⚠
AXA UK Equity F Cap	IA UK All Companies	5.45	165/215	9.78	-1.50	183/212	15.56	55.52	175/202	86.51	⚠
Slater Growth P Acc	IA UK All Companies	-1.05	203/215	9.78	-20.00	208/212	15.56	56.94	174/202	86.51	⚠
Vanguard Active U.K. Equity A Acc	IA UK All Companies	8.34	132/215	9.78	11.05	132/212	15.56	58.11	172/202	86.51	⚠
Jupiter UK Dynamic Long Short Equity I Dis	IA UK All Companies	2.45	185/215	9.78	-8.70	199/212	15.56	58.58	171/202	86.51	⚠
M&G UK Sustain Paris Aligned I Acc	IA UK All Companies	8.82	127/215	9.78	6.57	154/212	15.56	58.71	170/202	86.51	⚠
JOHCM UK Opportunities A Acc	IA UK All Companies	7.96	135/215	9.78	15.94	118/212	15.56	58.97	169/202	86.51	⚠
CT UK Sustainable Equity ZNA	IA UK All Companies	6.22	152/215	9.78	3.68	166/212	15.56	59.50	168/202	86.51	⚠
AXA Framlington UK Select Opportunities ZI Acc	IA UK All Companies	4.96	170/215	9.78	-2.75	188/212	15.56	59.90	167/202	86.51	⚠
Liontrust Special Situations I Inc	IA UK All Companies	0.33	198/215	9.78	5.76	156/212	15.56	60.17	166/202	86.51	⚠

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Consistently Underperforming Funds											
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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
Slater Artorius Acc	IA UK All Companies	-3.60	211/215	9.78	-22.78	212/212	15.56	61.32	164/202	86.51	⚠
Slater Recovery P Acc	IA UK All Companies	-3.74	212/215	9.78	-17.91	206/212	15.56	62.14	162/202	86.51	⚠
NFU Mutual UK Equity C	IA UK All Companies	7.64	138/215	9.78	6.73	153/212	15.56	62.81	161/202	86.51	⚠
Aegon Ethical Equity B Acc	IA UK All Companies	3.68	178/215	9.78	6.79	152/212	15.56	63.38	160/202	86.51	⚠
Schroder UK Alpha Plus Z Acc	IA UK All Companies	1.03	192/215	9.78	6.90	151/212	15.56	63.92	158/202	86.51	⚠
Rathbone UK Opportunities Fund I Acc	IA UK All Companies	5.30	168/215	9.78	-3.94	191/212	15.56	64.02	157/202	86.51	⚠
Premier Miton Responsible UK Equity C Inc	IA UK All Companies	6.84	146/215	9.78	3.75	164/212	15.56	64.76	155/202	86.51	⚠
BlackRock UK D Acc	IA UK All Companies	9.44	119/215	9.78	9.95	135/212	15.56	64.82	154/202	86.51	⚠
Premier Miton UK Focus I Inc	IA UK All Companies	1.94	187/215	9.78	7.20	148/212	15.56	65.61	152/202	86.51	⚠
Royal London UK Mid-Cap Growth M Acc	IA UK All Companies	3.72	177/215	9.78	1.22	175/212	15.56	65.79	151/202	86.51	⚠
Charles Stanley Equity A Acc	IA UK All Companies	5.40	166/215	9.78	13.78	124/212	15.56	66.25	150/202	86.51	⚠
BlackRock UK Special Situations D Acc	IA UK All Companies	3.81	176/215	9.78	1.60	172/212	15.56	66.37	149/202	86.51	⚠
Xtrackers FTSE 250 ETF 1D	IA UK All Companies	6.20	153/215	9.78	3.72	165/212	15.56	66.83	147/202	86.51	⚠
abrdn UK Sustainable Equity I Acc	IA UK All Companies	9.98	113/215	9.78	9.95	135/212	15.56	67.84	145/202	86.51	⚠⚠
EdenTree Responsible and Sust UK Equity Opportunities B	IA UK All Companies	5.70	162/215	9.78	4.51	161/212	15.56	70.70	143/202	86.51	⚠
IFSL Marlborough Multi-Cap Growth P Inc	IA UK All Companies	-0.33	202/215	9.78	7.77	145/212	15.56	70.84	142/202	86.51	⚠
Unicorn UK Growth B	IA UK All Companies	5.73	161/215	9.78	3.32	167/212	15.56	71.25	141/202	86.51	⚠
abrdn UK Ethical Equity Institutional Acc	IA UK All Companies	7.30	139/215	9.78	6.47	155/212	15.56	72.76	139/202	86.51	⚠⚠
VT Sorbus Vector A	IA UK All Companies	-0.30	201/215	9.78	-6.33	195/212	15.56	73.82	138/202	86.51	⚠
iShares FTSE 250 ETF	IA UK All Companies	6.12	155/215	9.78	2.91	169/212	15.56	74.55	135/202	86.51	⚠
HSBC FTSE 250 ETF	IA UK All Companies	6.12	155/215	9.78	3.03	168/212	15.56	74.69	134/202	86.51	⚠
Aegon UK Equity B Acc	IA UK All Companies	9.56	117/215	9.78	9.06	141/212	15.56	77.33	131/202	86.51	⚠⚠
Schroder Sustainable UK Equity Z Acc	IA UK All Companies	6.12	155/215	9.78	9.53	138/212	15.56	77.40	130/202	86.51	⚠⚠
Vanguard FTSE 250 ETF Acc	IA UK All Companies	6.38	150/215	9.78	3.87	162/212	15.56	77.45	128/202	86.51	⚠
CT Responsible UK Equity 2 Acc	IA UK All Companies	5.87	159/215	9.78	9.30	139/212	15.56	77.89	127/202	86.51	⚠⚠
Fidelity UK Select W Acc	IA UK All Companies	5.49	164/215	9.78	17.64	111/212	15.56	78.23	126/202	86.51	⚠
Liontrust UK Growth I Inc	IA UK All Companies	4.97	169/215	9.78	16.80	113/212	15.56	78.56	125/202	86.51	⚠
Royal London Sustainable Leaders Trust C Acc	IA UK All Companies	6.99	143/215	9.78	17.86	108/212	15.56	78.68	124/202	86.51	⚠⚠
Jupiter UK Growth I Acc	IA UK All Companies	5.39	167/215	9.78	16.63	115/212	15.56	79.38	123/202	86.51	⚠
FTF Martin Currie UK Managers Focus W Acc	IA UK All Companies	10.22	112/215	9.78	10.39	133/212	15.56	79.66	122/202	86.51	⚠⚠
MI Chelverton UK Equity Growth B Acc	IA UK All Companies	-0.08	200/215	9.78	-11.42	202/212	15.56	79.99	121/202	86.51	⚠
UK Equities A	IA UK All Companies	9.32	120/215	9.78	12.12	128/212	15.56	81.08	119/202	86.51	⚠⚠
L&G UK Mid Cap Index I Acc	IA UK All Companies	6.12	155/215	9.78	5.30	159/212	15.56	81.28	117/202	86.51	⚠⚠
HSBC FTSE 250 Index C Acc	IA UK All Companies	6.17	154/215	9.78	5.16	160/212	15.56	81.52	116/202	86.51	⚠
iShares Mid Cap UK Equity Index (UK) D Acc	IA UK All Companies	6.35	151/215	9.78	5.36	157/212	15.56	81.62	114/202	86.51	⚠⚠
Consistent Opportunities Unit Trust Acc	IA UK All Companies	-6.86	215/215	9.78	-13.83	203/212	15.56	81.91	112/202	86.51	⚠
Aviva Inv UK Listed Small and Mid-Cap 2	IA UK All Companies	0.47	195/215	9.78	-5.57	193/212	15.56	86.00	102/202	86.51	⚠
M&G Property Portfolio I Acc	IA UK Direct Property	-9.51	13/13	2.62	-28.61	13/13	-5.65	-28.58	13/13	5.08	⚠
ARC TIME Commercial Long Income PAIF A Gr Acc	IA UK Direct Property	-4.46	11/13	2.62	-9.47	9/13	-5.65	-9.22	12/13	5.08	⚠
abrdn Real Estate Institutional Acc	IA UK Direct Property	-1.43	9/13	2.62	-13.46	11/13	-5.65	-6.78	10/13	5.08	⚠
Unicorn UK Ethical Income B Acc	IA UK Equity Income	-6.17	68/68	12.55	-4.33	66/68	21.08	41.90	66/66	97	⚠
FP Octopus UK Multi Cap Income S Acc	IA UK Equity Income	-0.84	66/68	12.55	-8.11	68/68	21.08	49.80	65/66	97	⚠
IFSL Marlborough Multi Cap Income P Acc	IA UK Equity Income	-0.08	65/68	12.55	-5.75	67/68	21.08	53.29	64/66	97	⚠
Unicorn UK Income B Inc	IA UK Equity Income	-3.50	67/68	12.55	-1.38	64/68	21.08	54.44	63/66	97	⚠

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		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
WS Guinness UK Equity Income Y Clean Inc	IA UK Equity Income	0.76	63/68	12.55	2.71	62/68	21.08	56.47	62/66	97	⚠
Premier Miton UK Multi Cap Income B Acc	IA UK Equity Income	9.91	50/68	12.55	-3.17	65/68	21.08	60.77	60/66	97	⚠
abrdn UK Income Equity I Acc	IA UK Equity Income	3.34	62/68	12.55	10.25	60/68	21.08	64.60	59/66	97	⚠
HL Select UK Income Shares A Acc	IA UK Equity Income	11.78	41/68	12.55	14.77	49/68	21.08	67.17	58/66	97	⚠
CT Responsible UK Income 2 Inc	IA UK Equity Income	8.84	55/68	12.55	13.31	53/68	21.08	67.74	57/66	97	⚠
VT Downing Small & Mid-Cap Income Acc	IA UK Equity Income	6.41	58/68	12.55	4.78	61/68	21.08	70.56	56/66	97	⚠
WS Gresham House UK Multi Cap Income C Acc	IA UK Equity Income	0.30	64/68	12.55	10.47	59/68	21.08	70.69	55/66	97	⚠
Schroder UK Multi-Cap Income Z Acc	IA UK Equity Income	9.94	49/68	12.55	12.36	56/68	21.08	70.97	54/66	97	⚠
Fidelity Enhanced Income W Inc	IA UK Equity Income	8.61	56/68	12.55	19.23	44/68	21.08	71.97	53/66	97	⚠
Jupiter Responsible Income I Acc	IA UK Equity Income	11.53	42/68	12.55	14.25	51/68	21.08	75.93	52/66	97	⚠
Fidelity Moneybuilder Dividend W Inc	IA UK Equity Income	10.95	43/68	12.55	20.98	38/68	21.08	77.53	51/66	97	⚠
MI Chelverton UK Equity Income B Acc	IA UK Equity Income	5.73	60/68	12.55	0.83	63/68	21.08	81.73	50/66	97	⚠
RGI UK Equity Income B Inc	IA UK Equity Income	10.10	48/68	12.55	17.49	48/68	21.08	81.74	49/66	97	⚠⚠
Janus Henderson UK Responsible Income I Inc	IA UK Equity Income	9.31	53/68	12.55	21.37	37/68	21.08	85.44	47/66	97	⚠
Santander Enhanced Income Portfolio II	IA UK Equity Income	9.84	52/68	12.55	11.20	58/68	21.08	85.77	46/66	97	⚠
Liontrust Income C Acc	IA UK Equity Income	6.71	57/68	12.55	20.40	41/68	21.08	90.19	43/66	97	⚠
Santander Equity Income Unit Trust RI	IA UK Equity Income	10.34	46/68	12.55	13.89	52/68	21.08	91.25	41/66	97	⚠
Rathbone Income I Acc	IA UK Equity Income	10.56	45/68	12.55	19.20	45/68	21.08	92.00	40/66	97	⚠⚠
SPDR Bloomberg 15+ Year Gilt ETF	IA UK Gilts	-6.12	32/32	0.26	-39.03	31/31	-14.57	-43.48	29/29	-17.75	⚠
Vanguard UK Long Duration Gilt Index Gross Acc	IA UK Gilts	-5.77	30/32	0.26	-38.73	30/31	-14.57	-42.99	28/29	-17.75	⚠
iShares Over 15 Years Gilts Index (UK) D Acc	IA UK Gilts	-6.00	31/32	0.26	-38.45	29/31	-14.57	-42.16	27/29	-17.75	⚠
Vanguard UK Government Bond Index Acc	IA UK Gilts	-0.69	25/32	0.26	-21.68	27/31	-14.57	-25.20	25/29	-17.75	⚠
Vanguard U.K. Gilt ETF Inc	IA UK Gilts	-0.81	27/32	0.26	-21.76	28/31	-14.57	-25.20	25/29	-17.75	⚠
SPDR Bloomberg UK Gilt ETF	IA UK Gilts	-0.72	26/32	0.26	-20.04	26/31	-14.57	-23.65	24/29	-17.75	⚠
Invesco UK Gilts ETF	IA UK Gilts	-0.60	24/32	0.26	-19.73	24/31	-14.57	-23.19	23/29	-17.75	⚠
CT Sterling Bond ZNI	IA UK Gilts	-0.20	21/32	0.26	-19.80	25/31	-14.57	-22.76	22/29	-17.75	⚠
Schroder Gilt and Fixed Interest Z Acc	IA UK Gilts	-0.16	20/32	0.26	-19.18	23/31	-14.57	-21.84	20/29	-17.75	⚠⚠
abrdn UK Government Bond Institutional Acc	IA UK Gilts	-0.12	19/32	0.26	-17.62	16/31	-14.57	-21.62	19/29	-17.75	⚠⚠
HSBC UK Gilt Index C Acc	IA UK Gilts	-0.08	17/32	0.26	-17.91	19/31	-14.57	-20.85	16/29	-17.75	⚠⚠
Allianz Gilt Yield I Inc	IA UK Gilts	-0.55	23/32	0.26	-18.95	22/31	-14.57	-20.52	15/29	-17.75	⚠⚠
Allianz Index-Linked Gilt W Acc	IA UK Index Linked Gilts	-7.12	9/14	-6.27	-37.77	9/14	-35.74	-27.30	9/14	-22.84	⚠⚠
Fidelity Index Linked Bond I Inc	IA UK Index Linked Gilts	-8.97	14/14	-6.27	-44.08	14/14	-35.74	-31.72	14/14	-22.84	⚠
abrdn Sterling Inflation-Linked Bond I Acc	IA UK Index Linked Gilts	-8.47	12/14	-6.27	-42.11	13/14	-35.74	-28.46	13/14	-22.84	⚠
iShares Index Linked Gilt Index (UK) D Acc	IA UK Index Linked Gilts	-8.17	11/14	-6.27	-41.52	11/14	-35.74	-28.36	12/14	-22.84	⚠
Blackrock Institutional Bond Index Linked A	IA UK Index Linked Gilts	-8.10	10/14	-6.27	-41.96	12/14	-35.74	-28.09	11/14	-22.84	⚠
BNY Mellon Index Linked Gilt Newton Institutional 2 Acc	IA UK Index Linked Gilts	-8.57	13/14	-6.27	-40.95	10/14	-35.74	-27.93	10/14	-22.84	⚠
FP Octopus UK Micro Cap Growth P Acc	IA UK Smaller Companies	-9.70	41/42	0.3	-33.03	42/42	-11.12	27.16	39/40	64.12	⚠
WS Amati UK Listed Smaller Companies B Acc	IA UK Smaller Companies	-3.69	36/42	0.3	-24.66	39/42	-11.12	33.38	37/40	64.12	⚠
Jupiter UK Smaller Companies I Acc	IA UK Smaller Companies	1.05	22/42	0.3	-22.78	37/42	-11.12	33.62	36/40	64.12	⚠
Aegon UK Smaller Companies B Acc	IA UK Smaller Companies	-0.34	27/42	0.3	-13.87	23/42	-11.12	38.35	34/40	64.12	⚠
Invesco UK Smaller Companies Equity (UK) Z Acc	IA UK Smaller Companies	-4.41	38/42	0.3	-22.97	38/42	-11.12	38.78	33/40	64.12	⚠
FTF Martin Currie UK Smaller Companies W Acc	IA UK Smaller Companies	-1.88	30/42	0.3	-20.06	33/42	-11.12	43.00	32/40	64.12	⚠
Liontrust UK Smaller Companies I Inc	IA UK Smaller Companies	-6.89	40/42	0.3	-15.03	28/42	-11.12	47.62	30/40	64.12	⚠
BlackRock UK Smaller Companies D Acc	IA UK Smaller Companies	-2.12	32/42	0.3	-18.03	30/42	-11.12	51.24	26/40	64.12	⚠

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Consistently Underperforming Funds											
Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
MGTS AFH DA UK Smaller Companies R	IA UK Smaller Companies	-3.90	37/42	0.3	-13.97	24/42	-11.12	53.32	23/40	64.12	⚠
CT UK Smaller Companies ZNI	IA UK Smaller Companies	-1.92	31/42	0.3	-14.00	25/42	-11.12	53.41	22/40	64.12	⚠⚠
CFP Castlefield Thoughtful UK Smaller Companies G Inc	IA UK Smaller Companies	-0.17	26/42	0.3	-13.40	22/42	-11.12	53.91	21/40	64.12	⚠⚠
Invesco Summit Growth 2 (UK) Z Acc	IA Volatility Managed	4.50	157/202	5.85	8.72	112/183	11.34	32.61	99/145	46.26	⚠
IFSL Avellemly 4 A Acc	IA Volatility Managed	4.18	168/202	5.85	8.25	120/183	11.34	32.71	98/145	46.26	⚠
L&G Multi-Index 4 I Acc	IA Volatility Managed	5.67	111/202	5.85	6.26	137/183	11.34	33.03	97/145	46.26	⚠⚠
Janus Henderson Core 4 Income I Inc	IA Volatility Managed	5.17	137/202	5.85	2.93	167/183	11.34	33.45	96/145	46.26	⚠
L&G Future World ESG Multi-Index 4 I Acc	IA Volatility Managed	5.06	141/202	5.85	6.04	142/183	11.34	33.70	95/145	46.26	⚠
SVS Cornelian Cautious D Acc	IA Volatility Managed	4.99	142/202	5.85	8.00	125/183	11.34	34.07	94/145	46.26	⚠⚠
CT Sustainable Universal MAP Balanced C Acc	IA Volatility Managed	3.59	180/202	5.85	4.29	152/183	11.34	37.18	91/145	46.26	⚠
abrdn MyFolio Managed III Inst Acc	IA Volatility Managed	5.38	126/202	5.85	6.36	136/183	11.34	39.33	84/145	46.26	⚠⚠
Rathbone Strategic Income Portfolio Acc	IA Volatility Managed	5.58	116/202	5.85	10.65	93/183	11.34	40.56	82/145	46.26	⚠⚠
WS Canlife Diversified Risk Managed IV C Acc	IA Volatility Managed	5.72	110/202	5.85	9.44	105/183	11.34	41.19	81/145	46.26	⚠⚠
Scottish Widows Horizon Multi-Asset 3 Z Acc	IA Volatility Managed	3.53	182/202	5.85	9.54	103/183	11.34	42.46	78/145	46.26	⚠
SVS Cornelian Managed Growth D Acc	IA Volatility Managed	5.14	138/202	5.85	10.18	99/183	11.34	43.56	77/145	46.26	⚠⚠
HSBC Global Sust Multi-Asset Balanced Portfolio C Acc	IA Volatility Managed	3.72	178/202	5.85	8.66	114/183	11.34	43.73	75/145	46.26	⚠
SVS Cornelian Managed Growth RMP G Acc	IA Volatility Managed	5.26	135/202	5.85	9.31	107/183	11.34	44.34	73/145	46.26	⚠⚠
Nordea 1 Alpha 10 MA BC	IA Volatility Managed	-7.20	201/202	5.85	-6.84	182/183	11.34	-2.37	145/145	46.26	⚠
BlackRock Managed Volatility C	IA Volatility Managed	4.19	167/202	5.85	1.16	173/183	11.34	9.08	144/145	46.26	⚠
HSBC Global Strategy Cautious Portfolio C Acc	IA Volatility Managed	4.70	149/202	5.85	3.06	164/183	11.34	11.17	143/145	46.26	⚠
Scottish Widows Horizon Multi-Asset 1 Z Acc	IA Volatility Managed	0.94	200/202	5.85	-2.70	180/183	11.34	12.44	142/145	46.26	⚠
Santander Atlas Portfolio 3 IA	IA Volatility Managed	4.50	157/202	5.85	4.94	147/183	11.34	13.68	140/145	46.26	⚠
Invesco Summit Growth 1 (UK) Z Acc	IA Volatility Managed	3.53	182/202	5.85	4.21	153/183	11.34	15.18	139/145	46.26	⚠
Aviva Inv AI Multi-asset Plus I 2	IA Volatility Managed	5.56	118/202	5.85	7.26	127/183	11.34	15.69	138/145	46.26	⚠
CT MM Lifestyle 3 B Inc	IA Volatility Managed	2.43	195/202	5.85	-0.67	179/183	11.34	15.99	137/145	46.26	⚠
IFSL Avellemly 3 A Acc	IA Volatility Managed	3.34	186/202	5.85	3.53	161/183	11.34	17.42	135/145	46.26	⚠
L&G Multi-Index 3 I Acc	IA Volatility Managed	4.84	146/202	5.85	2.36	169/183	11.34	19.13	134/145	46.26	⚠
abrdn MyFolio Managed I Inst Acc	IA Volatility Managed	4.32	162/202	5.85	4.21	153/183	11.34	19.14	133/145	46.26	⚠
Quilter Inv Cirilium Conservative Blend Portfolio U1 Acc	IA Volatility Managed	3.04	193/202	5.85	3.70	159/183	11.34	19.35	132/145	46.26	⚠
GAM Star Global Moderate T Acc	IA Volatility Managed	5.08	140/202	5.85	8.11	122/183	11.34	19.49	131/145	46.26	⚠
Liontrust MA Dynamic Passive Prudent S Acc	IA Volatility Managed	5.84	103/202	5.85	6.14	138/183	11.34	20.23	130/145	46.26	⚠
BlackRock MyMap 3 D Acc	IA Volatility Managed	5.48	120/202	5.85	4.81	148/183	11.34	20.27	129/145	46.26	⚠
CT Universal MAP Defensive C Acc	IA Volatility Managed	5.64	113/202	5.85	0.51	176/183	11.34	20.36	128/145	46.26	⚠
abrdn MyFolio Multi Manager I Inst Acc	IA Volatility Managed	4.51	156/202	5.85	4.71	150/183	11.34	20.64	127/145	46.26	⚠
WS Prudential Risk Managed Passive 1 P Acc	IA Volatility Managed	5.58	116/202	5.85	7.24	128/183	11.34	20.93	126/145	46.26	⚠
SVS Cornelian Defensive RMP G Acc	IA Volatility Managed	3.54	181/202	5.85	2.98	165/183	11.34	21.24	125/145	46.26	⚠
Janus Henderson Core 3 Income I Inc	IA Volatility Managed	4.21	166/202	5.85	-0.38	178/183	11.34	21.77	123/145	46.26	⚠
abrdn MyFolio Market I Inst Acc	IA Volatility Managed	5.48	120/202	5.85	5.98	143/183	11.34	22.18	122/145	46.26	⚠
SVS Cornelian Defensive D Acc	IA Volatility Managed	4.22	164/202	5.85	4.78	149/183	11.34	23.25	120/145	46.26	⚠
WS Canlife Diversified Risk Managed III C Acc	IA Volatility Managed	4.70	149/202	5.85	7.17	130/183	11.34	24.13	119/145	46.26	⚠
CT Sustainable Universal MAP Cautious C Acc	IA Volatility Managed	3.07	191/202	5.85	0.56	175/183	11.34	24.37	118/145	46.26	⚠
abrdn MyFolio Index I Inst B Acc	IA Volatility Managed	5.73	108/202	5.85	7.23	129/183	11.34	24.79	117/145	46.26	⚠
HSBC Global Sust Multi-Asset Conservative Portfolio	IA Volatility Managed	3.76	177/202	5.85	4.20	155/183	11.34	25.68	116/145	46.26	⚠
Scottish Widows Horizon Multi-Asset 2 Z Acc	IA Volatility Managed	2.11	196/202	5.85	3.21	163/183	11.34	25.69	115/145	46.26	⚠

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Consistently Underperforming Funds

Fund Name	Sector	1 Year Performance			3 Year Performance			5 Year Performance			Rating
		% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	% Growth	Sector Ranking	Sector Avg	
abrdn MyFolio Managed II Inst Acc	IA Volatility Managed	4.60	153/202	5.85	4.19	156/183	11.34	25.85	114/145	46.26	⚠
Liontrust MA Blended Moderate S Acc	IA Volatility Managed	5.64	113/202	5.85	6.12	139/183	11.34	25.99	113/145	46.26	⚠
WS Prudential Risk Managed Passive 2 P Acc	IA Volatility Managed	5.76	106/202	5.85	8.26	119/183	11.34	26.99	112/145	46.26	⚠
WS Prudential Risk Managed Active 2 P Acc	IA Volatility Managed	5.86	102/202	5.85	6.45	135/183	11.34	27.89	111/145	46.26	⚠
HSBC Global Strategy Conservative Portfolio C Acc	IA Volatility Managed	5.73	108/202	5.85	8.44	117/183	11.34	28.78	109/145	46.26	⚠
Santander Atlas Portfolio 4 IA	IA Volatility Managed	5.32	133/202	5.85	8.01	124/183	11.34	28.85	108/145	46.26	⚠⚠
abrdn MyFolio Multi Manager II Inst Acc	IA Volatility Managed	5.09	139/202	5.85	6.90	132/183	11.34	30.17	107/145	46.26	⚠⚠
HL HL Cautious Managed A Acc	IA Volatility Managed	4.90	144/202	5.85	9.21	108/183	11.34	30.73	106/145	46.26	⚠⚠
Rathbone Total Return Portfolio S Acc	IA Volatility Managed	3.97	171/202	5.85	8.83	109/183	11.34	31.09	105/145	46.26	⚠
CT MM Lifestyle 4 B Inc	IA Volatility Managed	2.92	194/202	5.85	3.95	157/183	11.34	31.24	104/145	46.26	⚠
SVS Cornelian Cautious RMP G Acc	IA Volatility Managed	4.71	148/202	5.85	6.05	141/183	11.34	31.61	103/145	46.26	⚠
Allianz RiskMaster Conservative Multi Asset C	IA Volatility Managed	5.33	130/202	5.85	6.68	134/183	11.34	32.48	100/145	46.26	⚠⚠

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