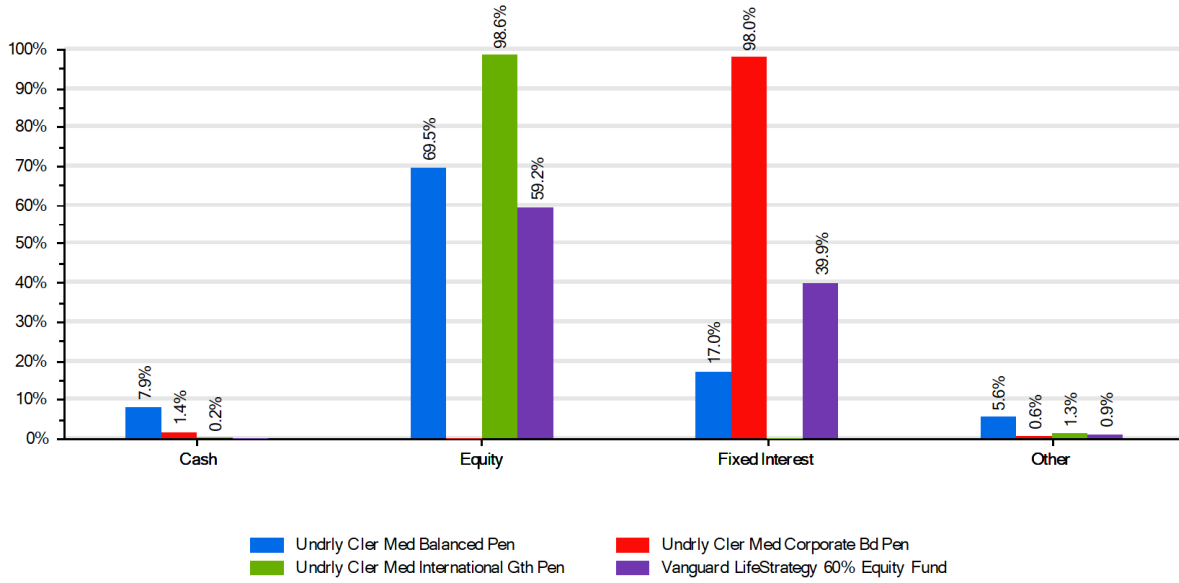
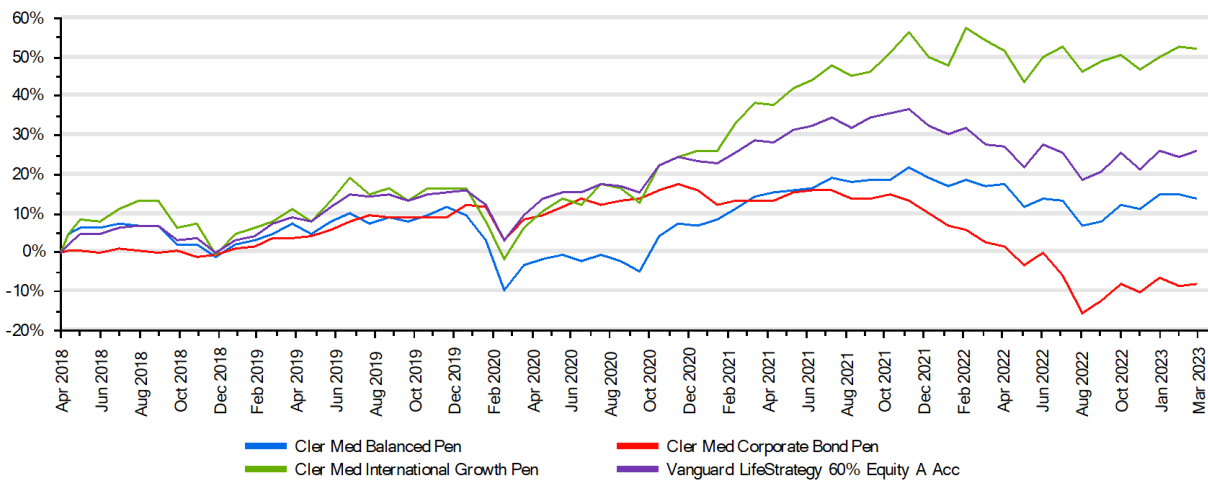


# Comparison

## Asset Allocation Comparison



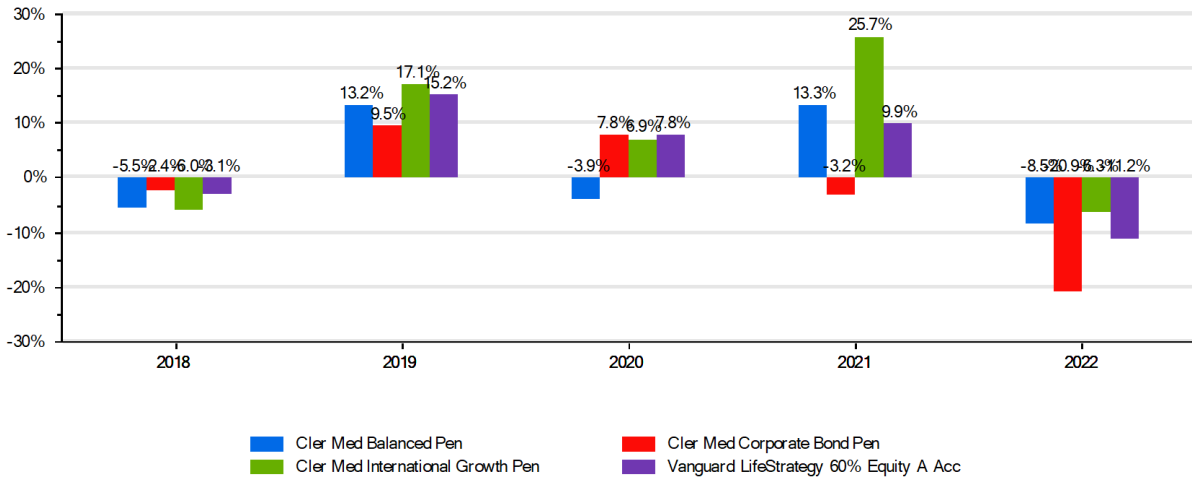
## Cumulative Returns Comparison



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 Past performance is no guarantee of future performance, and the value and income derived from investments can go down as well as up.

# Comparison

## Discrete Returns Comparison

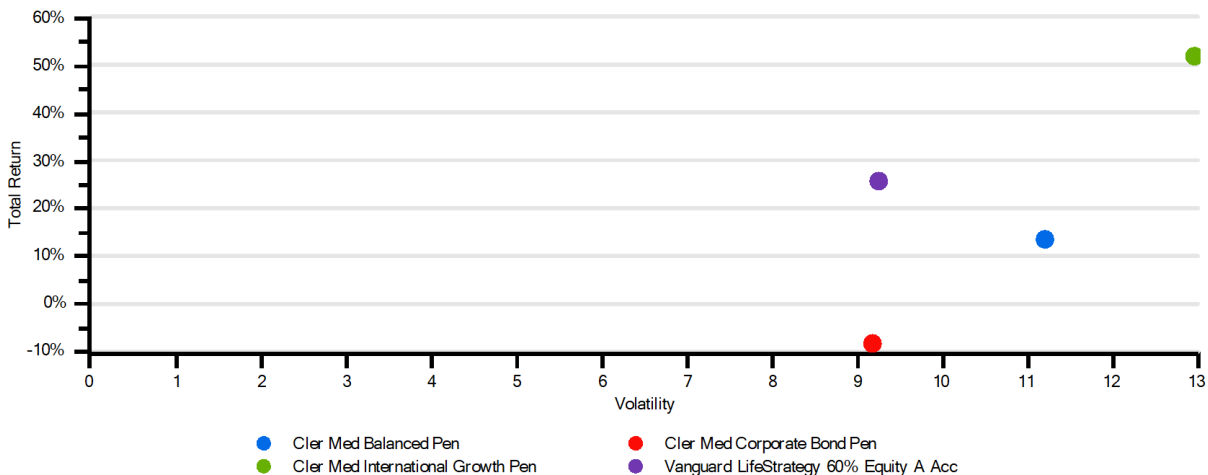


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Past performance is no guarantee of future performance; and the value and income derived from investments can go down as well as up.

## Fund Sourcing Results - MIFID Charges

Fund Name	MIFID Ongoing Charge	MIFID Transaction Charge	MIFID Performance Fee Charge	MIFID Entry Charge	MIFID Exit Charge
Cler Med Balanced Pen					
Cler Med Corporate Bond Pen					
Cler Med International Growth Pen					
Vanguard LifeStrategy 60% Equity A Acc	0.222%	0.046%	0.000%	0.000%	0.000%

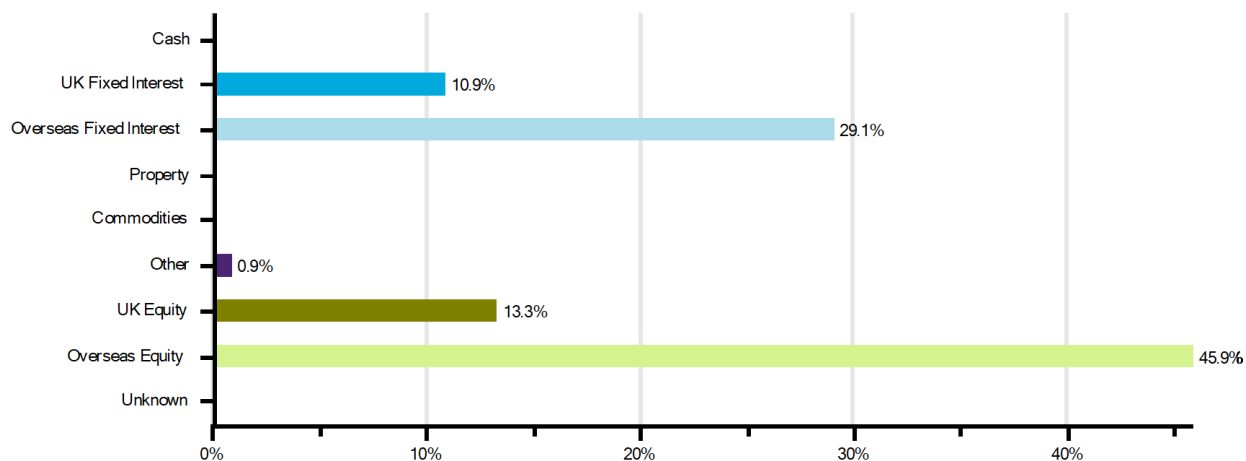
## Risk Reward Comparison



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# Comparison

## Current Asset Allocation Detailed



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