

AR DB Wood ESG

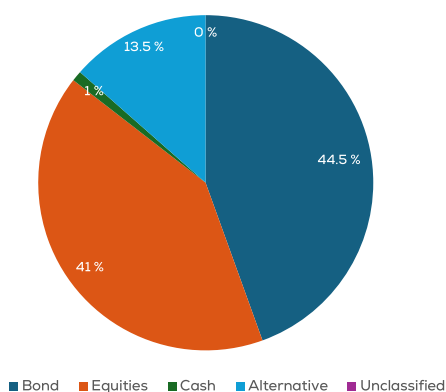
Risk Profile: Low to Medium

Date: 31 Mar 2026

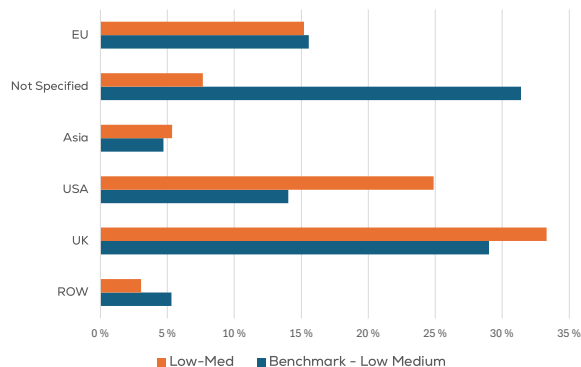
PORTFOLIO OBJECTIVES

The low to medium risk portfolio aims to achieve a modest return higher than cash over a rolling five-year time horizon, seeking sustainable growth whilst protecting capital. It invests in a blend of active and passive funds diversified across equities, fixed income, absolute return and property, with risk managed through fund selection, asset allocation and quarterly rebalancing. The portfolio also follows a defined ESG framework, investing only in funds with underlying holdings rated 'A' or above and avoiding exposure to controversial sectors such as tobacco, weapons and nuclear related activities.

Asset Class Allocation



Geographic Allocation



PORTFOLIO CHARACTERISTICS

Inception Date:	01 May 2024
Portfolio Size:	£19.14 million
Portfolio Benchmark:	IA Mixed Investment 0% - 35% & 20%-60% Shares, 50%/50%
Investment Management Charge:	0.15% per annum
Minimum Investment:	No Minimum
Currency:	GBP
Wrapper Accessibility:	ISA, OEIC, SIPP & Offshore Bond
On-going Fund Charge*:	0.40%
Risk Rating:	Low to Medium

Performance Summary

	2026 YTD	2025	2024	2023	2022	2021
Portfolio	-1.50%	9.59%	-	-	-	-
Benchmark	-0.94%	9.12%	5.32%	6.43%	-10.11%	5.15%

Portfolio Holdings: Top 10

Fund	Sector	Allocation
Liontrust MIB	Bond	8%
L&G FW ESG North America Index	Equities	7%
Close Select Fixed Income	Bond	6.5%
Tellworth UK Select S	Alternative	6%
Royal London ESG EM	Equities	6%
BlackRock Sustainable Sterling Strategic Bor	Bond	5%
Premier Miton Strategic Monthly Income	Bond	5%
Artemis UK Select	Equities	5%
Atlantic House Defined Returns	Alternative	4.5%
Artemis SmartGARP European Equity	Equities	4%

Basis of return: total gross return net of annual management charges, bid to bid basis. The figures do not include any initial charge. You should be aware: pension and life fund performance differs from unit trust/OEIC performance, due to the underlying tax treatment. Past performance is not a reliable indicator of future returns. The value of any investment can go up and down, and investors may get back less than they invested. A small portion of the portfolios may be invested in illiquid assets, meaning you may not be able to buy or sell units in those assets during uncertain times.

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*On-going Fund Charge = Total percentage fee charged by the underlying funds expressed as a weighted average.

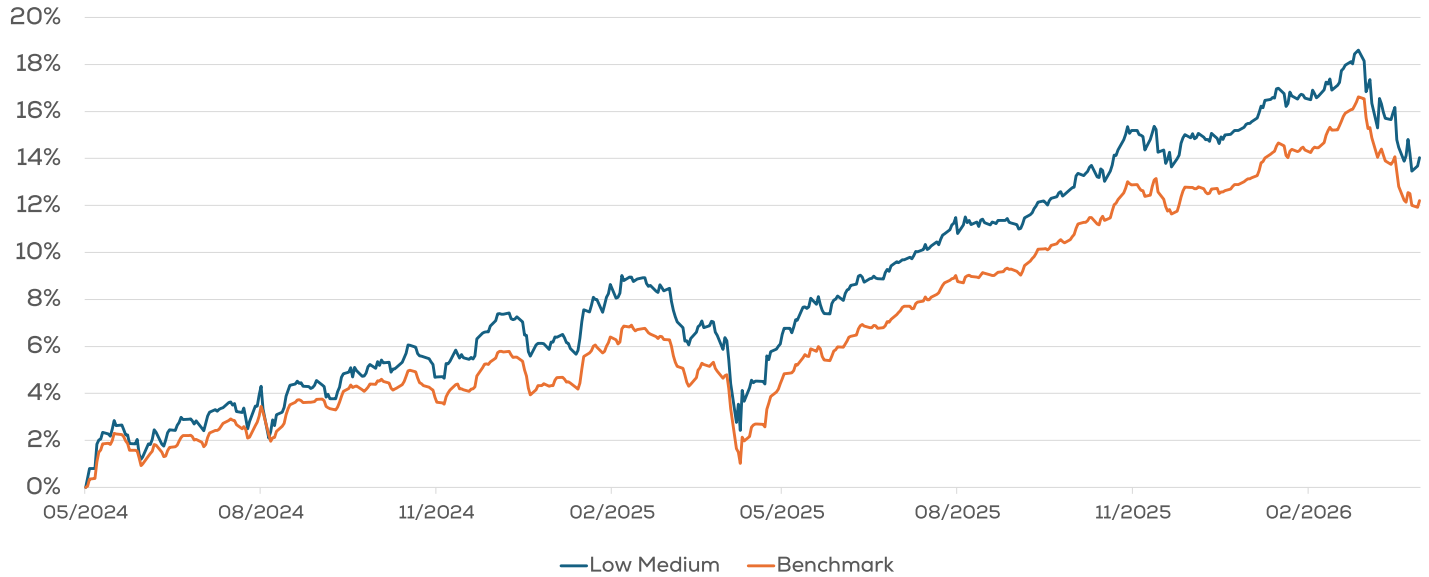


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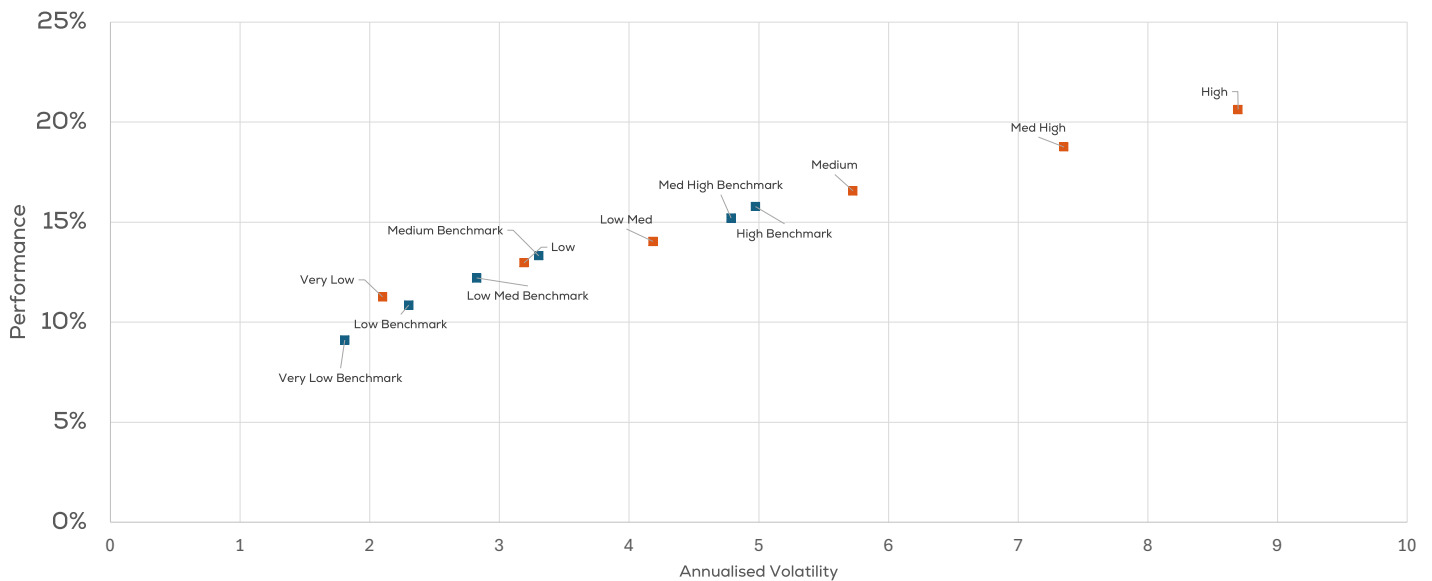
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PORTFOLIO PERFORMANCE



	YTD	6 Months	1 Year	01/05/2024
Portfolio	-1.50%	1.14%	7.71%	14.03%
Benchmark	-0.94%	1.39%	7.22%	12.21%



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