

## AR DB Wood ESG

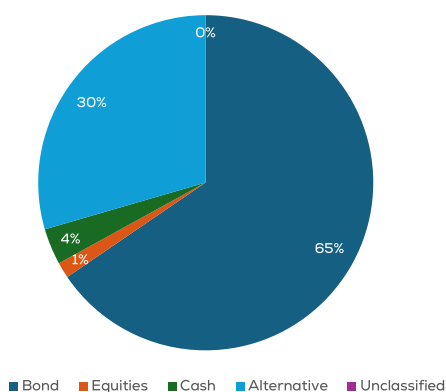
Risk Profile: Very Low Risk

Date: 31 Mar 2026

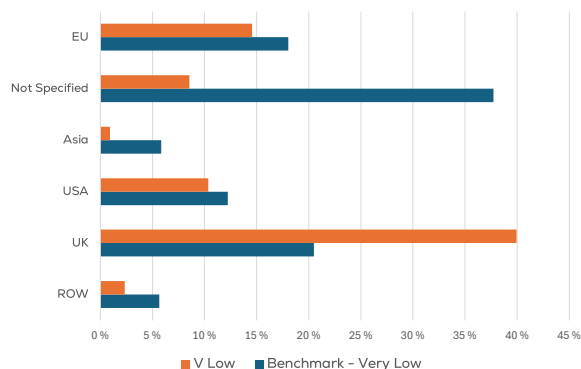
### PORTFOLIO OBJECTIVES

The very low 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 actively managed funds diversified across defensive asset classes, 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% Shares & Cash, 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*:        | 0.46%   |
| Risk Rating:                  | Very Low  |

### Performance Summary

|           | 2026 YTD | 2025  | 2024  | 2023  | 2022   | 2021  |
|-----------|----------|-------|-------|-------|--------|-------|
| Portfolio | -0.97%   | 7.01% | -     | -     | -      | -     |
| Benchmark | -0.64%   | 6.46% | 3.77% | 4.94% | -8.30% | 2.56% |

### Portfolio Holdings: Top 10

| Fund   | Sector      | Allocation |
|--|-------------|------------|
| Atlantic House Defined Returns               | Alternative | 17%        |
| Liontrust MIB                                | Bond        | 12%        |
| Tellworth UK Select S                        | Alternative | 11.5%      |
| Premier Miton Strategic Monthly Income       | Bond        | 10%        |
| Close Select Fixed Income                    | Bond        | 8%         |
| Royal London Short Duration Credit           | Bond        | 7%         |
| BlackRock Sustainable Sterling Strategic Bor | Bond        | 6.5%       |
| Man GLG Global Investment Grade Bond Op      | Bond        | 6%         |
| AXA Global Strategic Bond                    | Bond        | 5%         |
| Royal London Sterling Extra Yield Bond       | Bond        | 5%         |

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.

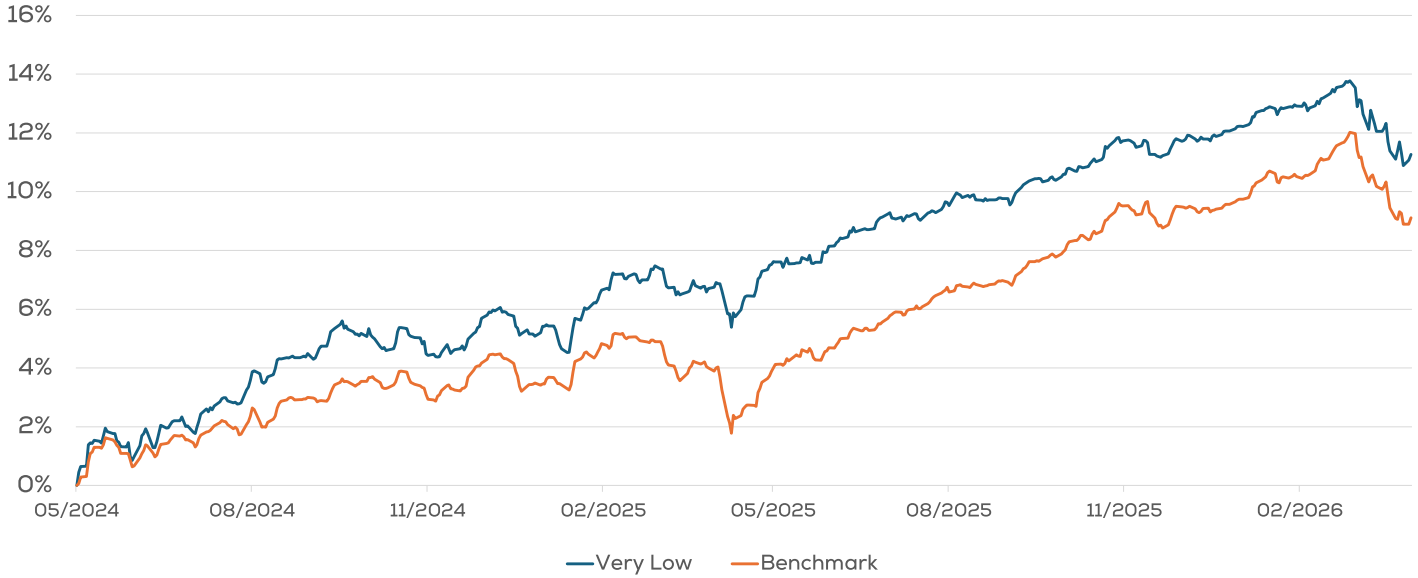


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Risk Profile: Very Low Risk

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**PORTFOLIO PERFORMANCE**



|                  | YTD    | 6 Months | 1 Year | 01/05/2024 |
|------------------|--------|----------|--------|------------|
| <b>Portfolio</b> | -0.97% | 0.61%    | 4.23%  | 11.27%     |
| <b>Benchmark</b> | -0.64% | 1.06%    | 5.03%  | 9.11%      |



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