

AR DB Wood

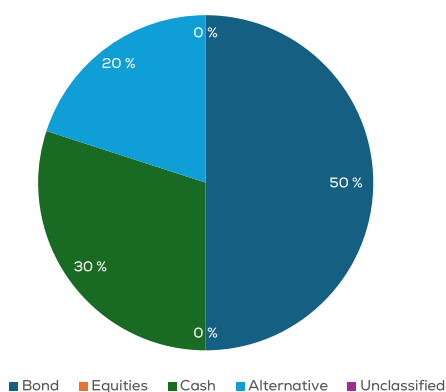
Risk Profile: Liquidity

Date: 31 Mar 2026

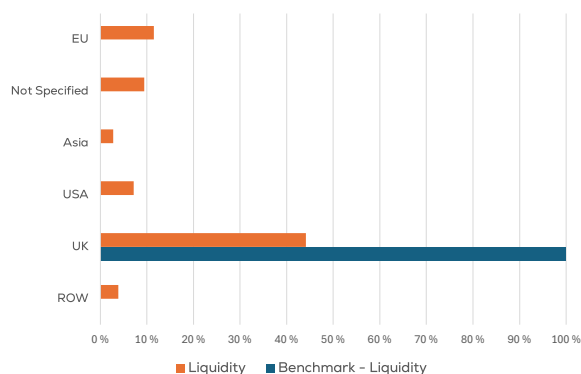
PORTFOLIO OBJECTIVES

The Liquidity Fund aims to provide a secure and stable return in line with, or modestly above, SONIA over a rolling one year time horizon. Its primary objective is to preserve capital whilst maintaining high levels of liquidity. The portfolio invests in a blend of high quality short duration fixed income instruments and money market funds, both active and passive, with underlying holdings diversified across cash, ultra short bonds and other low volatility defensive assets. Risk is managed through strict fund selection, duration control and asset allocation, and the portfolio is rebalanced regularly to ensure it remains aligned with its low risk, capital preservation mandate.

Asset Class Allocation



Geographic Allocation



PORTFOLIO CHARACTERISTICS

Inception Date:	01 November 2025
Portfolio Size:	£19.14 million
Portfolio Benchmark:	SONIA (Sterling Overnight Index Average)
Investment Management Charge:	0.15% per annum
Minimum Investment:	No Minimum
Currency:	GBP
Wrapper Accessibility:	ISA, OEIC, SIPP & Offshore Bond
On-going Fund Charge*:	0.36%
Risk Rating:	Very Low

Performance Summary

	2026 YTD	2025	2024	2023	2022	2021
Portfolio	0.20%	-	-	-	-	-
Benchmark	0.92%	4.31%	5.23%	4.69%	1.40%	0.05%

Portfolio Holdings: Top 10

Fund	Sector	Allocation
Royal London Short Duration Gil	Bond	30%
Royal London Short-Term Fixed Income Enh	Cash	20%
Premier Miton Strategic Monthly Income	Bond	10%
Man Credit Opportunities Alternative	Alternative	10%
Janus Henderson Absolute Return	Alternative	10%
Fidelity Cash W	Cash	9.5%
Royal London Short Duration Credit	Bond	5%
Man GLG Global High Yield Opportunities	Bond	5%
Portfolio Cash	Cash	0.5%

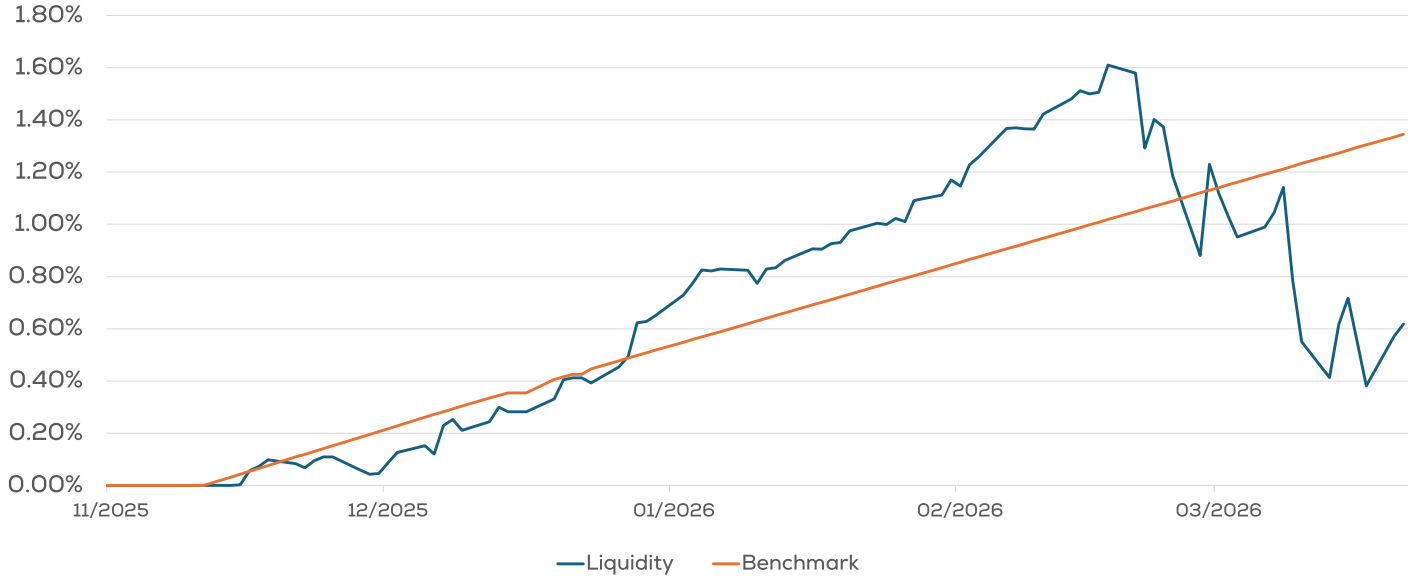
Basis of return: total gross return net of annual management charges, bid to bid basis. The figures do not include any initial charge. You should be aware: pension and life fund performance differs from unit trust/OEIC performance, due to the underlying tax treatment. Past performance is not a reliable 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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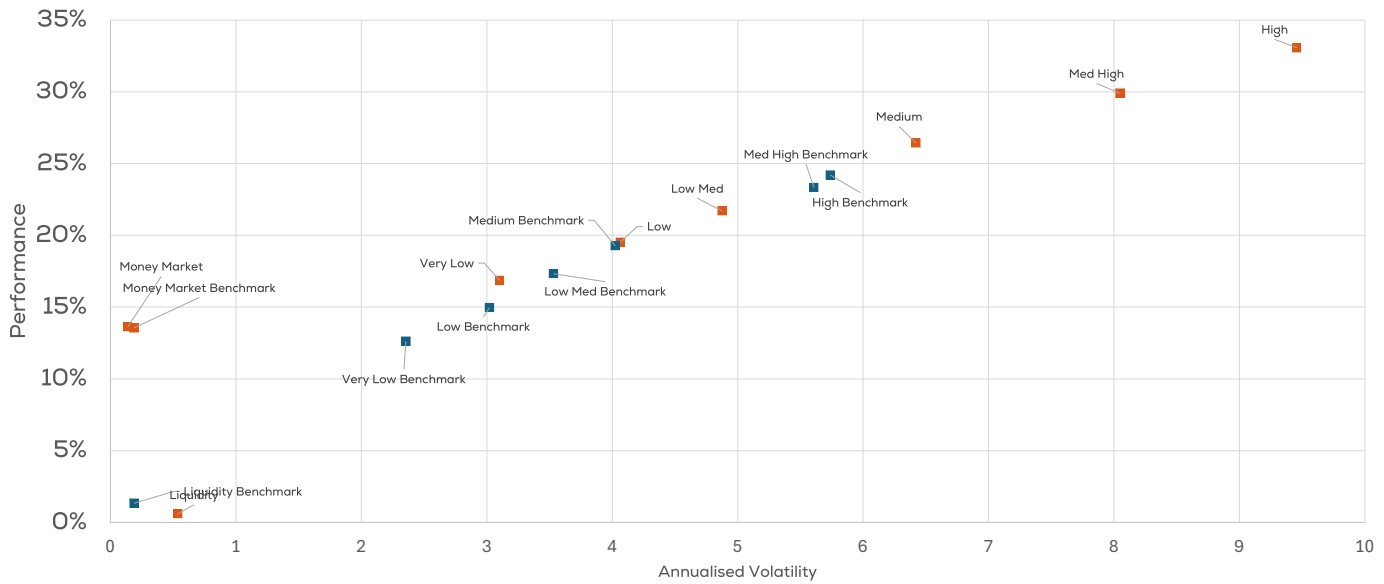
*On-going Fund Charge = Total percentage fee charged by the underlying funds expressed as a weighted average.



PORTFOLIO PERFORMANCE



	YTD	6 Months	1 Year	3 Years
Portfolio	0.20%	-	-	-
Benchmark	0.92%	1.92%	4.00%	13.56%



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