

AR DB Wood

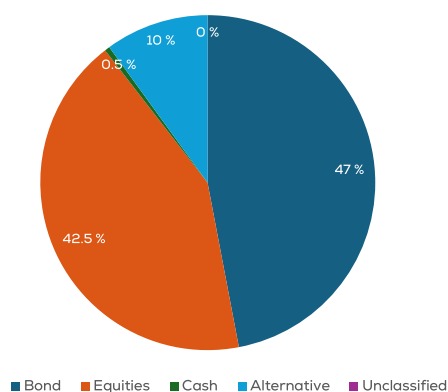
Risk Profile: Low to Medium

Date: 31 Mar 2026

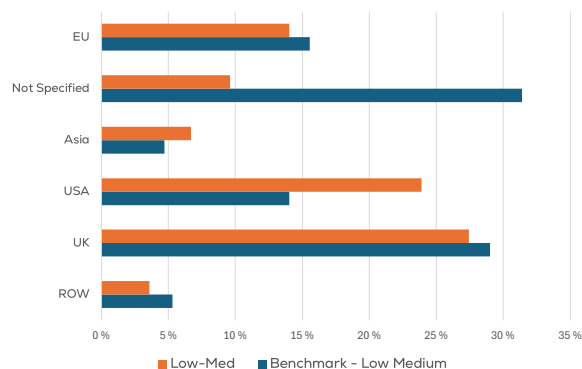
PORTFOLIO OBJECTIVES

The low to medium risk portfolio aims to achieve a modest return higher than cash over a rolling five-year time horizon. Its main objective is to achieve sustainable growth whilst protecting capital. The portfolio is invested in funds, both active and passive, with underlying investments diversified across all major asset classes: equities, fixed income, absolute return and property. Risk is controlled through fund selection and asset allocation and the portfolio is rebalanced quarterly to minimise portfolio drift.

Asset Class Allocation



Geographic Allocation



PORTFOLIO CHARACTERISTICS

| | |
|-------------------------------|--|
| Inception Date: | 01 March 2008 |
| 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*: | 0.43% |
| Risk Rating: | Low to Medium |

Performance Summary

| | 2026 YTD | 2025 | 2024 | 2023 | 2022 | 2021 |
|------------------|----------|-------|-------|-------|---------|-------|
| Portfolio | -1.29% | 9.51% | 8.52% | 8.54% | -10.27% | 5.95% |
| Benchmark | -0.94% | 9.12% | 5.32% | 6.43% | -10.11% | 5.15% |

Portfolio Holdings: Top 10

| Fund | Sector | Allocation |
|---|----------|------------|
| Fidelity Index US P | Equities | 6.5% |
| Liontrust MIB B Gr Acc | Bond | 6.5% |
| M&G Optimal Income | Bond | 5.5% |
| Artemis UK Select S | Equities | 5% |
| Premier Miton Strategic Monthly Income | Bond | 5% |
| Fidelity UK Gilt S | Bond | 5% |
| Fidelity Index Emerging Markets | Equities | 5% |
| Man GLG Dynamic Income | Bond | 4% |
| Close Select Fixed Income X | Bond | 4% |
| Man GLG Global High Yield Opportunities | Bond | 3.5% |

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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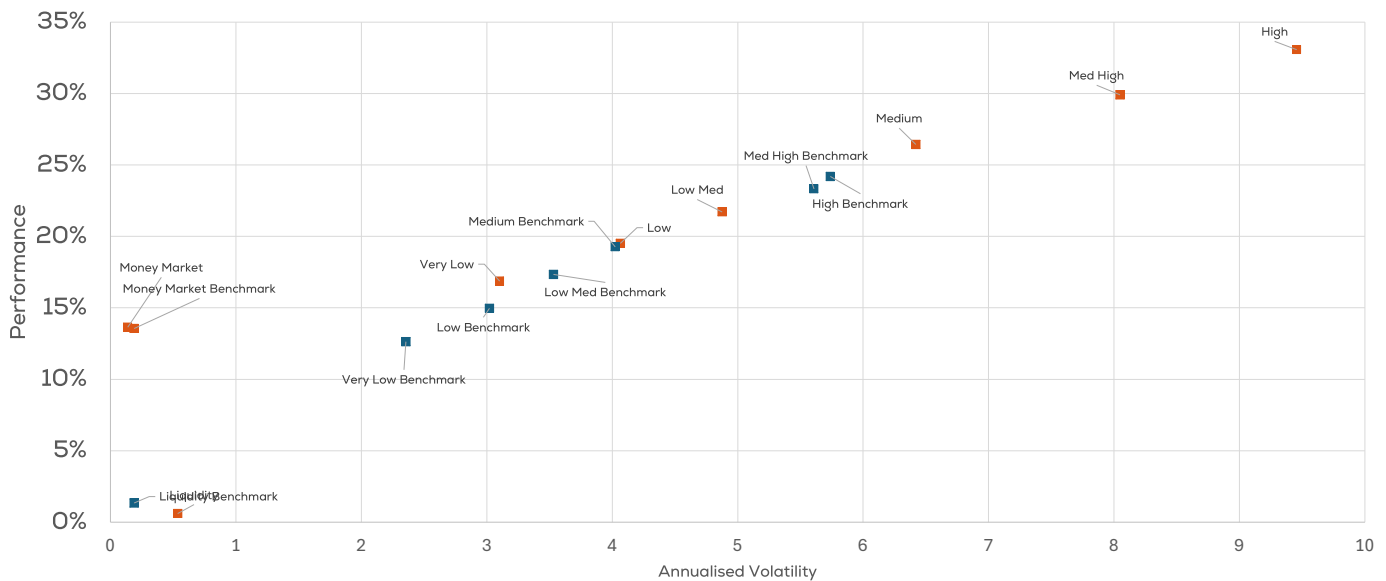
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PORTFOLIO PERFORMANCE



| | YTD | 6 Months | 1 Year | 3 Years |
|------------------|--------|----------|--------|---------|
| Portfolio | -1.29% | 1.25% | 7.22% | 21.72% |
| Benchmark | -0.94% | 1.65% | 7.45% | 17.34% |



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