AR DB Wood

Risk Profile: Medium
Date: 31 Mar 2026

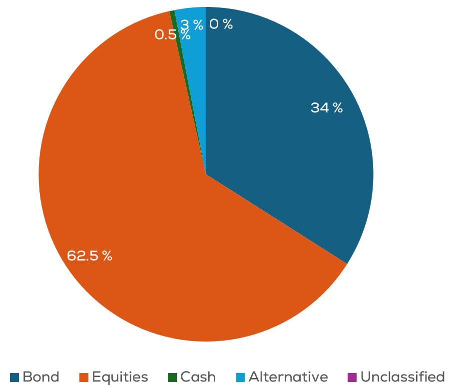
PORTFOLIO OBJECTIVES

The medium risk portfolio aims to achieve long term capital growth over a rolling five-year time horizon. Its main objective is to achieve this on a sustainable basis 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.

PORTFOLIO CHARACTERISTICS

Inception Date:	01 March 2008
Portfolio Size:	£19.14 million
Portfolio Benchmark:	IA Mixed Investment 20%-60% Shares
Investment Management Charge:	0.15% per annum
Minimum Investment:	No Minimum
Currency:	GBP
Wrapper Accessibility:	ISA, OEIC, SIPP & Offshore Bond
On-going Fund Charge*:	0.42%
Risk Rating:	Medium

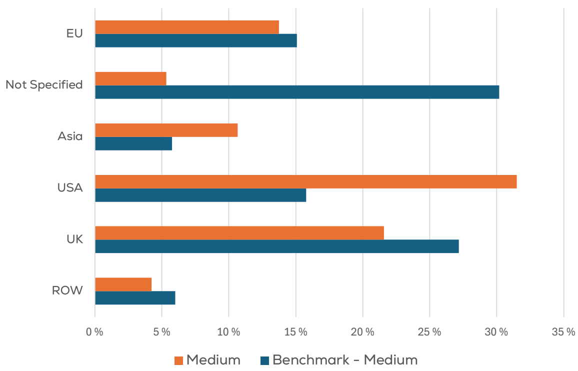
Asset Class Allocation



Performance Summary

	2026 YTD	2025	2024	2023	2022	2021
Portfolio	-1.86%	11.09%	11.53%	10.49%	-12.78%	7.00%
Benchmark	-0.97%	10.18%	6.07%	6.81%	-9.47%	7.20%

Geographic Allocation



Portfolio Holdings: Top 10

Fund	Sector	Allocation
Fidelity Index US P	Equities	8.5%
Fidelity Index Emerging Markets	Equities	6%
Artemis UK Select S	Equities	6%
Man GLG Dynamic Income	Bond	5.5%
Liontrust MIB B Gr Acc	Bond	5%
Vanguard FTSE 100 Index	Equities	4.5%
Fidelity Index World	Equities	4%
Premier Miton Strategic Monthly Income	Bond	4%
Man GLG Global High Yield Opportunities	Bond	4%
Fidelity UK Gilt S	Bond	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 portoflios may be invested in illiquid assets, meaning you may not be able to buy or sell units in those assets during uncertain times.

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

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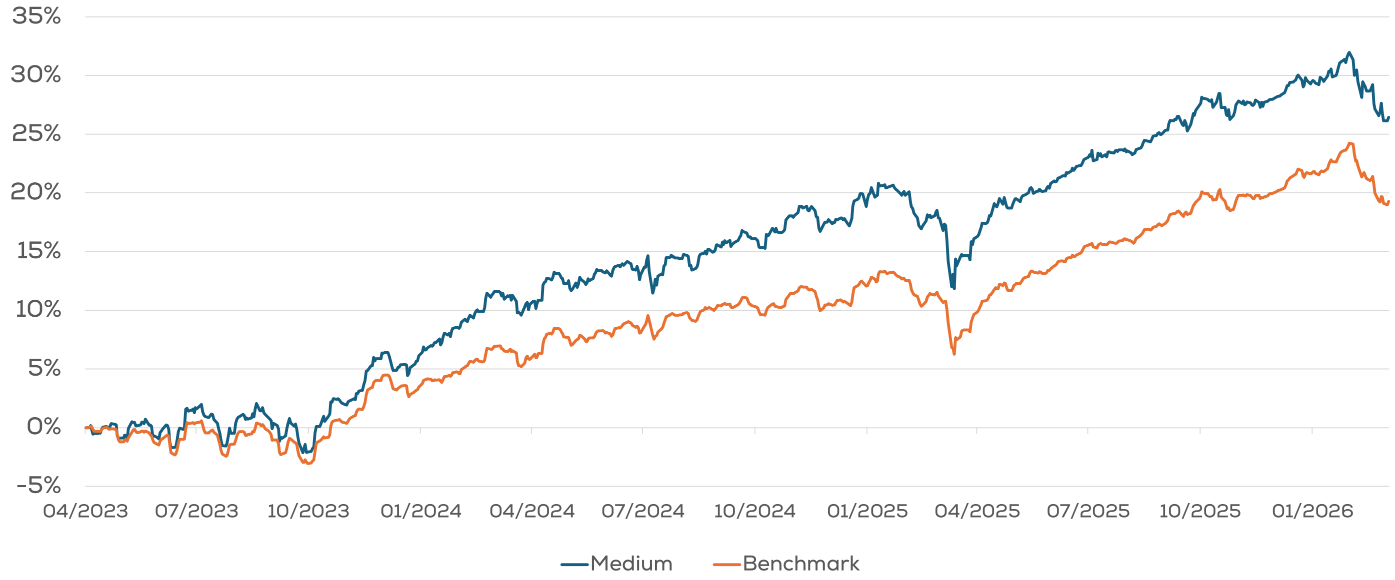
PORTFOLIO PERFORMANCE



	YTD	6 Months	1 Year	3 Years
Portfolio	-1.86%	1.10%	9.09%	26.43%
Benchmark	-0.97%	1.89%	8.55%	19.28%

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