

## AR DB Wood Passive

Risk Profile: Low Risk

Date: 31 Mar 2026

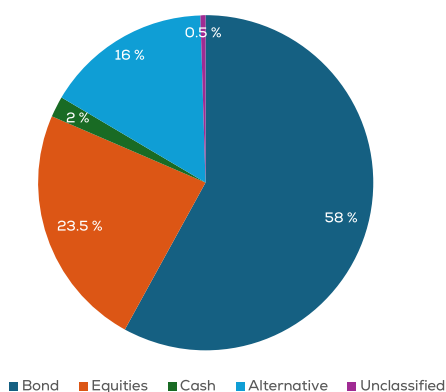
### PORTFOLIO OBJECTIVES

The low 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.

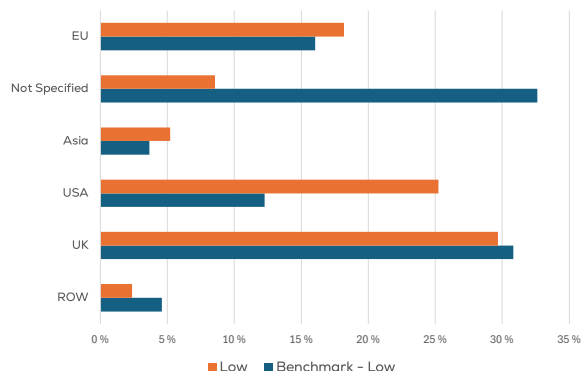
The portfolio is invested in actively managed funds, with underlying investments diversified across all major asset classes: equities, fixed income, absolute return and property.

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% 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*:	0.21%
Risk Rating:	Low

### Performance Summary

	2026 YTD	2025	2024	2023	2022	2021
Portfolio	-0.77%	8.24%	4.62%	7.21%	-9.52%	4.84%
Benchmark	-0.90%	7.83%	4.42%	5.97%	-10.87%	2.84%

### Portfolio Holdings: Top 10

Fund	Sector	Allocation
Vanguard UK Investment Grade	Bond	18%
Vanguard Global Bond Index He	Bond	14%
Vanguard UK Short Duration Investment Grc	Bond	13%
Fidelity UK Gilt S	Bond	7%
Fidelity Index US P	Equities	5.5%
Man Credit Opportunities Alternative	Alternative	5%
Atlantic House Defined Returns	Alternative	4%
Vanguard FTSE 100 Index	Equities	4%
Tellworth UK Select S	Alternative	3.5%
L&G European Index Trust	Equities	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.

Amber River DB Wood is a trading name of DB Wood Limited, which is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Register No: 209530. Registered in England & Wales. Registration No:4312250 Registered address: Potterydyke House, 31-33 Lombard Street, Newark, Nottinghamshire, NG24 1XG.

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

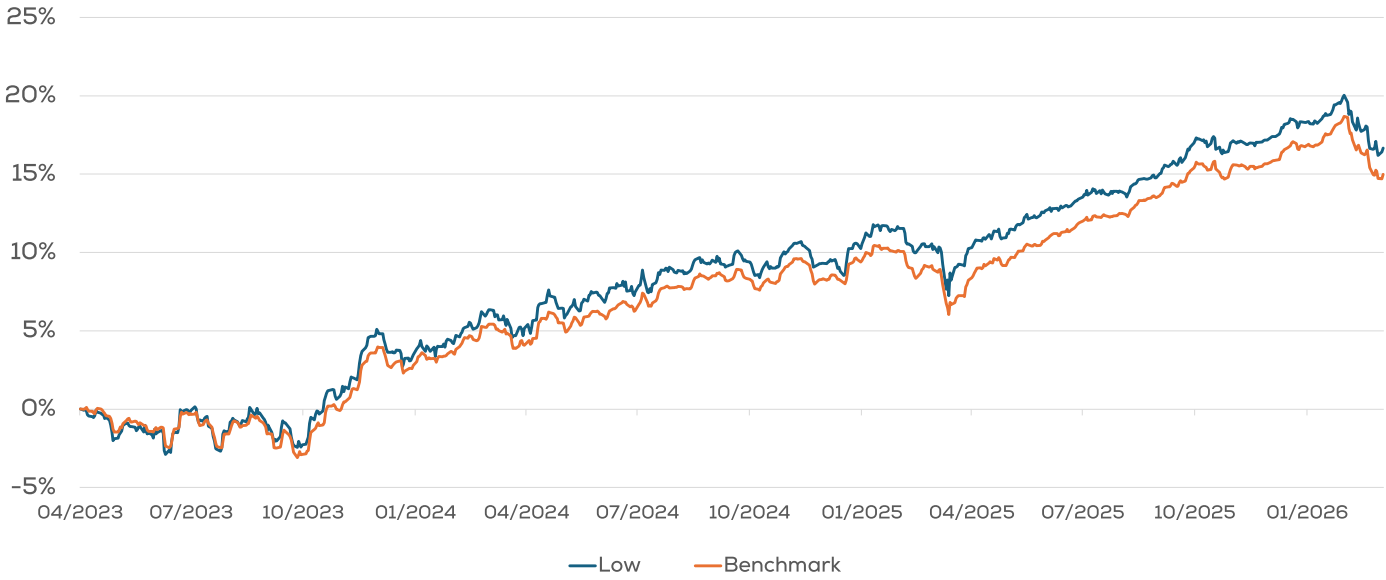


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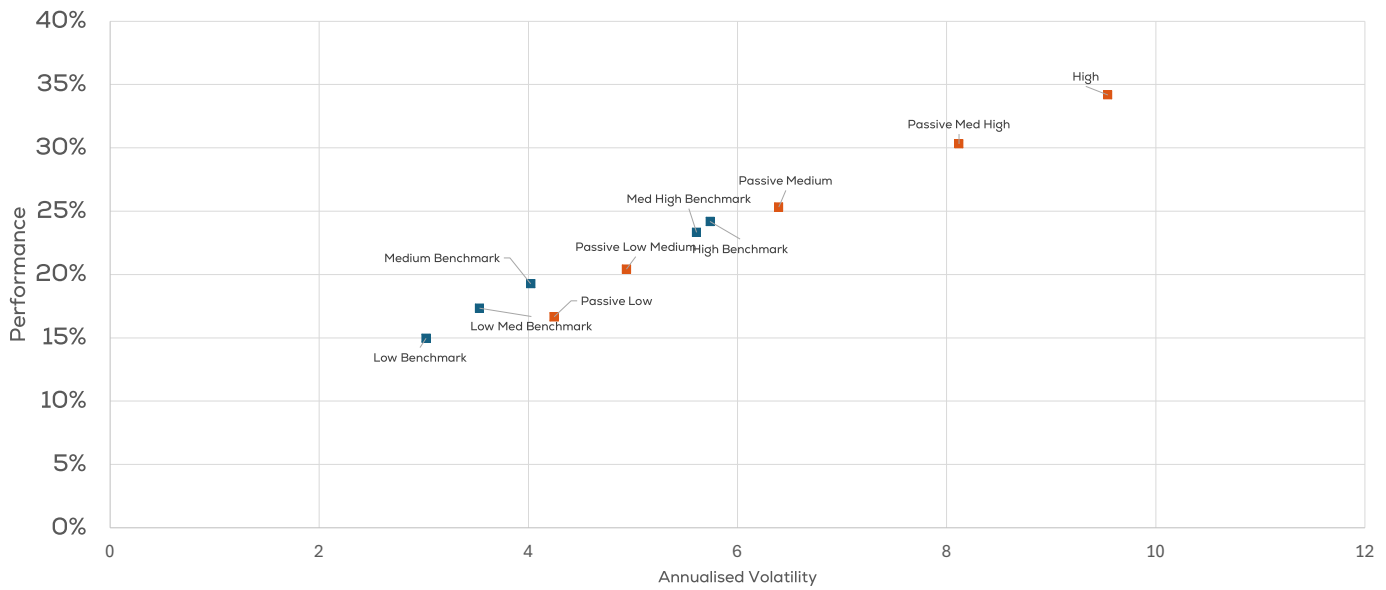
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**PORTFOLIO PERFORMANCE**



	YTD	6 Months	1 Year	3 Years
<b>Portfolio</b>	-0.77%	1.64%	6.32%	16.66%
<b>Benchmark</b>	-0.90%	1.36%	6.10%	14.98%



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