

AR DB Wood Passive

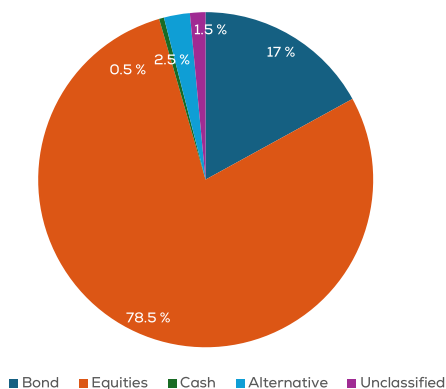
Risk Profile: Medium to High

Date: 31 Mar 2026

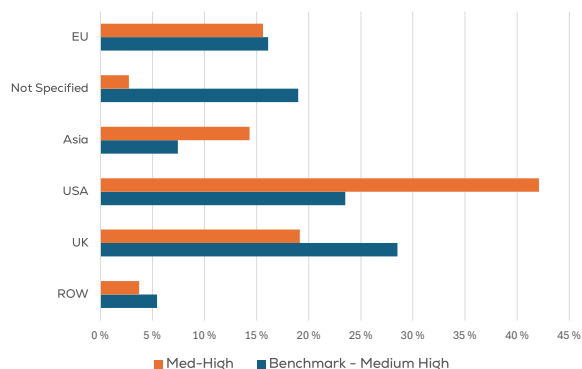
PORTFOLIO OBJECTIVES

The investment objective of this portfolio is to provide long term capital growth by investing primarily in growth assets. It aims 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.

Asset Class Allocation



Geographic Allocation



PORTFOLIO CHARACTERISTICS

Inception Date:	01 March 2008
Portfolio Size:	£19.14 million
Portfolio Benchmark:	IA Mixed Investment 40%-85% 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*:	0.15%
Risk Rating:	Medium to High

Performance Summary

	2026 YTD	2025	2024	2023	2022	2021
Portfolio	-1.84%	13.98%	11.80%	10.70%	-8.64%	11.53%
Benchmark	-1.69%	11.58%	8.98%	8.08%	-10.04%	10.94%

Portfolio Holdings: Top 10

Fund	Sector	Allocation
Fidelity Index US P	Equities	14.5%
Fidelity Emerging Markets	Equities	11%
Vanguard FTSE 100 Index	Equities	10%
L&G European Index Trust	Equities	9.5%
L&G Developed World Quality Factor Index	Equities	8%
Fidelity Index World	Equities	8%
L&G Technology Index	Equities	7.5%
Vanguard Global Bond Index Hedged	Bond	5%
Vanguard UK Investment Grade Bond Index	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.

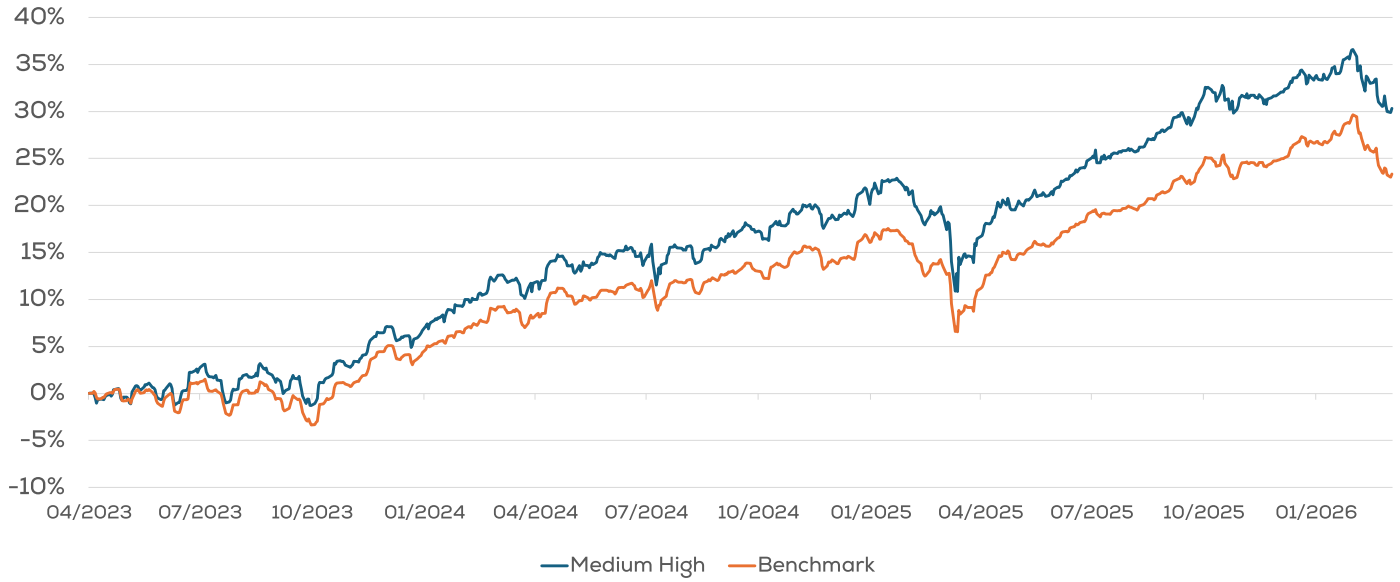


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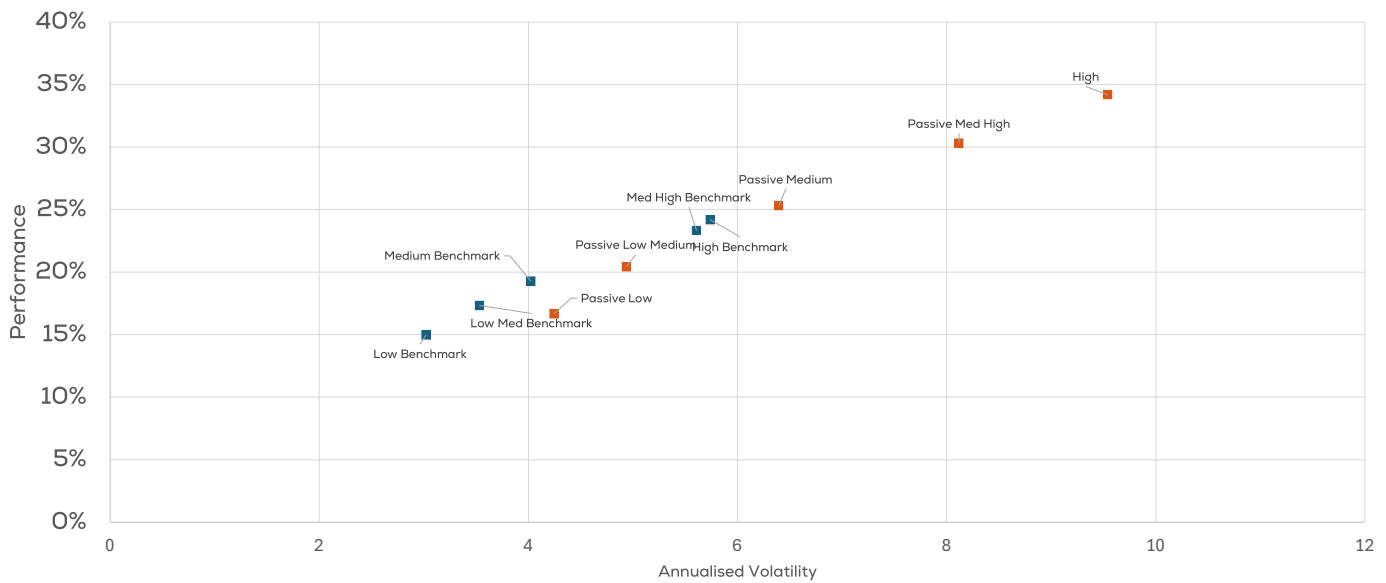
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PORTFOLIO PERFORMANCE



	YTD	6 Months	1 Year	3 Years
Portfolio	-1.84%	2.03%	12.09%	30.32%
Benchmark	-1.69%	1.79%	10.61%	23.34%



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