

**AR DB Wood**

Risk Profile: Very Low Risk

Date: 31 Mar 2026

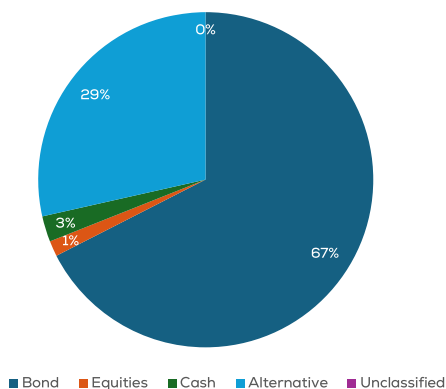
**PORTFOLIO OBJECTIVES**

The very 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 defensive asset classes: cash, 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.

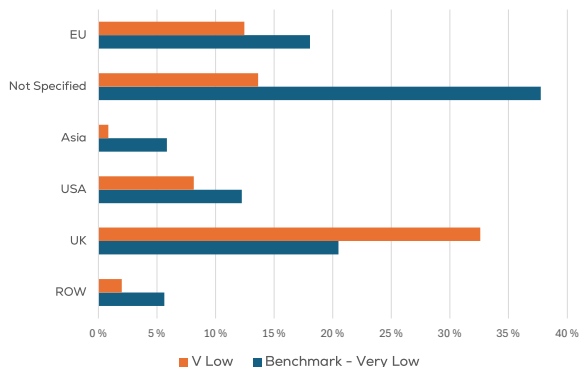
**PORTFOLIO CHARACTERISTICS**

Inception Date:	<b>21 December 2010</b>
Portfolio Size:	<b>£19.14 million</b>
Portfolio Benchmark:	<b>IA Mixed Investment 0% - 35% Shares &amp; Cash, 50%/50%</b>
Investment Management Charge:	<b>0.15% per annum</b>
Minimum Investment:	<b>No Minimum</b>
Currency:	<b>GBP</b>
Wrapper Accessibility:	<b>ISA, OEIC, SIPP &amp; Offshore Bond</b>
On-going Fund Charge*:	<b>0.48%</b>
Risk Rating:	<b>Very Low</b>

**Asset Class Allocation**



**Geographic Allocation**



**Performance Summary**

	2026 YTD	2025	2024	2023	2022	2021
<b>Portfolio</b>	-0.68%	7.41%	5.55%	6.58%	-9.67%	3.13%
<b>Benchmark</b>	-0.64%	6.46%	3.77%	4.94%	-8.30%	2.56%

**Portfolio Holdings: Top 10**

Fund	Sector	Allocation
Liontrust MIB	Bond	12%
Premier Miton Strategic Monthly Income	Bond	10%
Atlantic House Defined Returns	Alternative	10%
Royal London Short Duration Credit	Bond	7%
M&G Optimal Income	Bond	6.5%
Close Select Fixed Income X	Bond	6%
Man GLG Dynamic Income	Bond	6%
Man Credit Opportunities Alternative	Alternative	6%
Nomura Global Dynamic Bond R	Bond	5%
Man GLG Global High Yield Opportunities	Bond	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.

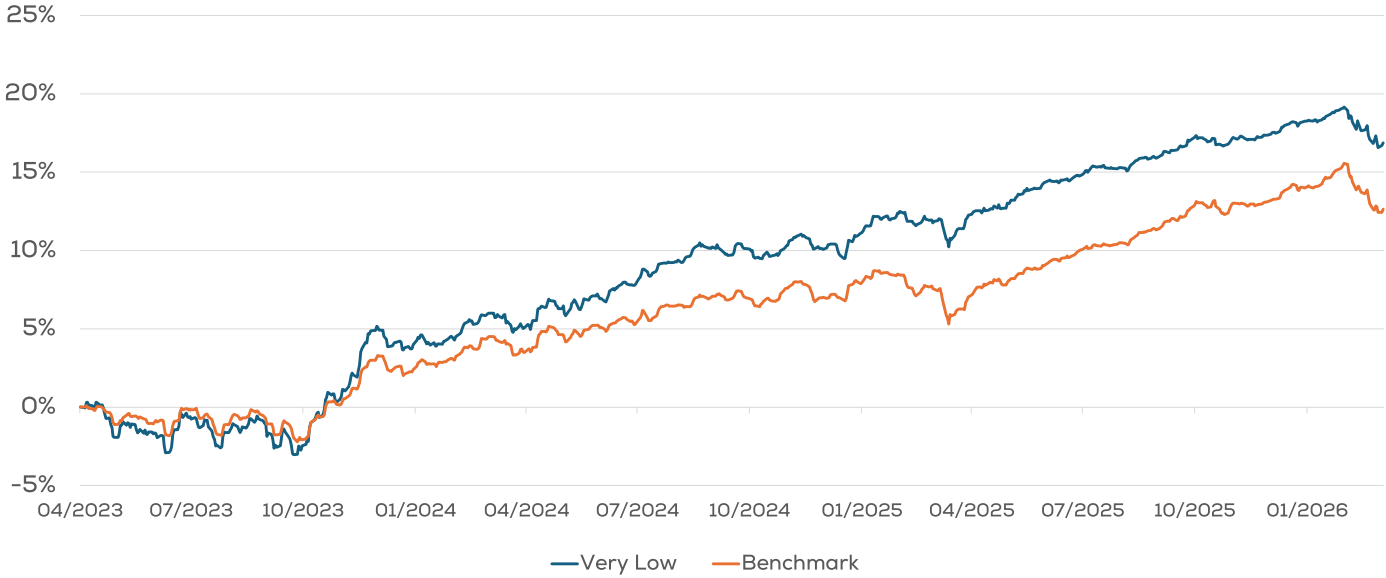


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**PORTFOLIO PERFORMANCE**



	YTD	6 Months	1 Year	3 Years
<b>Portfolio</b>	-0.68%	0.86%	4.84%	16.87%
<b>Benchmark</b>	-0.64%	1.23%	5.11%	12.64%



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