

As of 31/01/2026

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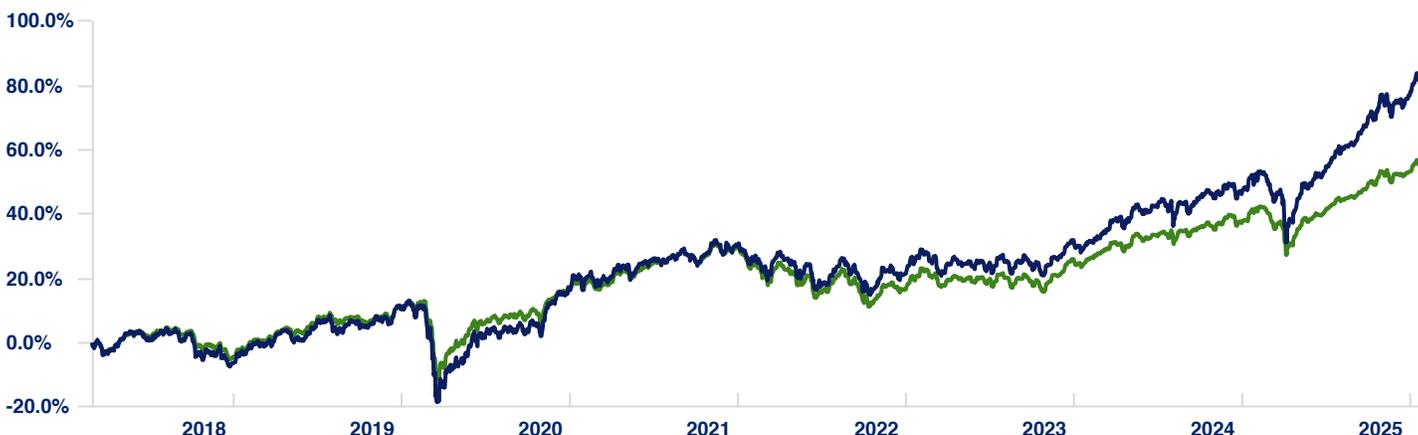
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FOR PROFESSIONAL ADVISERS ONLY

### Portfolio Objective

Passive Plus Growth aims to achieve capital growth over the medium to long-term with greater exposure to high volatility assets than low volatility assets with the main focus on investing in passively managed funds but with the flexibility to include actively managed funds where appropriate.

### Cumulative Performance (since inception)



— Passive Plus Growth

83.69% — IA Mixed Investment 40-85% Shares

55.66%

### Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	Since Inception
Passive Plus Growth	3.83	3.83	20.43	13.29	9.55	7.98
IA Mixed Investment 40-85% Shares	1.63	1.63	9.80	8.89	5.99	5.74

### Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	11.21	8.00
Max Drawdown	-27.91	-21.43
Best Month	9.78	7.35
Best Month End Date	30/11/2020	30/04/2020
Worst Month	-13.31	-10.85
Worst Month End Date	31/03/2020	31/03/2020

### Calendar Year Performance

	YTD	2025	2024	2023	2022	2021	2020	2019	Inception to end 2018
Passive Plus Growth	3.83	21.02	10.80	8.63	-6.64	11.80	5.41	17.83	-6.32
IA Mixed Investment 40-85% Shares	1.63	11.63	8.86	8.12	-10.11	11.11	5.48	15.95	-4.57



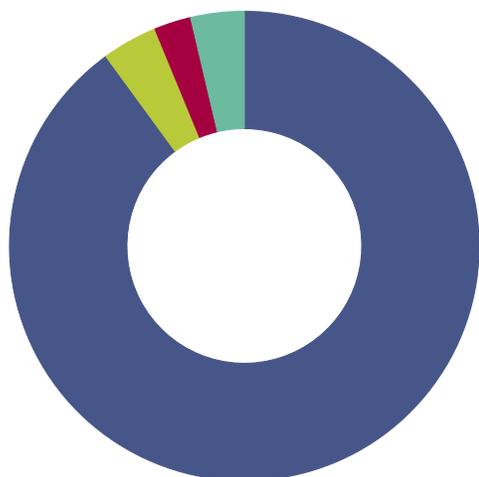
February 2026

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## Asset Allocation



	%
● Equities	90.0
● Fixed Income	3.8
● Cash/Money Market	2.5
● Other	3.7
<b>Total</b>	<b>100.0</b>

## Portfolio Details

Inception Date	28/02/2018
12 Month Yield	1.88
KIID Ongoing Charge	0.23
MIFID 2 Charge	0.29

## DFM Charge

Annual DFM Management Charge  
= 0.15% (no VAT)

## Top 10 Holdings

L&G Pacific Index C Acc	13.25%
Fidelity Index US P Acc	12.83%
Fidelity Index Emerging Markets P Acc	11.06%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	11.04%
Fidelity Index Japan P Acc	6.95%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	6.84%
Fidelity Index US P GBP Acc H	6.05%
M&G Asian GBP PP Acc	5.53%
iShares Continen Eurp Eq Idx (UK) D Acc	4.53%
HSBC FTSE 250 Index S Acc	4.04%

82.11%

## Current Platform Availability:

abrdr Elevate, abrdr Wrap, Aviva, Fidelity, Nucleus, Quilter, Transact

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## Important Notice

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