Seymour Sinclair Investments Fund Information

Autumn 2026

CONTENTS

1. Active, Passive or Defensive
2. Capital Growth Fund
3. High Income Fund
4. Beyond the Cloud
5. Infrastructure Funds
6. Ark Invest
7. Growth & Income Fund
8. Income Funds Performance
9. Emerging Market Funds
10. Growth Funds
11. New ISA Rules
12. SSI Portfolios

Top-Performing Active Passive and Lower-Risk Funds

The chart maps out the 1-year and 3-year performance trajectories side-by-side, helping you compare active managers against passive index trackers up to August 2026..



- **Mind the Peak Prices**: The top performers on this list are heavily exposed to technology and artificial intelligence. Buying them now means paying peak valuations, which increases your risk of losses if the tech sector cools down.
- **Balance the Core**: It is highly recommended to use a steady passive fund (like the Vanguard Global All Cap) as your main portfolio foundation, adding active funds only to target extra growth.
- **Tax Shielding**: To protect your investment returns from capital gains and dividend taxes, ensure you purchase these funds inside a **tax-advantaged wrapper like a Stocks & Shares ISA**.

Active Funds: Top Performance Rankings

Active funds rely on experienced management teams to pick individual stocks, aiming to beat the wider stock market

Fund Name	*Risk Rating*	*Fund Category*	*1-Year Return*	*3-Year Return*	*Key Performance Driver*
WS Blue Whale Growth	217	Active Global Growth	40.00%	115.50%	Concentrated bets on Silicon Valley AI and tech infrastructure leaders.
Artemis Global Income	121	Global Equity Income	37.50%	140.40%	Focus on cheaper, high-cash-flow companies paying strong dividends.
Fidelity Emerging Markets Investment Trust	203	New Emerging Growth	81.20%	176.60%	High exposure to high-demand Asian semiconductor hardware hubs.

Passive Funds: Top Performance Rankings

Passive funds automatically track a specific stock market index, offering lower fees and broad diversification.

Fund Name	*Risk Rating*	*Fund Category*	*1-Year Return*	*3-Year Return*	*Key Performance Driver*
L&G Global Technology Index Trust	191	Passive Index Tracker	38.10%	130.30%	Low-cost tracking of the massive global technology boom.
Vanguard FTSE Global All Cap Index	100	All-World Passive Index	22.10%	63.90%	Captures the average weighted growth of over 7,000 global stocks.
Fidelity Index World	100	Developed Passive Index	20.30%	66.70%	Highly efficient tracking of large companies in developed countries.

Lower Risk Funds: Top Performance Rankings

Lower risk funds have a risk rating below 100. i.e. below the FTSE 100 Index risk

Fund Name	*Risk Rating*	*Fund Category*	*1-Year Return*	*3-Year Return*	*Key Performance Driver*
Jupiter Merian Global Equity Absolute Return Hedged	42	Targeted Absolute Return	12.50%	42.30%	Closely controlled capital growth irrespective of market conditions
Invesco Global Financial Capital	22	Mixed Asset	6.70%	38.00%	Mixed Income and capital growth over the medium to long term.
Royal London Short Term Money Market	1	Cash and Fixed Interest	4.00%	14.90%	A safety first money market fund designed to pay a high dividend yield to beat deposit accounts.

Figures as at the time or writing)

Multi Asset Defensive funds to protect your capital:

- **Multi-Asset Cautious Funds:** These hold about 40% share and 60% in Bonds. Funds such as **Vanguard LifeStrategy® Global 40% Equity Fund** and **Schroder Multi Asset Diversified Fund.**
- **Defensive Equity or Dividend Funds:** These focus on large, well-known companies that survive hard economic times. Such as **Vanguard LifeStrategy Global 60% Equity Income** and **Schroder Multi-Manager Cautious Portfolio.**

HIGHLIGHTED GROWTH FUND

BLUE WHALE GROWTH FUND : Managed by Stephen Yiu

We highlighted this fund when it first was launched in September 2017 and since then it has gone on to be one of the best performing funds in its sector.

The WS Blue Whale Growth Fund represents a premier choice for clients seeking high-conviction, alpha-generating global equity exposure. Amid macroeconomic shifts and an evolving technology landscape, lead manager Stephen Yiu's disciplined focus on high-quality, structural growth has driven significant market outperformance.

Excellent Recent Results

The Blue Whale fund has done a fantastic job of growing our clients' money over the past year, significantly beating the average global investment fund:

- **Strong Growth**: Over the last 12 months, the fund grew by +25.38%. To put that into perspective, the average global fund grew by just +5.89% over the same period.
- **Growing Trust:** Because of these excellent results, investors put £338 million of new money into the fund in the first half of 2026 alone.
- **A Large, Stable Fund**: The fund now manages a total of £2.9 billion, making it a substantial and well-trusted choice for investors.

Why We Like This Fund

1. Focusing Only on the Best Companies ~ Many large funds spread your money thinly across hundreds of different companies. Blue Whale does the opposite. The manager carefully selects just 25 to 35 of the absolute best companies in the world. This means your money is focused only on businesses that the manager has total confidence in.

2. Avoiding Risky Tech Bets ~ You have likely heard a lot about Artificial Intelligence (AI) in the news. Many technology companies are spending billions of pounds trying to build AI, which could be risky. Blue Whale has wisely avoided this by investing in the "behind-the-scenes" companies that make the computer chips and hardware. Companies like Nvidia and Broadcom are making guaranteed profits because everyone else has to buy from them.

3. High Quality ~ The fund only buys massive, financially rock-solid companies that have proven track records of making money, even during tough economic times.

THE QUICK BRIEF ~ HOW THE FUND WORKS

Most standard investment funds spread your money across hundreds or thousands of different companies. The Blue Whale Growth Fund takes a completely different approach. Instead of buying a little bit of everything, the fund manager selects only 25 to 35 of the highest-quality companies in the world. The goal is simple: pick a small group of clear industry winners and back them heavily to beat the wider market.



FUND FACTS & PERFORMANCE

Cost: 0.83% per year *(Very competitive for a hand-picked fund)*

Yearly Returns (How your money grew)

This shows how the fund performed each year. You can see how it bounced back strongly after a tough 2022:

2022: -17.16% *(A difficult year for all technology companies)*

2023: +10.27% *(The start of a strong market recovery)*

2024: +22.09% *(Strong growth as companies adopted new technologies)*

2025: +25.17% *(Sustained demand for global tech infrastructure)*

2026 (So far): +45.12% *(An exceptional surge driven by artificial intelligence)*



Performance to 8/9/26	*1 y %*	*3 y %*	*5 y %*
WS Blue Whale Growth I Acc	48.2	124.1	100.5
IA Global	16.8	47.1	42.6

HIGHLIGHTED INCOME FUND

UBS GLOBAL ENHANCED INCOME FUND

Income Yield ~ 7.84% pa. Payable Monthly

Turn global equities into a powerful monthly income with the Union Bank of Switzerland

Why Clients Consider UBS Global Enhanced Equity Income Fund

**** The highest payout in the entire IA Global Equity Income sector, and by a significant margin****

1. High, reliable monthly income

The core appeal is simple: the fund pays more income than a traditional equity strategy. It blends natural dividends from high-quality global companies with additional income from call-option writing, creating a steady monthly payout that many investors value for budgeting, retirement, or supplementing other income sources.

2. Income without stepping out of equities

You don't have to choose between income and long-term growth. The strategy keeps investors fully invested in global equities, giving them access to market upside while still generating enhanced income. For many, this is a more attractive alternative to low-yield bonds or cash.

3. Quality-driven stock selection

The portfolio focuses on companies with:

- Strong balance sheets
- Resilient cash flows
- Sustainable dividends

This helps avoid "yield traps" and supports long-term stability — a key concern for income-focused investors.

4. Global diversification

The fund invests across the US, Europe, Asia, and emerging markets. Clients gain exposure to the world's strongest dividend franchises rather than relying on one region or sector. This diversification helps smooth returns and reduce concentration risk.

5. A proven, disciplined process

UBS has managed this strategy for years, with an experienced team and a clear objective: deliver at least 110% of the income of the MSCI ACWI (GBP-hedged) over any 12-month period.

The combination of equity income + option premia is applied consistently, giving clients confidence in how the fund behaves through different market environments.

6. Attractive for investors seeking stability

Monthly income, quality companies, and a diversified global approach make this strategy appealing to:

- ✓ Retirees
- ✓ Income-dependent investors
- ✓ Those seeking smoother returns
- ✓ Investors reallocating from bonds or cash into equities
- ✓ Investors wanting a "core income" holding in a portfolio

7. A compelling alternative in a low-yield world

With many traditional income sources offering limited yield, this fund provides a way to keep capital working harder while staying in mainstream, liquid global equities.

The client takeaway

The UBS Global Enhanced Equity Income Fund is designed for investors who want high monthly income, global diversification, and long-term equity growth in one place. It's a disciplined, quality-focused strategy that enhances income without abandoning equity exposure — making it a compelling option for clients seeking a more productive income solution.

Top dividend payer - on a standard £10,000 investment

Over the five years to the end of 2025, UBS Global Enhanced Equity Income paid out £5,585.90 in dividends on a £10,000 investment.

This makes it the strongest income generator in its peer group on a like-for-like basis.



Cumulative performance		1m	3m	6m	1y	3y	5y	10y	Start of Data
A	IA Global Equity Income	3.2%	5.6%	8.2%	19.3%	51.8%	60.2%	141.4%	1010.7%
B	UBS Global Enhanced Equity Income C Inc	4.3%	14.5%	19.6%	35.7%	74.9%	75.1%	115.0%	131.4%

Beyond the Cloud: The Real-World Engines Powering the AI Boom



When we discuss investing in Artificial Intelligence (AI), our minds naturally drift to high-profile chat bots, autonomous software, and Silicon Valley tech giants. However, the most explosive and tangible growth story of the next decade isn't happening in the digital cloud—it is unfolding right now in the physical world.

The inescapable reality of the digital age is that AI cannot exist without a colossal footprint of real-world infrastructure. A single advanced AI search consumes up to ten times the electrical power of a standard internet query.

As a result, the race to build, power, and cool the next generation of global data centres has triggered **the biggest capital build-out of our lifetime**.

For growth-focused investors, this physical bottleneck is creating an incredible structural investment opportunity. By shifting focus toward the "real-world engines" of AI, we can capture the incredible upside of this technological revolution through robust, asset-backed companies.

Investment ideas via the Fidelity Adviser Solutions Platform

For clients looking to target this physical infrastructure boom, that will benefit from the building of huge data-centres, several highly rated fund options are accessible directly on the Platform:

Foresight Global Real Infrastructure Fund:

This fund targets pure-play global infrastructure. It offers direct exposure to the fundamental building blocks of AI by holding key global grid operators like National Grid and SSE, alongside data centre giants like Equinix.

Fidelity Global Technology Fund:

Led by veteran manager Hyunho Sohn, this active fund blends traditional software with hardware and IT infrastructure modernisers. It captures structural AI growth by identifying underappreciated tech suppliers and automated industrial leaders.

ARK Artificial Intelligence & Robotics ETF:

For clients seeking a maximum-growth, future-facing vehicle, this actively managed UCITS ETF targets the full convergence of AI. It invests heavily in companies pioneering factory automation, autonomous machinery, and energy-efficient hardware infrastructure.

First Trust Cloud Computing UCITS ETF:

A sharply focused rules-based fund that captures the entire backend of the internet ecosystem. It is heavily weighted toward data centre operators, cloud infrastructure developers, and specialized tech-logistics platforms.

Fidelity Adviser Solutions has recently significantly expanded the range of third-party UCITS ETFs available on its platform, giving investors access to a wider choice of specialist investment strategies.

We wanted to highlight two interesting ETFs from **ARK Invest**, which focus on companies developing emerging technologies that could transform existing industries and create new markets. **High-Growth Thematic ETFs**

ARK Innovation UCITS ETF

The ARK Innovation UCITS ETF takes a high-conviction approach, investing in companies at the forefront of areas such as: Artificial intelligence, Gene editing, Blockchain, Robotics and automation. Rather than focusing predominantly on the largest technology companies, the fund seeks to identify businesses that ARK believes could benefit significantly from technological change over the longer term.

ARK Artificial Intelligence & Robotics UCITS ETF

A more focused fund investing in companies positioned to benefit from the continued development of artificial intelligence, automation and robotics. The fund provides exposure to areas including: Artificial intelligence and neural networks Next-generation cloud computing Autonomous technology and mobility intelligent devices and robotics

Please do not purchase ETFs directly with Fidelity as they have an online dealing fee of £10.00.

Automation and advanced manufacturing

The fund aims to identify companies that could benefit from the growing adoption of these technologies across businesses and industries.

Strong recent performance – but higher risk

Both ETFs have experienced periods of strong performance, particularly as investor interest in artificial intelligence and other emerging technologies has increased.

Why consider thematic ETFs?

Thematic ETFs can provide investors with access to specific long-term growth trends that may not be captured through traditional sector classifications.

Who are these funds suitable for:

For investors who are comfortable with greater volatility and are looking for the potential to participate in the growth of emerging technologies, these ETFs may be worth considering as part of a diversified portfolio

HIGHLIGHTED GROWTH & INCOME FUND

ARTEMIS GLOBAL INCOME FUND

Annual Income Yield 2.25% payable half yearly

Artemis Global Income Fund accentually functions as a growth fund that pays a steady income and one fund that we have highlighted in the past. It has now attracted the backing of analysts at Titan Square Mile, who have given the fund an 'A' rating.

Headed by Jacob de Tusch-Lec and FE fund info Alpha Manager James Davidson, the fund is the largest active strategy in the table above with £6.2bn in assets under management.

.

1. Global Diversification

Invests across the US, Europe, UK, and Asia-Pacific to reduce market reliance and expand dividend opportunities.

Benefits:

- Exposure to diverse economies
- Reduced country risk
- Broader dividend growth potential

2. Quality Focus

Targets companies with strong balance sheets and consistent cash flow for income stability.

Benefits:

- Reliable dividends
- Lower risk of cuts
- Better downturn resilience

3. Sustainable Income

Prioritises companies that sustain and grow dividends, providing income that keeps pace with inflation.

Benefits:

- Steady payouts
- Long-term growth
- Lower volatility

4. Defensive Traits

Focus on quality and dividends leads to lower volatility and downside protection.

Benefits:

- Reduced volatility
- Downside protection
- Stable returns

Overview

The Artemis Global Income Fund offers a globally diversified equity income strategy with reliable dividends, long-term growth, and lower volatility. It invests in high-quality, cash-generative companies for a steady income stream. If you are looking for a steady income fund that pays a small reliable dividend, then this fund is to be considered

5. Long-Term Growth

Invests in companies with strong fundamentals to deliver growth alongside income.

Benefits:

- Exposure to global leaders
- Earnings reinvestment
- Dividend compounding

6. Disciplined Process

Uses rigorous research and active management focused on valuation and dividend sustainability.

Benefits:

- Transparent methodology
- Active risk management
- Long-term focus

7. Portfolio Role

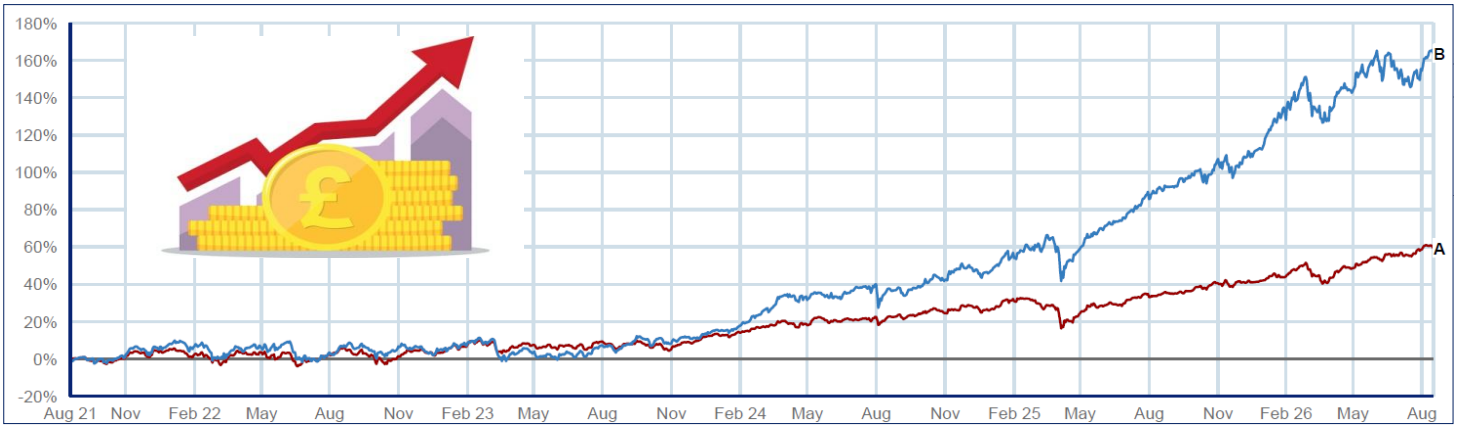
Acts as a core holding for global equity income with dependable dividends.

Uses:

- Core global equity income
- Diversifier with UK income funds
- Complement to fixed income

Conclusion

The Artemis Global Income Fund combines diversification, quality, sustainable income, and growth potential, making it suitable for investors seeking stability and rising dividends globally.



Cumulative performance		1m	3m	6m	1y	3y	5y	10y	Start of Data
A	IA Global Equity Income	2.6%	4.9%	6.6%	18.3%	51.6%	60.7%	141.5%	1003.9%
B	Artemis Global Income I Acc	7.4%	4.2%	9.1%	37.8%	155.3%	163.8%	289.8%	810.0%

INCOME FUNDS PERFORMANCE

In recent years, income paying funds have become increasingly popular as a top up to pensions to counteract the effects of the cost of living crisis. Below is a list of some of the higher paying income funds and how they have performed. The growth return figures are those with income being reinvested.

	Income Funds Performance to 3/9/26	*Income Yield p.a.*	*Risk Score*	*1y %*	*2y %*	*3y %*	*5y %*
1	UBS Global Enhanced Equity Income	**10.62**	**83**	33.4	43.0	70.4	72.4
2	Allianz Strategic Bond	**8.94**	**41**	1.1	1.4	1.6	-24.7
3	Fidelity Enhanced Income	**7.54**	**81**	21.4	26.9	42.1	56.3
4	Aegon High Yield Bond	**7.38**	**20**	5.9	17.5	33.7	31.4
5	Premier Miton Optimum Income	**7.24**	**87**	13.8	15.8	36.4	43.8
6	Schroder High Yield Opportunities	**7.21**	**22**	3.9	14.3	33.0	24.6
7	M&G Emerging Markets Bond	**7.20**	**-**	8.5	17.1	25.8	23.5
8	Schroder Income Maximiser	**7.10**	**100**	17.6	34.8	59.9	80.6
9	Schroder Asian Income Maximiser	**7.03**	**111**	34.4	49.0	64.9	67.5
10	Invesco High Yield	**7.00**	**23**	6.2	15.8	34.2	26.8

The Dual-Purpose Portfolio:

How Emerging Markets Support Your Present and Your Family's Future



When managing wealth over the age of 60, the natural instinct is to stick to familiar UK or US stock markets. However, relying too heavily on Western economies can leave your portfolio exposed to overvalued assets and slow domestic growth.

True retirement security requires balancing your lifestyle needs today with the legacy you want to leave behind tomorrow. Incorporating a carefully managed allocation to emerging markets can help achieve both.

1. Supporting You with Global Dividends

Emerging markets are no longer just speculative, volatile start-ups. Today, these regions are home to mature, world-class corporations with exceptionally strong balance sheets. For retired investors, many of these established leaders offer an attractive, growing stream of dividend income. This fresh cash flow helps protect your daily purchasing power against inflation, allowing you to enjoy your retirement with greater peace of mind.

2. Securing Your Legacy for Tomorrow

While dividends support your present, structural global growth protects your family's future. The world your grandchildren inherit will be defined by a booming middle class, technological adoption, and infrastructure across Asia and Latin America. Investing a controlled portion of your wealth in these regions ensures your legacy is aligned with the fastest-growing global economies.

3. Practical, Low-Risk Routes

Through the Fidelity Adviser Solutions Platform, we can access high-quality, defensive strategies designed specifically to manage downside risk. Recent performance cycles highlight the strength of these approaches.

Fund Name	**1-Year Total Return**	**3-Year Total Return**	**Investment Objective** (all figures shown on a total return basis with income reinvested):
Fidelity Emerging Markets Quality Income ETF	**+40.7%**	**+40.2%**	This strategy filters the market strictly for cash-rich, high-dividend payers, proving that robust income screening can deliver outstanding growth.
Lazard Emerging Markets Fund	**+48.7%**	**+92.0%**	A cornerstone of the platform's Select 50 list, this fund focuses heavily on financially sound companies trading at a deep discount, actively avoiding volatile tech sectors. Exceptional multi-year outperformance via cheap, unloved value stocks.
FSSA Global Emerging Markets Focus Fund	**+21.3%**	**+33.5%**	Built specifically with a defensive shield, this manager prioritises a selective handful of highly resilient, well-governed businesses with highly predictable earnings.
Fidelity Index Emerging Markets Fund	**+34.3%**	**+46.8%**	An ultra-low-cost option that tracks the broad global index, spreading risk efficiently across thousands of companies to capture broad market gains.

Ultimately, this strategy is about making your retirement wealth work twice as hard: providing the stability you need to live comfortably today, while planting the seeds for a flourishing financial legacy that supports your family for the future.

Do not purchase Investment Trusts, ETFs or Shares online as there is an online dealing fee of £10.00.
Call us and we will place the deal for you without the dealing charge.

GROWTH FUNDS PERFORMANCE

In recent years, growth funds have become increasingly popular for investors looking to outpace inflation and aggressively build long-term wealth to secure their future financial freedom. Below is a list of some of the top-performing growth funds and their returns.

	Fund	*Risk*	*6m %*	*1y %*	*2y %*	*3y %*	*5y %*
1	Jupiter Gold And Silver	401	-23.9	50.0	178.7	241.9	205.8
2	BlackRock Gold & General	356	-18.7	59.8	163.1	234.5	212.8
3	Polar Capital Global Technology	260	25.9	80.8	141.8	208.8	183.0
4	Barings Korea Trust	333	16.0	127.0	167.4	176.9	112.1
5	Artemis Global Income	121	5.7	36.8	90.4	144.8	161.6
6	Liontrust Global Technology	278	37.5	50.8	92.4	139.3	135.3
7	Jupiter Global Financial Innovation	191	16.4	29.7	88.3	136.2	53.3
8	Royal London Asia Pacific ex Japan Equity	191	20.6	72.7	94.4	126.2	115.6
9	L&G Artificial Intelligence ETF	231	37.3	49.1	91.9	126.1	99.4
10	T. Rowe Price Global Technology Equity	233	27.9	44.0	71.8	120.9	36.6
11	L&G Pacific Index Trust	181	16.4	69.2	89.6	119.5	106.6
12	L&G Global Technology Index Trust	191	24.2	37.8	65.3	118.8	139.0
13	WS Blue Whale Growth	217	9.3	42.1	77.9	116.7	93.0
14	Artemis SmartGARP European Equity	145	7.2	29.5	78.2	114.7	142.9
15	Artemis SmartGARP Global Equity	111	14.5	44.4	59.9	109.3	113.6

Fund Performance of all companies to 3/9/26 Income reinvested.

THE 2027 ISA SHAKE-UP: WHAT THE NEW RULES MEAN FOR YOUR WEALTH

For years, the Individual Savings Account (ISA) has been the cornerstone of tax-efficient financial planning in the UK. The headline rule was beautifully simple: you can shelter up to £20,000 every year from the taxman, and you can divide that money between cash savings and stock market investments however you see fit.



Starting 6 April 2027, that simplicity is changing. The Government is introducing sweeping reforms designed to push wealth away from passive cash hoarding and toward active retail investing. If you are mapping out your long-term goals, these changes will require a strategic review of how you hold your capital.

Here is exactly how the new rules will affect you and what you need to do to stay ahead.

❖ **Lower Cash ISA Allowance for Under-65s:**
The maximum amount individuals aged **under 65** can deposit into a Cash ISA each tax year will be reduced from £20,000 to £12,000.

❖ **The overall total ISA allowance remains £20,000.**
The remaining £8,000 must be allocated to non-cash accounts (such as a Stocks & Shares ISA, Lifetime ISA, or Innovative Finance ISA).

❖ **Exemption for Savers Aged 65+:**
Individuals aged 65 and older retain the full £20,000 Cash ISA limit each year. This entitlement applies from the start of the tax year in which you turn **65**.

❖ **Transfer Restrictions:**
Transfers from Stocks & Shares ISAs into Cash ISAs will no longer be permitted for individuals under **65**.
Transfers out of Cash ISAs into Stocks & Shares ISAs remain allowed.

❖ **22% Tax Charge on Uninvested Cash in Stocks & Shares ISAs:**
A flat-rate 22% charge will apply to interest earned on uninvested cash balances sitting inside a Stocks & Shares ISA. This charge is deducted directly by ISA providers.

❖ **100% Cash-Like Fund Restrictions:**
Portfolios held entirely (100%) in cash-like assets such as Money Market Funds inside a Stocks & Shares ISA will no longer be qualifying investments, ensuring non-cash ISAs are used primarily for active market investments.
The Solution: A 99% allocation to a cash fund mixed with 1% in a global equity or bond fund satisfies the rule.

Your Action Plan: What Should You Do Next?

Your existing savings are safe. These changes only apply to new contributions and transfers made from 6 April 2027 onward. However, to protect your future wealth from the 22% tax drag, we recommend considering these steps:

- ✓ Deploy Cash sitting in the Cash element of your Fidelity ISA Account: Switch into alternative investment funds within your ISA Account.
- ✓ Utilise Cash Funds: Move large cash balances into Money Market Funds (up to the 99% portfolio limit) to preserve tax-free yields.

If you need assistance moving your cash into a tax-efficient area, Contact us on 0208 870 7072

SEYMOUR SINCLAIR INVESTMENT PORTFOLIOS

MONTHLY INCOME PORTFOLIO	Income Yield % p.a.*	Risk Score	1 Year %	3 Years %	5 Years %
Fidelity Enhanced Income	8.03	81	20.3	46.1	58.5
Fidelity Global Enhanced Income	5.13	85	14.4	52.1	62.6
Invesco Monthly Income Plus	5.73	31	5.2	26.1	18.3
Man Income Professional	4.10	104	27.7	80.0	92.3
Schroder High Yield Opportunities	7.20	22	4.3	33.6	25.1
Portfolio Average %	6.04	64.6	14.38	47.58	51.36

CAPITAL GROWTH PORTFOLIO	Fund Charges % p.a.	Risk Score	1 Year %	3 Years %	5 Years %
Artemis Global Income	0.75	121	36.1	149.0	162.7
Artemis SmartGARP UK Equity	0.75	110	26.1	108.0	127.6
L&G Global Technology Index Trust	0.31	190	36.7	123.7	137.7
L&G Global 100 Index Trust	0.14	120	26.0	83.7	109.8
Orbis Global Equity Standard	0.40	124	35.7	98.9	116.9
Portfolio Averages %	0.53	133	32.12	112.66	130.94

ULTRA LOW-COST ETF PORTFOLIO	Fund Charges % p.a.	Risk Score	1 Year %	3 Years %	5 Years %
HSBC Euro Stoxx 50 ETF	0.05	116	19.1	65.2	78.7
L&G Global Equity ETF	0.10	108	19.6	65.0	74.5
L&G UK Equity ETF	0.05	100	18.9	63.9	80.5
L&G US Equity ETF	0.05	114	19.1	67.1	80.2
Vanguard S&P 500 ETF	0.07	115	19.2	65.6	82.3
Portfolio Averages %	0.064	110.6	19.18	65.36	79.24

INVESTMENT TRUST PORTFOLIO **	Fund Charges % p.a.*	Risk Score	1 Year %	3 Years %	5 Years %
Fidelity Special Values Plc	0.70	130	25.5	98.0	78.9
JP Morgan European Growth & Income Plc	0.77	154	24.4	88.3	104.2
Law Debenture Corporation Plc	0.49	129	27.3	77.4	88.7
Polar Capital Technology Trust Plc	0.77	233	61.1	196.1	153.2
Temple Bar Trust Plc	0.62	127	25.9	111.9	140.6
Portfolio Averages %	0.67	154.6	32.84	114.34	113.12

LOW-COST INDEX TRACKER PORTFOLIO	Fund Charges % p.a.*	Risk Score	1 Year %	3 Years %	5 Years %
Fidelity Index US	0.06	114	19.3	66.9	81.8
Fidelity Index World	0.12	100	19.6	65.1	73.0
L&G Global 100 Index Trust	0.14	120	26.0	83.7	109.8
Vanguard FTSE Developed World ex-UK Equity	0.14	105	21.1	66.4	74.4
Vanguard US Equity Index	0.10	116	18.9	64.4	73.8
Portfolio Averages %	0.112	111	20.98	69.30	82.56

Remember the value of investments and yields can fall as well as rise and past performance is not a guide to the future.
All figures as at 26/08/26 income reinvested. *Current Income Yields that can change. ** Stamp Duty payable

PORTFOLIO NOTES ~ We try not to change the make-up of our Portfolios too often, but if we find that a fund is constantly underperforming its sector or the whole basis of stockmarket sentiment has altered, then we will make changes. If you are invested in a fund that we have changed, you can switch into the new funds at no charge. **There is no initial charge on all funds.**

Although each Portfolio is made up of five funds, you do not have to include every fund or trust, but choose those that you want or add others that you may prefer. The risk score is based upon a FTSE 100 Index Tracking Fund being rated at 100.

The total annual fees for a portfolio through the Fidelity Platform are averaged at 1.28% pa. except the ETF & Index Tracking Portfolio which is only 0.064% and 0.112% pa.

You can buy into a Portfolio by calling the office on **020 8870 7072** and we will set up the investment for you.

Remember the value of investments and yields can fall as well as rise; past performance is not a guide to the future.

Do not purchase Investment Trusts, ETFs or Shares online as there is an online dealing fee of £10.00. **August 2026** E&OE