As at 31/10/26

BAW MPS RG3

Investment objective

The BAW MPS RG3 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a preference towards defensive assets such as cash and bonds and some small exposure to higher-risk assets such as shares with potential for alternative assets.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds, alternatives and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The AJ Bell Investments team uses in-house modelling to deliver a long-term approach that combines different assets. This efficiently delivers returns without compromising investors' tolerance for risk. The portfolio invests in a wide range of strategies that may include both actively managed and passive strategies to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio looks to gain exposure to high quality active managers who have the potential to outperform markets over time, but it will only use these where there is conviction that this still makes financial sense after fees have been deducted. Our focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio. However, the portfolio is actively managed and underlying holdings will be changed when appropriate.

Risk profile

For investors who can tolerate some shorter-term capital loss from their portfolio, as markets fluctuate. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	**2**	3	4	5

Typically lower rewards — Typically higher rewards

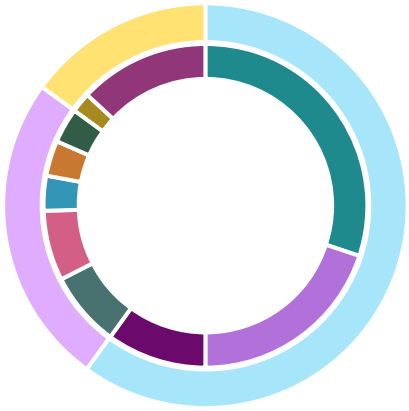
Model Launch Date	01 Jul 2026
Underlying OCF	0.13%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.25%
Transaction Costs	0.05%
Morningstar Sector	Morningstar Category 20-40% Equity

Top 10 holdings

Holding	Weight
Vanguard UK Investment Grade Bond Index	25.00%
iShares Global Aggregate Bond ETF	20.00%
BlackRock Institutional Sterling Liquidity	13.00%
iShares US TIPS 0-5yr	10.00%
Vanguard US Equity Index	7.50%
Artemis Corporate Bond	5.00%
Vanguard FTSE UK All-Share Index	5.00%
Artemis SmartGARP Global Emerging Markets Ex China Equity	3.50%
M&G Japan	3.50%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	3.50%

Asset allocation

Fixed Income	60.00%
UK corporate bonds	30.00%
Global bonds (GBP hedged)	20.00%
Global government bonds (GBP hedged)	10.00%
Equity	25.00%
North America equity	7.50%
UK equity	7.00%
Emerging markets ex-China equity	3.50%
Europe ex-UK equity	3.50%
Japan equity	3.50%
Cash	15.00%
Cash	2.00%
Cash equivalent	13.00%



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Insufficient historical performance data is available as the portfolios were launched less than 12 months ago. This model was launched on 1 July 2026.

Based on target weights at portfolio rebalance. Totals may not sum to 100% due to rounding.

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BAWRG3/BAW MPS RG3/20261031/372860

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As at 31/10/26

BAW MPS RG4

Investment objective

The BAW MPS RG4 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a preference towards defensive assets such as cash and bonds and exposure to higher-risk assets such as shares with potential for alternative assets.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds, alternatives and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The AJ Bell Investments team uses in-house modelling to deliver a long-term approach that combines different assets. This efficiently delivers returns without compromising investors' tolerance for risk. The portfolio invests in a wide range of strategies that may include both actively managed and passive strategies to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio looks to gain exposure to high quality active managers who have the potential to outperform markets over time, but it will only use these where there is conviction that this still makes financial sense after fees have been deducted. Our focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio. However, the portfolio is actively managed and underlying holdings will be changed when appropriate.

Risk profile

For investors who can tolerate some shorter-term capital loss from their portfolio, as markets fluctuate. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	**3**	4	5

Typically lower rewards — Typically higher rewards

Model Launch Date	01 Jul 2026
Underlying OCF	0.19%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.31%
Transaction Costs	0.09%
Morningstar Sector	Morningstar Category 20-40% Equity

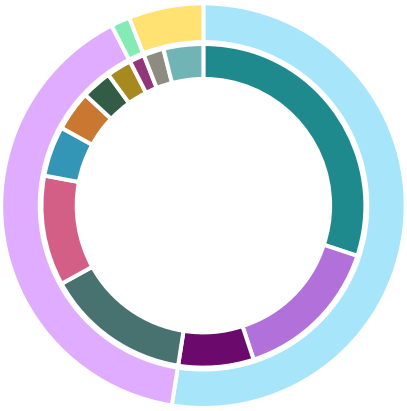
Top 10 holdings

Holding	Weight
Vanguard UK Investment Grade Bond Index	20.00%
iShares Global Aggregate Bond ETF	15.00%
Vanguard US Equity Index	14.50%
Artemis Corporate Bond	10.00%
iShares US TIPS 0-5yr	7.50%
Vanguard FTSE UK All-Share Index	7.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	5.00%
BlackRock Institutional Sterling Liquidity	4.00%
M&G Japan	4.00%
Fidelity Emerging Markets	3.00%

Asset allocation

Fixed Income	52.50%
UK corporate bonds	30.00%
Global bonds (GBP hedged)	15.00%
Global government bonds (GBP hedged)	7.50%
Alternatives	1.50%
Managed futures	1.50%

Equity	40.00%
North America equity	14.50%
UK equity	11.00%
Europe ex-UK equity	5.00%
Japan equity	4.00%
Emerging markets equity	3.00%
Emerging markets ex-China equity	2.50%
Cash	6.00%
Cash	2.00%
Cash equivalent	4.00%



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BAWRG4/BAW MPS RG4/20261031/372861

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As at 31/10/26

BAW MPS RG5

Investment objective

The BAW MPS RG5 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a balanced approach between defensive assets such as cash, bonds, and higher-risk assets such as shares with potential for alternative assets.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds, alternatives and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The AJ Bell Investments team uses in-house modelling to deliver a long-term approach that combines different assets. This efficiently delivers returns without compromising investors' tolerance for risk. The portfolio invests in a wide range of strategies that may include both actively managed and passive strategies to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio looks to gain exposure to high quality active managers who have the potential to outperform markets over time, but it will only use these where there is conviction that this still makes financial sense after fees have been deducted. Our focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio. However, the portfolio is actively managed and underlying holdings will be changed when appropriate.

Risk profile

For investors who can tolerate larger short term dips in portfolio value and understand the importance of investing for the long term to help in achieving higher overall returns. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	3	**4**	5

Typically lower rewards — Typically higher rewards

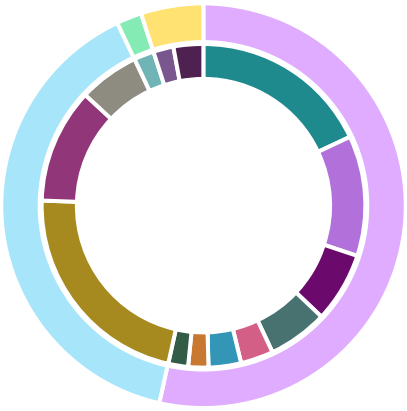
Model Launch Date	01 Jul 2026
Underlying OCF	0.21%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.33%
Transaction Costs	0.09%
Morningstar Sector	Morningstar Category 40-60% Equity

Top 10 holdings

Holding	Weight
Vanguard US Equity Index	18.00%
Vanguard UK Investment Grade Bond Index	12.00%
iShares Global Aggregate Bond ETF	11.50%
Artemis Corporate Bond	10.00%
Vanguard FTSE UK All-Share Index	8.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	7.00%
iShares US TIPS 0-5yr	6.00%
Artemis SmartGARP Global Emerging Markets Ex China Equity	3.25%
Fidelity Emerging Markets	3.25%
Amundi Prime Japan ETF	3.00%

Asset allocation

Equity	53.50%
North America equity	18.00%
UK equity	12.00%
Europe ex-UK equity	7.00%
Japan equity	6.00%
Emerging markets equity	3.25%
Emerging markets ex-China equity	3.25%
Asia Pacific ex-Japan equity	2.00%
China equity	2.00%
Alternatives	2.00%
Managed futures	2.00%
Fixed Income	39.50%
UK corporate bonds	22.00%
Global bonds (GBP hedged)	11.50%
Global government bonds (GBP hedged)	6.00%
Cash	5.00%
Cash	2.00%
Cash equivalent	3.00%



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BAWRG5/BAW MPS RG5/20261031/372862

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As at 31/10/26

BAW MPS RG5.5

Investment objective

The BAW MPS RG5.5 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a small preference towards higher-risk assets such as shares, with some exposure to defensive assets such as cash and bonds with potential for alternative assets.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds, alternatives and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The AJ Bell Investments team uses in-house modelling to deliver a long-term approach that combines different assets. This efficiently delivers returns without compromising investors' tolerance for risk. The portfolio invests in a wide range of strategies that may include both actively managed and passive strategies to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio looks to gain exposure to high quality active managers who have the potential to outperform markets over time, but it will only use these where there is conviction that this still makes financial sense after fees have been deducted. Our focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio. However, the portfolio is actively managed and underlying holdings will be changed when appropriate.

Risk profile

For investors who can tolerate larger short term dips in portfolio value and understand the importance of investing for the long term to help in achieving higher overall returns. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	3	**4**	5

Typically lower rewards — Typically higher rewards

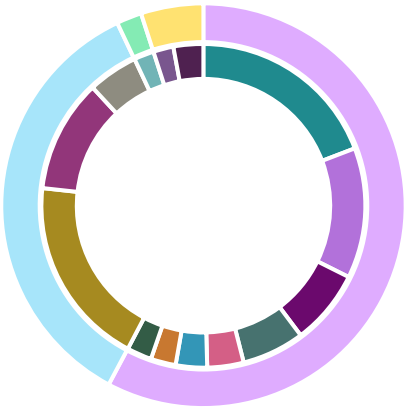
Model Launch Date	01 Jul 2026
Underlying OCF	0.21%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.33%
Transaction Costs	0.09%
Morningstar Sector	Morningstar Category 40-60% Equity

Top 10 holdings

Holding	Weight
Vanguard US Equity Index	19.25%
iShares Global Aggregate Bond ETF	11.25%
Artemis Corporate Bond	10.00%
Vanguard FTSE UK All-Share Index	9.00%
Vanguard UK Investment Grade Bond Index	9.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	7.50%
iShares US TIPS 0-5yr	5.00%
Fidelity Emerging Markets	3.62%
M&G Japan	3.25%
Artemis SmartGARP Global Emerging Markets Ex China Equity	3.13%

Asset allocation

Equity	57.75%
North America equity	19.25%
UK equity	13.00%
Europe ex-UK equity	7.50%
Japan equity	6.25%
Emerging markets equity	3.62%
Emerging markets ex-China equity	3.13%
Asia Pacific ex-Japan equity	2.50%
China equity	2.50%
Alternatives	2.00%
Managed futures	2.00%
Fixed Income	35.25%
UK corporate bonds	19.00%
Global bonds (GBP hedged)	11.25%
Global government bonds (GBP hedged)	5.00%
Cash	5.00%
Cash	2.00%
Cash equivalent	3.00%



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BAWRG5.5/BAW MPS RG55/20261031/372863

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As at 31/10/26

BAW MPS RG6

Investment objective

The BAW MPS RG6 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a preference towards higher-risk assets such as shares, with some exposure to defensive assets such as cash and bonds with potential for alternative assets.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds, alternatives and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The AJ Bell Investments team uses in-house modelling to deliver a long-term approach that combines different assets. This efficiently delivers returns without compromising investors' tolerance for risk. The portfolio invests in a wide range of strategies that may include both actively managed and passive strategies to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio looks to gain exposure to high quality active managers who have the potential to outperform markets over time, but it will only use these where there is conviction that this still makes financial sense after fees have been deducted. Our focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio. However, the portfolio is actively managed and underlying holdings will be changed when appropriate.

Risk profile

For investors who understand risk and appreciate how this can be mitigated with long-term planning. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	3	**4**	5

Typically lower rewards — Typically higher rewards

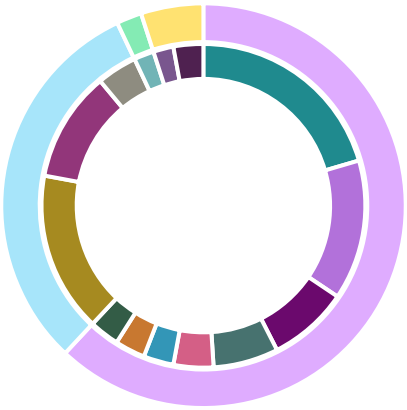
Model Launch Date	01 Jul 2026
Underlying OCF	0.22%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.34%
Transaction Costs	0.10%
Morningstar Sector	Morningstar Category 60-80% Equity

Top 10 holdings

Holding	Weight
Vanguard US Equity Index	20.50%
iShares Global Aggregate Bond ETF	11.00%
Artemis Corporate Bond	10.00%
Vanguard FTSE UK All-Share Index	10.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	8.00%
Vanguard UK Investment Grade Bond Index	6.00%
Fidelity Emerging Markets	4.00%
iShares US TIPS 0-5yr	4.00%
M&G Japan	3.50%
Amundi Prime Japan ETF	3.00%

Asset allocation

Equity	62.00%
North America equity	20.50%
UK equity	14.00%
Europe ex-UK equity	8.00%
Japan equity	6.50%
Emerging markets equity	4.00%
Asia Pacific ex-Japan equity	3.00%
China equity	3.00%
Emerging markets ex-China equity	3.00%
Alternatives	2.00%
Managed futures	2.00%
Fixed Income	31.00%
UK corporate bonds	16.00%
Global bonds (GBP hedged)	11.00%
Global government bonds (GBP hedged)	4.00%
Cash	5.00%
Cash	2.00%
Cash equivalent	3.00%



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BAWRG6/BAW MPS RG6/20261031/372864

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As at 31/10/26

BAW MPS RG7

Investment objective

The BAW MPS RG7 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a preference towards higher-risk assets such as shares, with some small exposure to defensive assets such as cash and bonds with potential for alternative assets.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds, alternatives and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The AJ Bell Investments team uses in-house modelling to deliver a long-term approach that combines different assets. This efficiently delivers returns without compromising investors' tolerance for risk. The portfolio invests in a wide range of strategies that may include both actively managed and passive strategies to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio looks to gain exposure to high quality active managers who have the potential to outperform markets over time, but it will only use these where there is conviction that this still makes financial sense after fees have been deducted. Our focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio. However, the portfolio is actively managed and underlying holdings will be changed when appropriate.

Risk profile

For investors who understand risk and appreciate how this can be mitigated with long-term planning. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk				Higher risk
1	2	3	**4**	5
Typically lower rewards				Typically higher rewards

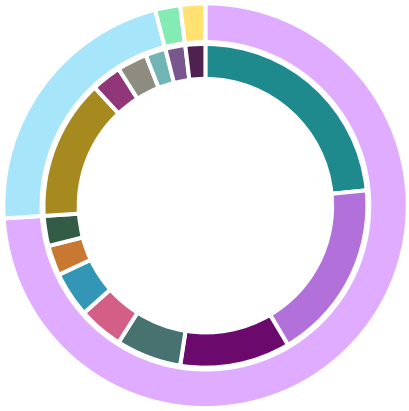
Model Launch Date	01 Jul 2026
Underlying OCF	0.24%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.36%
Transaction Costs	0.11%
Morningstar Sector	Morningstar Category 60-80% Equity

Top 10 holdings

Holding	Weight
Vanguard US Equity Index	23.50%
Vanguard FTSE UK All-Share Index	14.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	11.00%
Artemis Corporate Bond	10.00%
Artemis SmartGARP Global Emerging Markets Ex China Equity	4.50%
Fidelity Emerging Markets	4.50%
Vanguard UK Investment Grade Bond Index	4.00%
M&G Japan	3.50%
Amundi Prime Japan ETF	3.00%
Franklin FTSE China ETF	3.00%

Asset allocation

Equity	74.00%
North America equity	23.50%
UK equity	18.00%
Europe ex-UK equity	11.00%
Japan equity	6.50%
Emerging markets equity	4.50%
Emerging markets ex-China equity	4.50%
Asia Pacific ex-Japan equity	3.00%
China equity	3.00%
Alternatives	2.00%
Managed futures	2.00%
Fixed Income	22.00%
UK corporate bonds	14.00%
Global bonds (GBP hedged)	3.00%
Global government bonds (GBP hedged)	3.00%
Emerging market debt	2.00%
Cash	2.00%
Cash	2.00%



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BAWRG7/BAW MPS RG7/20261031/372865

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As at 31/10/26

BAW MPS RG8

Investment objective

The BAW MPS RG8 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a strong preference towards higher-risk assets such as shares, with negligible exposure to defensive assets such as cash and bonds with potential for alternative assets.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds, alternatives and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The AJ Bell Investments team uses in-house modelling to deliver a long-term approach that combines different assets. This efficiently delivers returns without compromising investors' tolerance for risk. The portfolio invests in a wide range of strategies that may include both actively managed and passive strategies to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio looks to gain exposure to high quality active managers who have the potential to outperform markets over time, but it will only use these where there is conviction that this still makes financial sense after fees have been deducted. Our focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio. However, the portfolio is actively managed and underlying holdings will be changed when appropriate.

Risk profile

For investors who understand the risk and reward relationship of pure equity portfolios over the short, medium and long term. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk				Higher risk
1	**2**	**3**	**4**	**5**
Typically lower rewards				Typically higher rewards

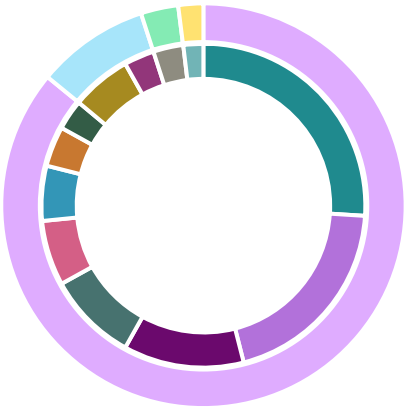
Model Launch Date	01 Jul 2026
Underlying OCF	0.29%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.41%
Transaction Costs	0.13%
Morningstar Sector	Morningstar Category 80%+ Equity

Top 10 holdings

Holding	Weight
Vanguard US Equity Index	26.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	12.00%
Vanguard FTSE UK All-Share Index	11.00%
Artemis SmartGARP Global Emerging Markets Ex China Equity	6.50%
Artemis Corporate Bond	6.00%
Fidelity Emerging Markets	5.50%
Amundi Prime Japan ETF	4.50%
Artemis Income Fund	4.50%
M&G Japan	4.50%
Royal London Sustainable Leaders	4.50%

Asset allocation

Equity	86.00%
North America equity	26.00%
UK equity	20.00%
Europe ex-UK equity	12.00%
Japan equity	9.00%
Emerging markets ex-China equity	6.50%
Emerging markets equity	5.50%
China equity	4.00%
Asia Pacific ex-Japan equity	3.00%
Alternatives	3.00%
Managed futures	3.00%
Fixed Income	9.00%
UK corporate bonds	6.00%
Emerging market debt	3.00%
Cash	2.00%
Cash	2.00%



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BAWRG8/BAW MPS RG8/20261031/372866

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As at 31/10/26

BAW MPS RG9

Investment objective

The BAW MPS RG9 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a very strong preference towards higher-risk assets such as shares, with negligible exposure to defensive assets such as cash and bonds with potential for alternative assets.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds, alternatives and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The AJ Bell Investments team uses in-house modelling to deliver a long-term approach that combines different assets. This efficiently delivers returns without compromising investors' tolerance for risk. The portfolio invests in a wide range of strategies that may include both actively managed and passive strategies to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio looks to gain exposure to high quality active managers who have the potential to outperform markets over time, but it will only use these where there is conviction that this still makes financial sense after fees have been deducted. Our focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio. However, the portfolio is actively managed and underlying holdings will be changed when appropriate.

Risk profile

For investors who understand the risk and reward relationship of pure equity portfolios over the short, medium and long term. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	3	4	5

Typically lower rewards — Typically higher rewards

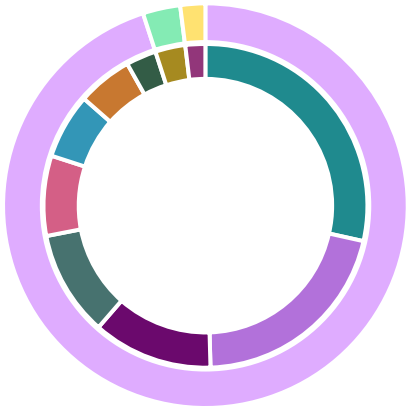
Model Launch Date	01 Jul 2026
Underlying OCF	0.32%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.44%
Transaction Costs	0.14%
Morningstar Sector	Morningstar Category 80%+ Equity

Top 10 holdings

Holding	Weight
Vanguard US Equity Index	28.50%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	12.00%
Artemis Income Fund	8.00%
Artemis SmartGARP Global Emerging Markets Ex China Equity	8.00%
Royal London Sustainable Leaders	8.00%
Fidelity Emerging Markets	6.50%
Franklin FTSE China ETF	5.50%
M&G Japan	5.50%
Amundi Prime Japan ETF	5.00%
Vanguard FTSE UK All-Share Index	5.00%

Asset allocation

Equity	95.00%
North America equity	28.50%
UK equity	21.00%
Europe ex-UK equity	12.00%
Japan equity	10.50%
Emerging markets ex-China equity	8.00%
Emerging markets equity	6.50%
China equity	5.50%
Asia Pacific ex-Japan equity	3.00%
Alternatives	3.00%
Managed futures	3.00%
Cash	2.00%
Cash	2.00%



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Based on target weights at portfolio rebalance. Totals may not sum to 100% due to rounding.

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BAWRG9/BAW MPS RG9/20261031/372867

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As at 31/10/26

BAW Passive MPS RG3

Investment objective

The BAW Passive MPS RG3 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a preference towards defensive assets such as cash and bonds and some small exposure to higher-risk assets such as shares.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The use of defined strategic asset allocation parameters aims to combine different assets to deliver long term returns efficiently and in line with the targeted level of risk. The portfolio invests in a wide range of strategies in order to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio is actively managed and underlying holdings will be changed when appropriate. The focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio.

Risk profile

For investors who can tolerate some shorter-term capital loss from their portfolio, as markets fluctuate. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk				Higher risk
1	**2**	3	4	5
Typically lower rewards				Typically higher rewards

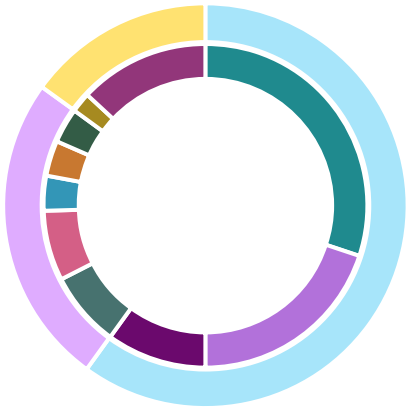
Model Launch Date	01 Jul 2026
Underlying OCF	0.08%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.20%
Transaction Costs	0.01%
Morningstar Sector	Morningstar Category 20-40% Equity

Top 10 holdings

Holding	Weight
Vanguard UK Investment Grade Bond Index	30.00%
iShares Global Aggregate Bond ETF	20.00%
BlackRock Institutional Sterling Liquidity	13.00%
iShares US TIPS 0-5yr	10.00%
Vanguard US Equity Index	7.50%
Vanguard FTSE UK All-Share Index	7.00%
Amundi MSCI Emerging Markets ex China ETF	3.50%
Amundi Prime Japan ETF	3.50%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	3.50%
Cash	2.00%

Asset allocation

Fixed Income	60.00%
UK corporate bonds	30.00%
Global bonds (GBP hedged)	20.00%
Global government bonds (GBP hedged)	10.00%
Equity	25.00%
North America equity	7.50%
UK equity	7.00%
Emerging markets ex-China equity	3.50%
Europe ex-UK equity	3.50%
Japan equity	3.50%
Cash	15.00%
Cash	2.00%
Cash equivalent	13.00%



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As at 31/10/26

BAW Passive MPS RG4

Investment objective

The BAW Passive MPS RG4 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a preference towards defensive assets such as cash and bonds and exposure to higher-risk assets such as shares.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The use of defined strategic asset allocation parameters aims to combine different assets to deliver long term returns efficiently and in line with the targeted level of risk. The portfolio invests in a wide range of strategies in order to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio is actively managed and underlying holdings will be changed when appropriate. The focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio.

Risk profile

For investors who can tolerate some shorter-term capital loss from their portfolio, as markets fluctuate. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	**3**	4	5

Typically lower rewards — Typically higher rewards

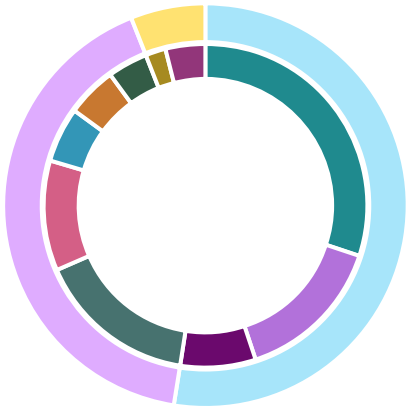
Model Launch Date	01 Jul 2026
Underlying OCF	0.08%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.20%
Transaction Costs	0.01%
Morningstar Sector	Morningstar Category 20-40% Equity

Top 10 holdings

Holding	Weight
Vanguard UK Investment Grade Bond Index	30.00%
Vanguard US Equity Index	16.00%
iShares Global Aggregate Bond ETF	15.00%
Vanguard FTSE UK All-Share Index	11.00%
iShares US TIPS 0-5yr	7.50%
Amundi MSCI Emerging Markets ex China ETF	5.50%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	5.00%
Amundi Prime Japan ETF	4.00%
BlackRock Institutional Sterling Liquidity	4.00%
Cash	2.00%

Asset allocation

Fixed Income	52.50%
UK corporate bonds	30.00%
Global bonds (GBP hedged)	15.00%
Global government bonds (GBP hedged)	7.50%
Equity	41.50%
North America equity	16.00%
UK equity	11.00%
Emerging markets ex-China equity	5.50%
Europe ex-UK equity	5.00%
Japan equity	4.00%
Cash	6.00%
Cash	2.00%
Cash equivalent	4.00%



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As at 31/10/26

BAW Passive MPS RG5

Investment objective

The BAW Passive MPS RG5 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a balanced approach between defensive assets such as cash, bonds, and higher-risk assets such as shares.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The use of defined strategic asset allocation parameters aims to combine different assets to deliver long term returns efficiently and in line with the targeted level of risk. The portfolio invests in a wide range of strategies in order to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio is actively managed and underlying holdings will be changed when appropriate. The focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio.

Risk profile

For investors who can tolerate larger short term dips in portfolio value and understand the importance of investing for the long term to help in achieving higher overall returns. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	3	**4**	5

Typically lower rewards — Typically higher rewards

Model Launch Date	01 Jul 2026
Underlying OCF	0.08%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.20%
Transaction Costs	0.01%
Morningstar Sector	Morningstar Category 40-60% Equity

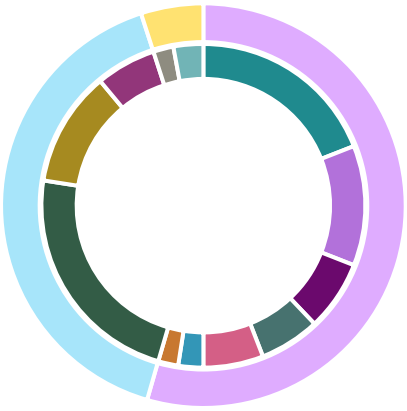
Top 10 holdings

Holding	Weight
Vanguard UK Investment Grade Bond Index	23.00%
Vanguard US Equity Index	19.00%
Vanguard FTSE UK All-Share Index	12.00%
iShares Global Aggregate Bond ETF	11.50%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	7.00%
Amundi MSCI Emerging Markets ex China ETF	6.00%
Amundi Prime Japan ETF	6.00%
iShares US TIPS 0-5yr	6.00%
BlackRock Institutional Sterling Liquidity	3.00%
Franklin FTSE China ETF	2.50%

Asset allocation

Equity	54.50%
North America equity	19.00%
UK equity	12.00%
Europe ex-UK equity	7.00%
Emerging markets ex-China equity	6.00%
Japan equity	6.00%
China equity	2.50%
Asia Pacific ex-Japan equity	2.00%

Fixed Income	40.50%
UK corporate bonds	23.00%
Global bonds (GBP hedged)	11.50%
Global government bonds (GBP hedged)	6.00%
Cash	5.00%
Cash	2.00%
Cash equivalent	3.00%



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As at 31/10/26

BAW Passive MPS RG5.5

Investment objective

The BAW Passive MPS RG5.5 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a small preference towards higher-risk assets such as shares, with some exposure to defensive assets such as cash and bonds.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The use of defined strategic asset allocation parameters aims to combine different assets to deliver long term returns efficiently and in line with the targeted level of risk. The portfolio invests in a wide range of strategies in order to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio is actively managed and underlying holdings will be changed when appropriate. The focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio.

Risk profile

For investors who can tolerate larger short term dips in portfolio value and understand the importance of investing for the long term to help in achieving higher overall returns. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk				Higher risk
1	2	3	**4**	5
Typically lower rewards				Typically higher rewards

Model Launch Date	01 Jul 2026
Underlying OCF	0.08%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.20%
Transaction Costs	0.01%
Morningstar Sector	Morningstar Category 40-60% Equity

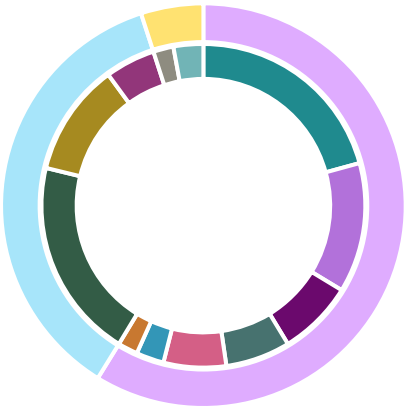
Top 10 holdings

Holding	Weight
Vanguard US Equity Index	20.75%
Vanguard UK Investment Grade Bond Index	20.00%
Vanguard FTSE UK All-Share Index	13.00%
iShares Global Aggregate Bond ETF	11.25%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	7.50%
Amundi MSCI Emerging Markets ex China ETF	6.50%
Amundi Prime Japan ETF	6.25%
iShares US TIPS 0-5yr	5.00%
BlackRock Institutional Sterling Liquidity	3.00%
Franklin FTSE China ETF	2.75%

Asset allocation

Equity	58.75%
North America equity	20.75%
UK equity	13.00%
Europe ex-UK equity	7.50%
Emerging markets ex-China equity	6.50%
Japan equity	6.25%
China equity	2.75%
Asia Pacific ex-Japan equity	2.00%

Fixed Income	36.25%
UK corporate bonds	20.00%
Global bonds (GBP hedged)	11.25%
Global government bonds (GBP hedged)	5.00%
Cash	5.00%
Cash	2.00%
Cash equivalent	3.00%



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As at 31/10/26

BAW Passive MPS RG6

Investment objective

The BAW Passive MPS RG6 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a preference towards higher-risk assets such as shares, with some exposure to defensive assets such as cash and bonds.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The use of defined strategic asset allocation parameters aims to combine different assets to deliver long term returns efficiently and in line with the targeted level of risk. The portfolio invests in a wide range of strategies in order to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio is actively managed and underlying holdings will be changed when appropriate. The focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio.

Risk profile

For investors who understand risk and appreciate how this can be mitigated with long-term planning. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	3	4	5

Typically lower rewards — Typically higher rewards

Model Launch Date	01 Jul 2026
Underlying OCF	0.08%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.20%
Transaction Costs	0.01%
Morningstar Sector	Morningstar Category 60-80% Equity

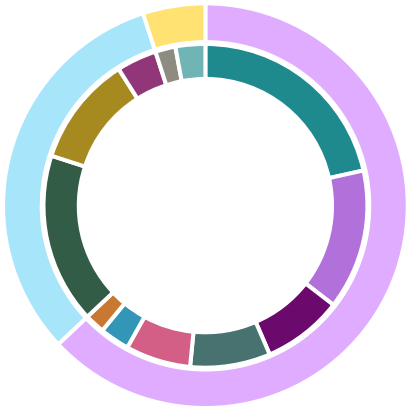
Top 10 holdings

Holding	Weight
Vanguard US Equity Index	21.50%
Vanguard UK Investment Grade Bond Index	17.00%
Vanguard FTSE UK All-Share Index	14.00%
iShares Global Aggregate Bond ETF	11.00%
Amundi MSCI Emerging Markets ex China ETF	8.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	8.00%
Amundi Prime Japan ETF	6.50%
iShares US TIPS 0-5yr	4.00%
BlackRock Institutional Sterling Liquidity	3.00%
Franklin FTSE China ETF	3.00%

Asset allocation

Equity	63.00%
North America equity	21.50%
UK equity	14.00%
Emerging markets ex-China equity	8.00%
Europe ex-UK equity	8.00%
Japan equity	6.50%
China equity	3.00%
Asia Pacific ex-Japan equity	2.00%

Fixed Income	32.00%
UK corporate bonds	17.00%
Global bonds (GBP hedged)	11.00%
Global government bonds (GBP hedged)	4.00%
Cash	5.00%
Cash	2.00%
Cash equivalent	3.00%



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As at 31/10/26

BAW Passive MPS RG7

Investment objective

The BAW Passive MPS RG7 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a preference towards higher-risk assets such as shares, with some small exposure to defensive assets such as cash and bonds.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The use of defined strategic asset allocation parameters aims to combine different assets to deliver long term returns efficiently and in line with the targeted level of risk. The portfolio invests in a wide range of strategies in order to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio is actively managed and underlying holdings will be changed when appropriate. The focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio.

Risk profile

For investors who understand risk and appreciate how this can be mitigated with long-term planning. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk **Higher risk**

1	2	3	4	5

Typically lower rewards — Typically higher rewards

Model Launch Date	01 Jul 2026
Underlying OCF	0.08%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.20%
Transaction Costs	0.01%
Morningstar Sector	Morningstar Category 60-80% Equity

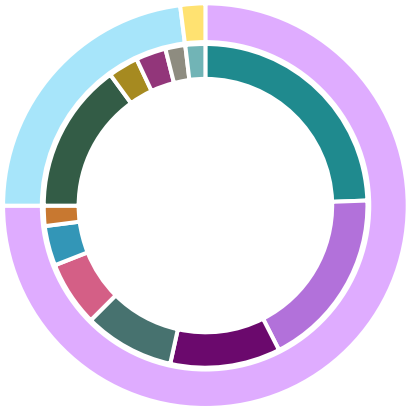
Top 10 holdings

Holding	Weight
Vanguard US Equity Index	24.50%
Vanguard FTSE UK All-Share Index	18.00%
Vanguard UK Investment Grade Bond Index	15.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	11.00%
Amundi MSCI Emerging Markets ex China ETF	9.00%
Amundi Prime Japan ETF	6.50%
Franklin FTSE China ETF	4.00%
iShares Global Aggregate Bond ETF	3.00%
iShares US TIPS 0-5yr	3.00%
Cash	2.00%

Asset allocation

Equity	75.00%
North America equity	24.50%
UK equity	18.00%
Europe ex-UK equity	11.00%
Emerging markets ex-China equity	9.00%
Japan equity	6.50%
China equity	4.00%
Asia Pacific ex-Japan equity	2.00%

Fixed Income	23.00%
UK corporate bonds	15.00%
Global bonds (GBP hedged)	3.00%
Global government bonds (GBP hedged)	3.00%
Emerging market debt	2.00%
Cash	2.00%
Cash	2.00%



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BAWPRG7/BAW Passive MPS RG7/20261031/372857

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As at 31/10/26

BAW Passive MPS RG8

Investment objective

The BAW Passive MPS RG8 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a strong preference towards higher-risk assets such as shares, with negligible exposure to defensive assets such as cash and bonds.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The use of defined strategic asset allocation parameters aims to combine different assets to deliver long term returns efficiently and in line with the targeted level of risk. The portfolio invests in a wide range of strategies in order to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio is actively managed and underlying holdings will be changed when appropriate. The focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio.

Risk profile

For investors who understand the risk and reward relationship of pure equity portfolios over the short, medium and long term. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	3	4	5

Typically lower rewards — Typically higher rewards

Model Launch Date	01 Jul 2026
Underlying OCF	0.08%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.20%
Transaction Costs	0.01%
Morningstar Sector	Morningstar Category 80%+ Equity

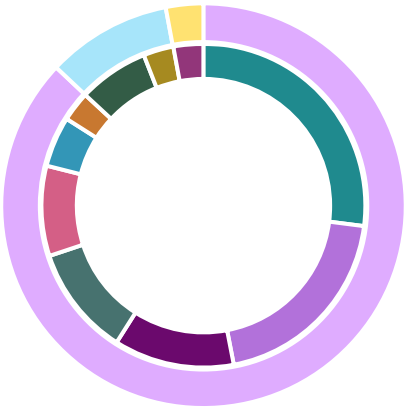
Top 10 holdings

Holding	Weight
Vanguard US Equity Index	27.00%
Vanguard FTSE UK All-Share Index	20.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	12.00%
Amundi MSCI Emerging Markets ex China ETF	11.00%
Amundi Prime Japan ETF	9.00%
Vanguard UK Investment Grade Bond Index	7.00%
Franklin FTSE China ETF	5.00%
Cash	3.00%
Vanguard Pacific ex-Japan Stock Index	3.00%
Vanguard USD Emerging Markets Government Bond ETF	3.00%

Asset allocation

Equity	87.00%
North America equity	27.00%
UK equity	20.00%
Europe ex-UK equity	12.00%
Emerging markets ex-China equity	11.00%
Japan equity	9.00%
China equity	5.00%
Asia Pacific ex-Japan equity	3.00%

Fixed Income	10.00%
UK corporate bonds	7.00%
Emerging market debt	3.00%
Cash	3.00%
Cash	3.00%



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As at 31/10/26

BAW Passive MPS RG9

Investment objective

The BAW Passive MPS RG9 aims to hold investments which deliver capital growth when measured over a period of at least five years. The portfolio will have a very strong preference towards higher-risk assets such as shares, with negligible exposure to defensive assets such as cash and bonds.

Investment approach

The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The use of defined strategic asset allocation parameters aims to combine different assets to deliver long term returns efficiently and in line with the targeted level of risk. The portfolio invests in a wide range of strategies in order to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio is actively managed and underlying holdings will be changed when appropriate. The focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio.

Risk profile

For investors who understand the risk and reward relationship of pure equity portfolios over the short, medium and long term. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	3	4	5

Typically lower rewards — Typically higher rewards

Model Launch Date	01 Jul 2026
Underlying OCF	0.08%
Annual Investment Management Charge	0.12%
Indicative Total OCF	0.20%
Transaction Costs	0.01%
Morningstar Sector	Morningstar Category 80%+ Equity

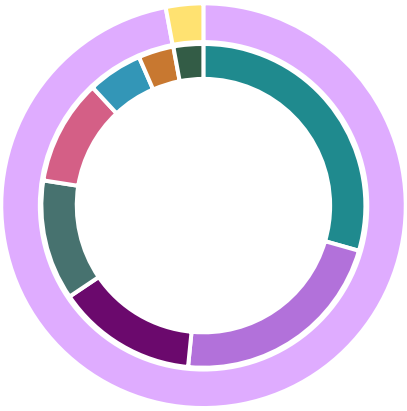
Top 10 holdings

Holding	Weight
Vanguard US Equity Index	29.50%
Vanguard FTSE UK All-Share Index	22.00%
Amundi MSCI Emerging Markets ex China ETF	14.00%
Vanguard FTSE Developed Europe ex UK Equity Index Plus	12.00%
Amundi Prime Japan ETF	10.50%
Franklin FTSE China ETF	5.50%
Vanguard Pacific ex-Japan Stock Index	3.50%
Cash	3.00%

Asset allocation

Equity	97.00%
North America equity	29.50%
UK equity	22.00%
Emerging markets ex-China equity	14.00%
Europe ex-UK equity	12.00%
Japan equity	10.50%
China equity	5.50%
Asia Pacific ex-Japan equity	3.50%

Cash	3.00%
Cash	3.00%



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