

## Monthly Performance Factsheet

31st December 2025



### ACTIVE 01

#### Objectives

This Portfolio invests mainly in Cash and Fixed Interest and suits investors for whom minimising any capital loss is a priority over returns.

#### Portfolio Information

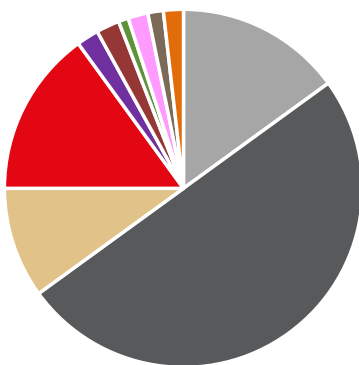
Benchmark	Consumer Price Index
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.50%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

1

#### Current Asset Allocation

Sector	Allocation
Cash	15.0
Fixed Income	50.0
Property & Real Assets	10.0
Absolute Return	15.0
UK Equity	2.0
US Equity	2.1
Europe ex-UK Equity	0.9
Japanese Equity	1.8
Global Emerging Market Equity	1.4
Global Developed Market Equity	1.8



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.5%	3.7%	7.4%	17.6%	11.5%
Benchmark	0.1%	0.4%	2.9%	9.7%	27.8%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	3.3%	2.4%
Benchmark	1.5%	2.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO GIS Global Bond	42.0%
Cash	15.0%
BlueBay IG Asset-Backed Credit	5.0%
Pacific G10 Macro Rates	4.2%
Fulcrum Thematic Equity Market Neutral	4.2%
Top 5 Holdings as Percentage of Total Portfolio	70.4%

Data provided by Financial Express Analytics as at 31st December 2025

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This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

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## Monthly Performance Factsheet

31st December 2025



### ACTIVE 02

#### Objectives

This Portfolio invests mainly in Cash and Fixed Interest and is suitable for investors who wish to protect their capital with a minimal amount of risk.

#### Portfolio Information

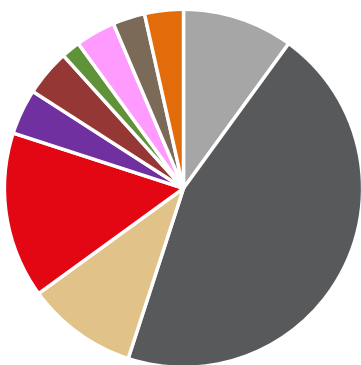
Benchmark	Consumer Price Index
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.55%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

2

#### Current Asset Allocation

Sector	Allocation
Cash	10.0
Fixed Income	45.0
Property & Real Assets	10.0
Absolute Return	15.0
UK Equity	4.1
US Equity	4.2
Europe ex-UK Equity	1.7
Japanese Equity	3.6
Global Emerging Market Equity	2.9
Global Developed Market Equity	3.5



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.8%	4.6%	8.5%	21.2%	15.3%
Benchmark	0.1%	0.4%	2.9%	9.7%	27.8%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	3.9%	3.4%
Benchmark	1.5%	2.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO GIS Global Bond	37.0%
Cash	10.0%
BlueBay IG Asset-Backed Credit	5.0%
Pacific G10 Macro Rates	4.2%
Fulcrum Thematic Equity Market Neutral	4.2%
Top 5 Holdings as Percentage of Total Portfolio	60.4%

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## Monthly Performance Factsheet

31st December 2025



### ACTIVE 03

#### Objectives

This Portfolio invests mainly in Fixed Interest and a small amount of riskier assets and is suitable for investors who wish to protect their capital, if possible, but increase the chances of better long-term returns.

#### Portfolio Information

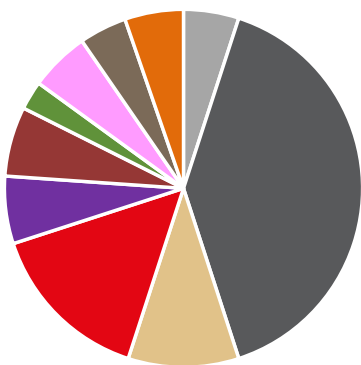
Benchmark	Consumer Price Index
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.61%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

3

#### Current Asset Allocation

Sector	Allocation
Cash	5.0
Fixed Income	40.0
Property & Real Assets	10.0
Absolute Return	15.0
UK Equity	6.1
US Equity	6.3
Europe ex-UK Equity	2.6
Japanese Equity	5.4
Global Emerging Market Equity	4.3
Global Developed Market Equity	5.3



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.2%	5.7%	10.5%	25.7%	20.6%
Benchmark	0.1%	0.4%	2.9%	9.7%	27.8%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	4.8%	4.7%
Benchmark	1.5%	2.8%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO GIS Global Bond	29.5%
Cash	5.0%
Pacific G10 Macro Rates	4.2%
Fulcrum Thematic Equity Market Neutral	4.2%
Sanlam Ninety One Multi Strategy	3.8%
Top 5 Holdings as Percentage of Total Portfolio	46.7%

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## Monthly Performance Factsheet

31st December 2025



### ACTIVE 04

#### Objectives

This Portfolio invests in a moderate amount of Fixed Interest, with some Equities and Property & Real Assets as well. It is suitable for investors who wish to increase the chances of reasonable returns and protect capital, if possible.

#### Portfolio Information

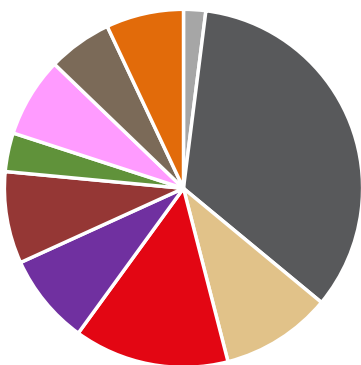
Benchmark	IA Mixed Investment 20-60%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.65%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

4

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	34.0
Property & Real Assets	10.0
Absolute Return	14.0
UK Equity	8.2
US Equity	8.3
Europe ex-UK Equity	3.5
Japanese Equity	7.2
Global Emerging Market Equity	5.8
Global Developed Market Equity	7.0



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.4%	6.6%	11.4%	28.2%	24.3%
Benchmark	2.7%	6.6%	10.2%	24.8%	21.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	6.1%	5.9%
Benchmark	8.8%	5.3%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO GIS Global Bond	24.0%
Pacific G10 Macro Rates	3.9%
Fulcrum Thematic Equity Market Neutral	3.9%
Sanlam Ninety One Multi Strategy	3.5%
ClearBridge Global Infrastructure	3.4%
Top 5 Holdings as Percentage of Total Portfolio	38.7%

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## Monthly Performance Factsheet

31st December 2025



### ACTIVE 05

#### Objectives

This Portfolio invests in a moderate amount of Fixed Interest with a greater proportion in Equities and Property & Real Assets. It is suitable for investors who wish to increase the chances of reasonable returns and still protect capital, if possible.

#### Portfolio Information

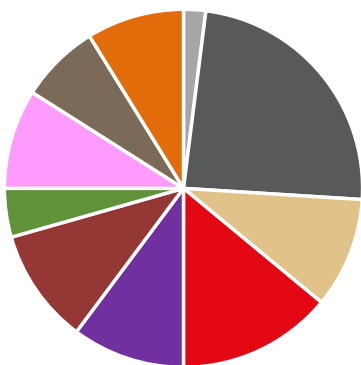
Benchmark	IA Mixed Investment 20-60%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.68%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

5

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	24.0
Property & Real Assets	10.0
Absolute Return	14.0
UK Equity	10.2
US Equity	10.4
Europe ex-UK Equity	4.4
Japanese Equity	9.0
Global Emerging Market Equity	7.2
Global Developed Market Equity	8.8



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.7%	7.4%	12.3%	31.2%	29.3%
Benchmark	2.7%	6.6%	10.2%	24.8%	21.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.3%	6.9%
Benchmark	8.8%	5.3%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO GIS Global Bond	12.5%
Morgan Stanley Emerging Markets Local Income	4.5%
Evenlode Income	4.1%
Invesco UK Opportunities	4.1%
Pacific G10 Macro Rates	3.9%
Top 5 Holdings as Percentage of Total Portfolio	29.1%

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## Monthly Performance Factsheet

31st December 2025



### ACTIVE 06

#### Objectives

This Portfolio invests in a variety of assets to obtain diversification. It is suitable for investors for whom returns are more important than capital protection.

#### Portfolio Information

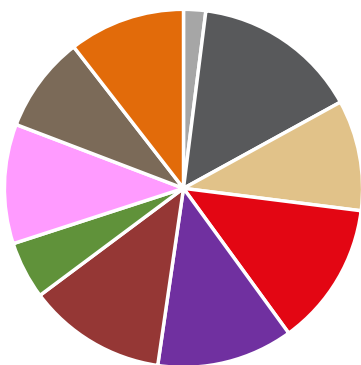
Benchmark	IA Mixed Investment 20-60%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.70%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

6

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	15.0
Property & Real Assets	10.0
Absolute Return	13.0
UK Equity	12.3
US Equity	12.5
Europe ex-UK Equity	5.2
Japanese Equity	10.8
Global Emerging Market Equity	8.7
Global Developed Market Equity	10.5



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	2.9%	8.0%	12.8%	33.3%	32.3%
Benchmark	2.7%	6.6%	10.2%	24.8%	21.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	8.4%	7.7%
Benchmark	8.8%	5.3%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
PIMCO GIS Global Bond	7.8%
Evenlode Income	4.9%
Invesco UK Opportunities	4.9%
Pzena Global Value	4.7%
Amova Japan Value	3.8%
Top 5 Holdings as Percentage of Total Portfolio	26.1%

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## Monthly Performance Factsheet

31st December 2025



### ACTIVE 07

#### Objectives

This Portfolio invests in a variety of assets to obtain diversification. It is suitable for investors who are comfortable with some investment risk and where returns are more important than capital protection.

#### Portfolio Information

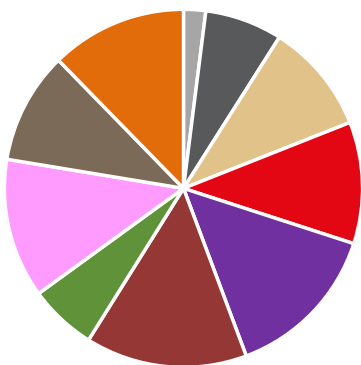
Benchmark	IA Mixed Investment 40-85%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.73%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

7

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	7.0
Property & Real Assets	10.0
Absolute Return	11.0
UK Equity	14.3
US Equity	14.6
Europe ex-UK Equity	6.1
Japanese Equity	12.6
Global Emerging Market Equity	10.1
Global Developed Market Equity	12.3



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.2%	9.0%	13.9%	35.9%	35.6%
Benchmark	3.3%	8.8%	11.6%	31.4%	31.2%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	9.2%	8.4%
Benchmark	10.8%	6.0%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Evenlode Income	5.7%
Invesco UK Opportunities	5.7%
Pzena Global Value	5.5%
Morgan Stanley Emerging Markets Local Income	5.0%
Amova Japan Value	4.4%
Top 5 Holdings as Percentage of Total Portfolio	26.3%

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## Monthly Performance Factsheet

31st December 2025



### ACTIVE 08

#### Objectives

This Portfolio invests mainly in Equities and some specialist Equities in order to obtain diversification. It is suitable for investors who are prepared to take some investment risk to improve long-term returns, where these are more important than capital protection.

#### Portfolio Information

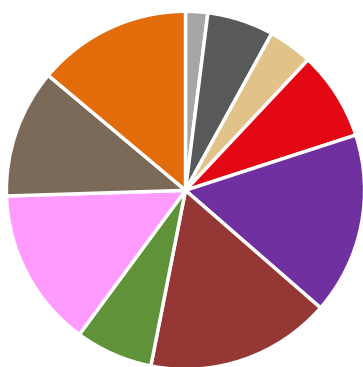
Benchmark	IA Mixed Investment 40-85%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.73%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

8

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	6.0
Property & Real Assets	4.0
Absolute Return	8.0
UK Equity	16.4
US Equity	16.7
Europe ex-UK Equity	7.0
Japanese Equity	14.4
Global Emerging Market Equity	11.6
Global Developed Market Equity	13.9



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.2%	9.3%	13.9%	37.7%	37.2%
Benchmark	3.3%	8.8%	11.6%	31.4%	31.2%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.0%	8.8%
Benchmark	10.8%	6.0%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Evenlode Income	6.6%
Invesco UK Opportunities	6.5%
Pzena Global Value	6.2%
Amova Japan Value	5.0%
GSAM Japan Equity Partners	5.0%
Top 5 Holdings as Percentage of Total Portfolio	29.3%

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## Monthly Performance Factsheet

31st December 2025



### ACTIVE 09

#### Objectives

This Portfolio invests mainly in Equities and some specialist Equities in order to obtain diversification. It is suitable for investors who are happy to take more investment risk to improve long-term returns, where these are more important than capital protection.

#### Portfolio Information

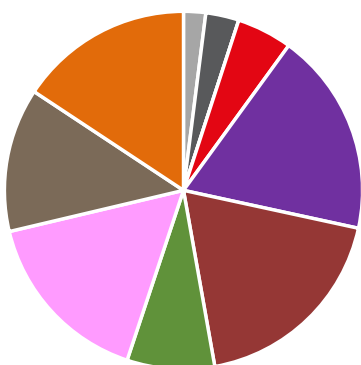
Benchmark	IA Mixed Investment 40-85%
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.74%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

9

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	3.0
Property & Real Assets	0.0
Absolute Return	5.0
UK Equity	18.4
US Equity	18.8
Europe ex-UK Equity	7.9
Japanese Equity	16.2
Global Emerging Market Equity	13.0
Global Developed Market Equity	15.7



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.3%	9.7%	13.7%	39.4%	38.8%
Benchmark	3.3%	8.8%	11.6%	31.4%	31.2%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.6%	9.3%
Benchmark	10.8%	6.0%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Evenlode Income	7.4%
Invesco UK Opportunities	7.3%
Pzena Global Value	7.1%
Amova Japan Value	5.7%
GSAM Japan Equity Partners	5.7%
Top 5 Holdings as Percentage of Total Portfolio	33.2%

Data provided by Financial Express Analytics as at 31st December 2025

#### Disclaimers

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This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

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## Monthly Performance Factsheet

31st December 2025



### ACTIVE 10

#### Objectives

This Portfolio invests wholly in equities, with a significant proportion in specialist equities. It is suitable for those investors looking for the highest potential long-term returns, but who must also be prepared to accept the greatest investment risk and significant short-term falls as well.

#### Portfolio Information

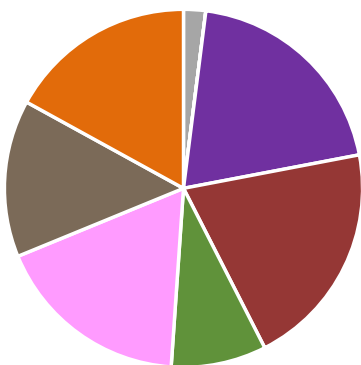
Benchmark	IA Flexible Investment
Inception Date	01 November 2004
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.75%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

#### YOU Risk Rating

10

#### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	0.0
Property & Real Assets	0.0
Absolute Return	0.0
UK Equity	20.0
US Equity	20.5
Europe ex-UK Equity	8.6
Japanese Equity	17.7
Global Emerging Market Equity	14.2
Global Developed Market Equity	17.0



#### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	3.4%	10.2%	13.9%	40.7%	41.4%
Benchmark	3.3%	9.9%	12.0%	31.2%	32.9%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

#### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	11.1%	9.8%
Benchmark	11.6%	6.5%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

#### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Evenlode Income	8.0%
Invesco UK Opportunities	8.0%
Pzena Global Value	7.6%
Amova Japan Value	6.2%
GSAM Japan Equity Partners	6.2%
Top 5 Holdings as Percentage of Total Portfolio	36.0%

Data provided by Financial Express Analytics as at 31st December 2025

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## Monthly Performance Factsheet

31st December 2025



## INCOME PORTFOLIO

### Objectives

The Income Portfolio has been designed to provide a consistent and steady level of income, with the possibility of some capital appreciation over the long-term.

### Portfolio Information

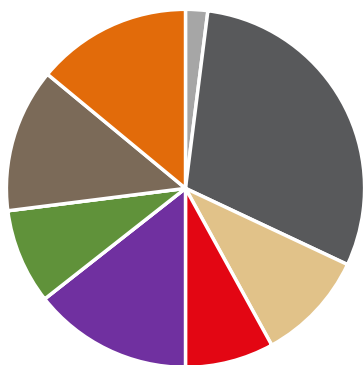
Benchmark	IA Mixed Investment 20-60%
Inception Date	01 November 2010
Investment Management Charge (p.a.)	0.31%
Underlying Fund OCF (Weighted)*	0.66%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

### YOU Risk Rating

5

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	30.0
Property & Real Assets	10.0
Absolute Return	8.0
UK Equity	14.4
US Equity	0.0
Europe ex-UK Equity	8.6
Japanese Equity	0.0
Global Emerging Market Equity	13.0
Global Developed Market Equity	14.0



### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	4.5%	9.7%	18.1%	35.8%	33.1%
Benchmark	2.7%	6.6%	10.2%	24.8%	21.1%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	-0.1%	0.3%	3.4%	12.5%	37.3%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.2%	6.1%
Benchmark	8.8%	5.3%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.6%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
North of South Global Emerging Markets Equity	13.0%
PGIM Global Corporate Bond	12.0%
BNY Mellon Global Income	10.0%
ClearBridge Global Infrastructure	10.0%
Morgan Stanley Emerging Markets Local Income	9.0%
Top 5 Holdings as Percentage of Total Portfolio	54.0%

Data provided by Financial Express Analytics as at 31st December 2025

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