

Monthly Performance Factsheet

28th February 2026



ACTIVE 03

Objectives

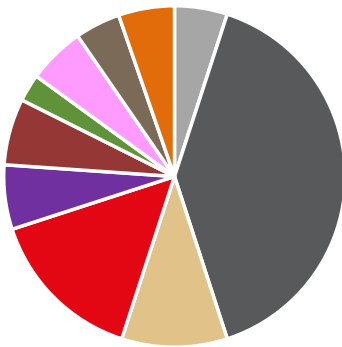
The objective of the Portfolio is to increase the value of its investments over a minimum of five years, through a combination of capital growth, which is profit on an investment, and income, which is money paid out from an investment such as interest and dividends. The Portfolio will have the majority of assets held in non equity, diversifier, asset classes with a modest allocation to a diversified Equity portfolio.

Portfolio Information

| | |
|-------------------------------------|---|
| Comparator | IA Mixed Investment 0-35% |
| 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 are available via a range of popular investment platforms. For further information please contact Peter Griffin 07842 417674 |

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 |



YOU Risk Rating

3

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 4.7% | 8.4% | 13.0% | 29.5% | 27.1% |
| Benchmark | 3.1% | 6.4% | 9.0% | 21.1% | 14.1% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 0.7% | 0.2% | 3.7% | 12.1% | 38.0% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 4.8% | 4.9% |
| Comparator | 6.1% | 5.5% |
| Cash (90 Day Notice Account) | 0.0% | 0.5% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| PIMCO 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% |

Data provided by Financial Express Analytics as at 28th February 2026

Disclaimers

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28th February 2026



ACTIVE 04

Objectives

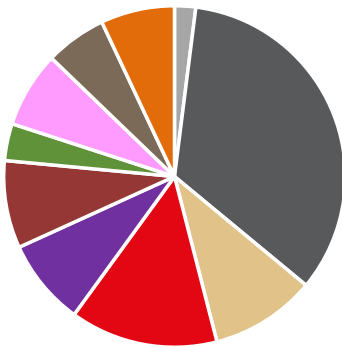
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Portfolio Information

| | |
|-------------------------------------|---|
| Comparator | 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 are available via a range of popular investment platforms. For further information please contact Peter Griffin 07842 417674 |

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 |



YOU Risk Rating

4

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|------|-------|-------|-------|
| Portfolio | 5.4% | 9.7% | 14.7% | 32.3% | 31.8% |
| Benchmark | 4.5% | 8.6% | 12.3% | 27.2% | 26.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 0.7% | 0.2% | 3.7% | 12.1% | 38.0% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 6.1% | 6.3% |
| Comparator | 8.8% | 5.4% |
| Cash (90 Day Notice Account) | 0.0% | 0.5% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|---|------------|
| PIMCO 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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28th February 2026



ACTIVE 05

Objectives

The objective of the Portfolio is to increase the value of its investments over a minimum of five years, through a combination of capital growth, which is profit on an investment, and income, which is money paid out from an investment such as interest and dividends. To achieve this the Portfolio will generally hold a balance between Equity and non Equity, diversifier, asset classes such as fixed income, real assets and strategies targeting and absolute return over market cycles.

Portfolio Information

| | |
|-------------------------------------|---|
| Comparator | 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 are available via a range of popular investment platforms. For further information please contact Peter Griffin 07842 417674 |

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 |



YOU Risk Rating

5

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|-------|-------|-------|-------|
| Portfolio | 6.2% | 10.9% | 16.4% | 35.1% | 37.3% |
| Benchmark | 4.5% | 8.6% | 12.3% | 27.2% | 26.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 0.7% | 0.2% | 3.7% | 12.1% | 38.0% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 7.3% | 7.2% |
| Comparator | 8.8% | 5.4% |
| Cash (90 Day Notice Account) | 0.0% | 0.5% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|--|--------------|
| PIMCO 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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ACTIVE 06

Objectives

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Portfolio Information

| | |
|-------------------------------------|---|
| Comparator | 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 are available via a range of popular investment platforms. For further information please contact Peter Griffin 07842 417674 |

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 |



YOU Risk Rating

6

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|-------|-------|-------|-------|
| Portfolio | 6.8% | 11.9% | 17.6% | 37.3% | 41.0% |
| Benchmark | 4.5% | 8.6% | 12.3% | 27.2% | 26.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 0.7% | 0.2% | 3.7% | 12.1% | 38.0% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 8.4% | 8.1% |
| Comparator | 8.8% | 5.4% |
| Cash (90 Day Notice Account) | 0.0% | 0.5% |

Top Five Largest Portfolio Holdings

| Fund Name | Allocation |
|--|--------------|
| PIMCO 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

28th February 2026



ACTIVE 07

Objectives

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Portfolio Information

| | |
|-------------------------------------|---|
| Comparator | 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 are available via a range of popular investment platforms. For further information please contact Peter Griffin 07842 417674 |

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 |



YOU Risk Rating

7

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|-------|-------|-------|-------|
| Portfolio | 7.6% | 13.2% | 19.6% | 40.4% | 45.4% |
| Benchmark | 5.2% | 10.3% | 14.5% | 33.5% | 37.5% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 0.7% | 0.2% | 3.7% | 12.1% | 38.0% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 9.2% | 8.8% |
| Comparator | 10.7% | 6.1% |
| Cash (90 Day Notice Account) | 0.0% | 0.5% |

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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28th February 2026



ACTIVE 08

Objectives

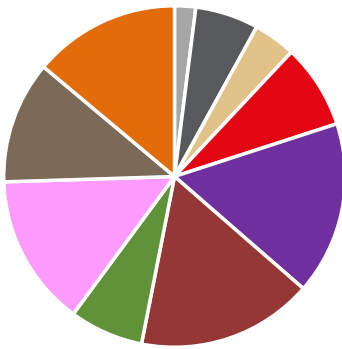
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Portfolio Information

| | |
|-------------------------------------|---|
| Comparator | 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 are available via a range of popular investment platforms. For further information please contact Peter Griffin 07842 417674 |

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 |



YOU Risk Rating

8

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|-------|-------|-------|-------|
| Portfolio | 7.7% | 13.4% | 19.9% | 41.5% | 47.1% |
| Benchmark | 5.2% | 10.3% | 14.5% | 33.5% | 37.5% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 0.7% | 0.2% | 3.7% | 12.1% | 38.0% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 10.0% | 9.2% |
| Comparator | 10.7% | 6.1% |
| Cash (90 Day Notice Account) | 0.0% | 0.5% |

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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ACTIVE 09

Objectives

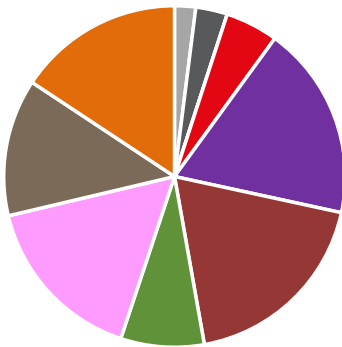
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Portfolio Information

| | |
|-------------------------------------|---|
| Comparator | IA Mixed Investment 40-85% |
| 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 are available via a range of popular investment platforms. For further information please contact Peter Griffin 07842 417674 |

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 |



YOU Risk Rating

9

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|-------|-------|-------|-------|
| Portfolio | 7.9% | 13.7% | 20.1% | 42.7% | 49.3% |
| Benchmark | 5.2% | 10.3% | 14.5% | 33.5% | 37.5% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 0.7% | 0.2% | 3.7% | 12.1% | 38.0% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 10.6% | 9.8% |
| Comparator | 10.7% | 6.1% |
| Cash (90 Day Notice Account) | 0.0% | 0.5% |

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% |

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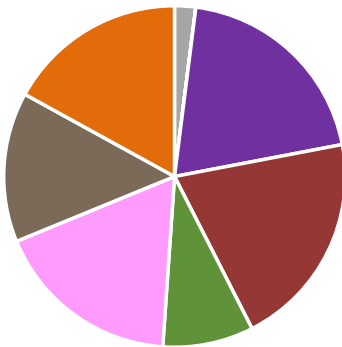
ACTIVE 10

Objectives

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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 |



Portfolio Information

| | |
|-------------------------------------|---|
| Comparator | IA Flexible Investment |
| Inception Date | 01 November 2004 |
| Investment Management Charge (p.a.) | 0.31% |
| Underlying Fund OCF (Weighted)* | 0.76% |
| Currency Options | GBP |
| Investment Platforms | YOU Model Portfolio Services are available via a range of popular investment platforms. For further information please contact Peter Griffin 07842 417674 |

YOU Risk Rating

10

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|-------|-------|-------|-------|
| Portfolio | 8.3% | 14.4% | 20.8% | 44.0% | 52.5% |
| Benchmark | 5.3% | 11.0% | 15.3% | 34.1% | 38.8% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 0.7% | 0.2% | 3.7% | 12.1% | 38.0% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 11.1% | 10.3% |
| Comparator | 11.6% | 6.6% |
| Cash (90 Day Notice Account) | 0.0% | 0.5% |

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% |

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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

28th February 2026



INCOME PORTFOLIO

Objectives

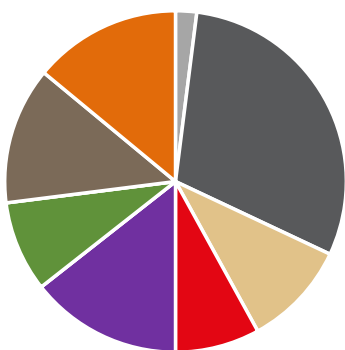
The Income Portfolio has been designed to provide a consistent and steady level of income, with the possibility of some capital appreciation over the long-term.

Portfolio Information

| | |
|-------------------------------------|---|
| Comparator | 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 are available via a range of popular investment platforms. For further information please contact Peter Griffin 07842 417674 |

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 |



YOU Risk Rating

5

Performance Summary

| | 3MTH | 6MTH | 1YR | 3YR | 5YR |
|------------------------------|------|-------|-------|-------|-------|
| Portfolio | 9.1% | 15.2% | 21.9% | 41.3% | 43.4% |
| Benchmark | 4.5% | 8.6% | 12.3% | 27.2% | 26.6% |
| Cash (90 Day Notice Account) | 0.1% | 0.3% | 0.5% | 1.5% | 2.5% |
| Retail Price Index | 0.7% | 0.2% | 3.7% | 12.1% | 38.0% |

Annualised Performance (Since Inception)

| | Volatility | Return |
|------------------------------|------------|--------|
| Portfolio | 7.3% | 6.6% |
| Comparator | 8.8% | 5.4% |
| Cash (90 Day Notice Account) | 0.0% | 0.5% |

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 28th February 2026

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