



ACTIVE MODEL PORTFOLIOS

WEALTHTIME - SEPTEMBER 2025

CAUTIOUS

EQUITY TOTAL	20.55%
US EQUITY	7.60%
ISHARES US EQUITY ESG INDEX FUND	3.85%
NEUBERGER BERMAN US EQUITY PREMIUM FUND	1.75%
PREMIER MITON US OPPORTUNITIES FUND	1.50%
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	0.50%
UK EQUITY	4.50%
MAN GLG INCOME PROFESSIONAL	1.50%
FIDELITY UK SELECT	1.50%
JPM UK EQUITY PLUS FUND	0.75%
SCHRODER PRIME UK EQUITY FUND	0.75%
EUROPEAN EQUITY	4.00%
JPM EUROPE DYNAMIC FUND	1.60%
LF LIGHTMAN EUROPEAN	1.40%
MITON EUROPEAN OPPORTUNITIES	1.00%
ASIA & EMERGING MARKET EQUITY	2.75%
SCHRODER ISF ASIAN OPPORTUNITIES	1.40%
JPM EMERGING MARKET INCOME FUND	1.35%
JAPAN EQUITY	1.70%
M&G JAPAN FUND	0.85%
PICTET JAPANESE EQUITY SELECTION	0.85%

BONDS TOTAL	56.90%
GLOBAL CORPORATE BONDS	18.45%
ROBECO GLOBAL CREDIT	13.85%
TWENTYFOUR AM DYNAMIC BOND	4.60%
GLOBAL GOVT BOND	12.15%
HSBC FTSE WORLD GOVERNMENT BOND INDEX FUND (£ HEDGED)	11.00%
ISHARES 20YR+ US TREASURY (£ HEDGED)	1.15%
GILTS	8.80%
VANGUARD UK GOVERNMENT BOND INDEX	6.50%
VANGUARD UK LONG DURATION GILT INDEX FUND	2.30%
GLOBAL INFLATION LINKED BONDS	6.50%
ASI GLOBAL INFLATION-LINKED BOND TRACKER	6.50%
GLOBAL HIGH YIELD BONDS	6.00%
CANDRIAM BONDS GLOBAL HIGH YIELD	6.00%
EMERGING MARKET BONDS	5.00%
CAPITAL GROUP EM DEBT FUND LUX	5.00%

CASH & MONEY MARKET TOTAL	5.55%
CASH & MONEY MARKET	5.55%
ROYAL LONDON SHORT TERM FIXED INCOME	3.55%
CASH	2.00%
OTHER ASSETS TOTAL	17.00%
ALTERNATIVE STRATEGIES	16.00%
7IM REAL RETURN FUND	8.50%
AQR MANAGED FUTURES UCITS FUND	4.00%
FULCRUM DIVERSIFIED CORE ABS RETURN	3.50%
REAL ESTATE	1.00%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	1.00%

The actual portfolio may vary and all data is subject to rounding.

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ACTIVE MODEL PORTFOLIOS

SEPTEMBER 2025

MODERATELY CAUTIOUS

EQUITY TOTAL	40.55%
US EQUITY	13.50%
ISHARES US EQUITY ESG INDEX FUND	6.75%
NEUBERGER BERMAN US EQUITY PREMIUM FUND	3.00%
PREMIER MITON US OPPORTUNITIES FUND	2.80%
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	0.95%
UK EQUITY	9.20%
MAN GLG INCOME PROFESSIONAL	3.05%
FIDELITY UK SELECT	3.05%
JPM UK EQUITY PLUS FUND	1.55%
SCHRODER PRIME UK EQUITY FUND	1.55%
EUROPEAN EQUITY	8.65%
JPM EUROPE DYNAMIC FUND	3.45%
LF LIGHTMAN EUROPEAN	3.05%
MITON EUROPEAN OPPORTUNITIES	2.15%
GLOBAL EQUITY	4.00%
XTRACKERS MSCI WORLD FINANCIALS	1.80%
XTRACKERS MSCI WORLD COMMUNICATION SERVICES	1.65%
XTRACKERS MSCI WORLD UTILITIES UCITS ETF	0.55%
ASIA & EMERGING MARKET EQUITY	3.50%
JPM EMERGING MARKET INCOME FUND	1.75%
SCHRODER ISF ASIAN OPPORTUNITIES	1.75%
JAPAN EQUITY	1.70%
M&G JAPAN FUND	0.85%
PICTET JAPANESE EQUITY SELECTION	0.85%

BONDS TOTAL	39.35%
GLOBAL CORPORATE BONDS	15.50%
ROBECO GLOBAL CREDIT	11.60%
TWENTYFOUR AM DYNAMIC BOND	3.90%
GLOBAL GOVT BOND	7.10%
HSBC FTSE WORLD GOVERNMENT BOND INDEX FUND (£ HEDGED)	6.00%
ISHARES 20YR+ US TREASURY (£ HEDGED)	1.10%
GLOBAL HIGH YIELD BONDS	5.00%
CANDRIAM BONDS GLOBAL HIGH YIELD	5.00%
GILTS	4.75%
VANGUARD UK GOVERNMENT BOND INDEX	2.50%
VANGUARD UK LONG DURATION GILT INDEX FUND	2.25%
EMERGING MARKET BONDS	3.50%
CAPITAL GROUP EM DEBT FUND LUX	3.50%
GLOBAL INFLATION LINKED BONDS	3.50%
ASI GLOBAL INFLATION-LINKED BOND TRACKER	3.50%

CASH & MONEY MARKET TOTAL	5.60%
CASH & MONEY MARKET	5.60%
ROYAL LONDON SHORT TERM FIXED INCOME	3.60%
CASH	2.00%
OTHER ASSETS TOTAL	14.50%
ALTERNATIVE STRATEGIES	13.00%
7IM REAL RETURN FUND	7.00%
AQR MANAGED FUTURES UCITS FUND	3.50%
FULCRUM DIVERSIFIED CORE ABS RETURN	2.50%
REAL ESTATE	1.50%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	1.50%

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ACTIVE MODEL PORTFOLIOS

SEPTEMBER 2025

BALANCED

EQUITY TOTAL	55.95%
US EQUITY	19.20%
ISHARES US EQUITY ESG INDEX FUND	9.95%
PREMIER MITON US OPPORTUNITIES FUND	4.10%
NEUBERGER BERMAN US EQUITY PREMIUM FUND	3.75%
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	1.40%
UK EQUITY	11.80%
MAN GLG INCOME PROFESSIONAL	3.90%
FIDELITY UK SELECT	3.90%
JPM UK EQUITY PLUS FUND	2.00%
SCHRODER PRIME UK EQUITY FUND	2.00%
EUROPEAN EQUITY	9.85%
JPM EUROPE DYNAMIC FUND	3.95%
LF LIGHTMAN EUROPEAN	3.45%
MITON EUROPEAN OPPORTUNITIES	2.45%
GLOBAL EQUITY	6.00%
XTRACKERS MSCI WORLD FINANCIALS	2.70%
XTRACKERS MSCI WORLD COMMUNICATION SERVICES	2.45%
XTRACKERS MSCI WORLD UTILITIES UCITS ETF	0.85%
ASIA & EMERGING MARKET EQUITY	5.70%
SCHRODER ISF ASIAN OPPORTUNITIES	2.85%
JPM EMERGING MARKET INCOME FUND	2.85%
JAPAN EQUITY	3.40%
M&G JAPAN FUND	1.70%
PICTET JAPANESE EQUITY SELECTION	1.70%

BONDS TOTAL	24.30%
GLOBAL CORPORATE BONDS	8.00%
ROBECO GLOBAL CREDIT	5.35%
TWENTYFOUR AM DYNAMIC BOND	2.65%
EMERGING MARKET BONDS	5.00%
CAPITAL GROUP EM DEBT FUND LUX	5.00%
GLOBAL HIGH YIELD BONDS	4.00%
CANDRIAM BONDS GLOBAL HIGH YIELD	4.00%
GLOBAL GOVT BOND	3.10%
HSBC FTSE WORLD GOVERNMENT BOND INDEX FUND (£ HEDGED)	2.00%
ISHARES 20YR+ US TREASURY (£ HEDGED)	1.10%
GILTS	2.20%
VANGUARD UK LONG DURATION GILT INDEX FUND	2.20%
GLOBAL INFLATION LINKED BONDS	2.00%
ASI GLOBAL INFLATION-LINKED BOND TRACKER	2.00%

CASH & MONEY MARKET TOTAL	5.75%
CASH & MONEY MARKET	5.75%
ROYAL LONDON SHORT TERM FIXED INCOME	3.75%
CASH	2.00%
OTHER ASSETS TOTAL	14.00%
ALTERNATIVE STRATEGIES	10.00%
7IM REAL RETURN FUND	5.50%
AQR MANAGED FUTURES UCITS FUND	2.50%
FULCRUM DIVERSIFIED CORE ABS RETURN	2.00%
REAL ESTATE	4.00%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	4.00%

The actual portfolio may vary and all data is subject to rounding.

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ACTIVE MODEL PORTFOLIOS

SEPTEMBER 2025

MODERATELY ADVENTUROUS

EQUITY TOTAL	77.95%
US EQUITY	24.95%
ISHARES US EQUITY ESG INDEX FUND	13.70%
PREMIER MITON US OPPORTUNITIES FUND	5.60%
NEUBERGER BERMAN US EQUITY PREMIUM FUND	3.75%
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	1.90%
UK EQUITY	18.80%
MAN GLG INCOME PROFESSIONAL	6.20%
FIDELITY UK SELECT	6.20%
JPM UK EQUITY PLUS FUND	3.20%
SCHRODER PRIME UK EQUITY FUND	3.20%
EUROPEAN EQUITY	11.85%
JPM EUROPE DYNAMIC FUND	4.75%
LF LIGHTMAN EUROPEAN	4.15%
MITON EUROPEAN OPPORTUNITIES	2.95%
JAPAN EQUITY	7.90%
M&G JAPAN FUND	3.95%
PICTET JAPANESE EQUITY SELECTION	3.95%
GLOBAL EQUITY	7.45%
XTRACKERS MSCI WORLD FINANCIALS	3.35%
XTRACKERS MSCI WORLD COMMUNICATION SERVICES	3.05%
XTRACKERS MSCI WORLD UTILITIES UCITS ETF	1.05%
ASIA & EMERGING MARKET EQUITY	7.00%
SCHRODER ISF ASIAN OPPORTUNITIES	3.50%
JPM EMERGING MARKET INCOME FUND	3.50%

BONDS TOTAL	7.00%
EMERGING MARKET BONDS	2.50%
CAPITAL GROUP EM DEBT FUND LUX	2.50%
GLOBAL HIGH YIELD BONDS	2.50%
CANDRIAM BONDS GLOBAL HIGH YIELD	2.50%
GLOBAL CORPORATE BONDS	2.00%
ROBECO GLOBAL CREDIT	1.35%
TWENTYFOUR AM DYNAMIC BOND	0.65%

CASH & MONEY MARKET TOTAL	4.05%
CASH & MONEY MARKET	4.05%
ROYAL LONDON SHORT TERM FIXED INCOME	2.05%
CASH	2.00%
OTHER ASSETS TOTAL	11.00%
ALTERNATIVE STRATEGIES	8.00%
7IM REAL RETURN FUND	4.50%
AQR MANAGED FUTURES UCITS FUND	2.00%
FULCRUM DIVERSIFIED CORE ABS RETURN	1.50%
REAL ESTATE	3.00%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	3.00%

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ACTIVE MODEL PORTFOLIOS

SEPTEMBER 2025

ADVENTUROUS

EQUITY TOTAL	94.50%
US EQUITY	31.75%
ISHARES US EQUITY ESG INDEX FUND	22.50%
PREMIER MITON US OPPORTUNITIES FUND	6.95%
LEGAL & GENERAL S&P 500 US EQUAL WEIGHT INDEX FUND	2.30%
UK EQUITY	22.00%
MAN GLG INCOME PROFESSIONAL	7.25%
FIDELITY UK SELECT	7.25%
JPM UK EQUITY PLUS FUND	3.75%
SCHRODER PRIME UK EQUITY FUND	3.75%
EUROPEAN EQUITY	14.25%
JPM EUROPE DYNAMIC FUND	5.70%
LF LIGHTMAN EUROPEAN	5.00%
MITON EUROPEAN OPPORTUNITIES	3.55%
JAPAN EQUITY	9.50%
M&G JAPAN FUND	4.75%
PICTET JAPANESE EQUITY SELECTION	4.75%
GLOBAL EQUITY	9.00%
XTRACKERS MSCI WORLD FINANCIALS	4.05%
XTRACKERS MSCI WORLD COMMUNICATION SERVICES	3.70%
XTRACKERS MSCI WORLD UTILITIES UCITS ETF	1.25%
ASIA & EMERGING MARKET EQUITY	8.00%
JPM EMERGING MARKET INCOME FUND	4.00%
SCHRODER ISF ASIAN OPPORTUNITIES	4.00%

CASH & MONEY MARKET TOTAL	2.00%
CASH & MONEY MARKET	2.00%
CASH	2.00%

OTHER ASSETS TOTAL	3.50%
REAL ESTATE	3.50%
ISHARES ENVIRONMENT & LOW CARBON TILT REITS INDEX	3.50%

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