

OBJECTIVE

This is a high growth flexible global portfolio which invests across global asset classes: equities, fixed income, property and cash. It is aimed at long term investors with a time horizon longer than 7 years, with a high risk appetite who would like to see long term capital growth with offshore exposure. The portfolio is diversified across regions, currencies and sectors with the aim to generate real returns relative to global inflation. The funds used within the portfolio have all been comprehensively researched and rated by Fundhouse and are actively monitored. The portfolio combines both multi-asset and single asset class funds to provide flexibility and efficiency of management.

INVESTMENT GUIDELINES

| | |
|---------------------|---------|
| Expected Max Equity | 100.00% |
| Real Return Target | CPI+6% |
| Income | Low |
| Drawdown | High |
| Investment Horizon | 7yrs+ |

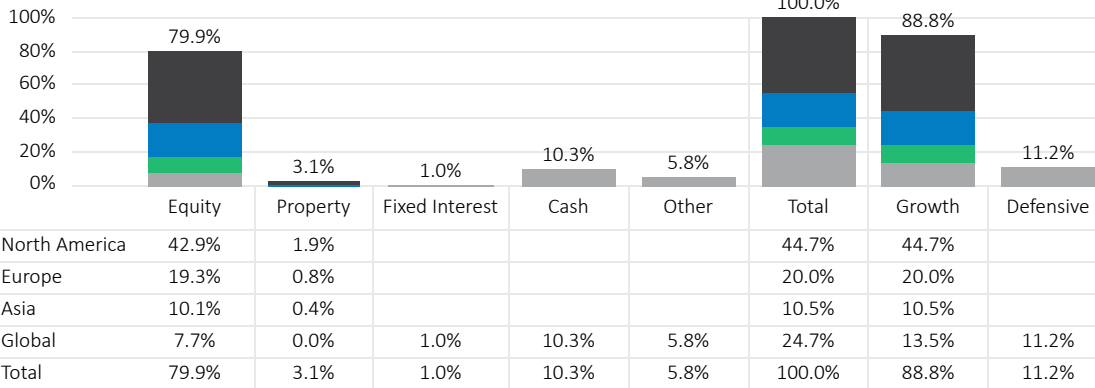
RISK PROFILE

LOW LOW-MED MEDIUM MED-HIGH **HIGH**

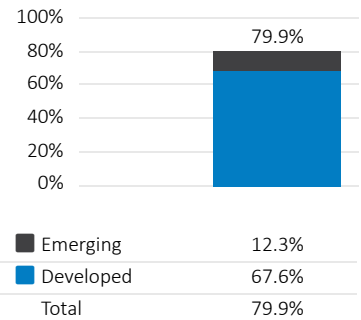
MODEL ASSET ALLOCATION

30 September 2024

Model Portfolio Asset Allocation



Equity Allocation



All Returns in USD, net of fees
Sources: FE Analytics and Fund Manager
* Since Inception is calculated from the month following the model's inception date
** Drawdown is a 10 year calculation (if available)

FUND RETURNS

Returns are net of fund fees. Returns greater than 1 year are annualised. Individual client returns may differ from model portfolio returns.

| Fund Returns | Model % | Rating | 3m | 6m | YTD | 1yr | 3yr | 5yr | 7yr | 10yr | SI * | Vol 5y | Draw ** |
|--|---------|--------|-------|-------|-------|-------|--------|-------|-------|------|--------|--------|---------|
| Artisan Global Value Fund | 5.5% | Tier 1 | 0.3% | 5.2% | 11.6% | 26.9% | 6.9% | 9.7% | 7.5% | 7.9% | 9.1% | 19.2% | -29.3% |
| Baillie Gifford Worldwide Discovery Fund | 4.0% | Tier 1 | 4.9% | 13.5% | -3.3% | 26.1% | -20.2% | -1.8% | 2.8% | | -17.5% | 29.1% | |
| Baillie Gifford Worldwide Long Term Global Growth Fund | 10.0% | Tier 1 | 12.5% | 12.4% | 20.1% | 50.2% | -7.4% | 15.3% | 13.6% | | -7.4% | 27.0% | |
| BNY Mellon Long Term Global Equity Fund (Walter Scott) | 5.0% | Tier 1 | 0.9% | 6.5% | 8.7% | 24.6% | 3.2% | 9.4% | 10.0% | 9.4% | 4.2% | 17.4% | -28.9% |
| Dodge & Cox Global Stock Fund | 16.0% | Tier 1 | 0.9% | 6.5% | 9.9% | 25.0% | 6.9% | 11.0% | 8.3% | 8.1% | 9.2% | 21.3% | -31.1% |
| Fidelity Emerging Markets Fund | 3.5% | Tier 1 | 0.9% | 4.1% | 10.0% | 23.2% | -8.2% | 1.9% | 1.3% | 3.2% | -6.8% | 19.9% | -44.9% |
| iShares World Equity Index Fund | 13.0% | Tier 1 | 2.9% | 10.0% | 16.2% | 34.1% | 6.4% | 12.0% | 10.4% | 9.7% | 6.7% | 17.3% | -24.9% |
| Nedgroup Inv Global Property Fund (Resolution) | 3.0% | Tier 1 | 4.9% | 14.1% | 8.5% | 28.6% | -2.8% | 0.8% | 3.3% | | -2.3% | 18.4% | |
| Ninety One Global Franchise Fund | 5.0% | Tier 1 | -1.3% | 7.0% | 5.1% | 19.0% | 1.2% | 8.4% | 8.8% | 9.1% | 2.6% | 16.9% | -26.5% |
| Orbis Global Equity Fund | 8.0% | Tier 2 | -0.2% | 9.3% | 15.8% | 31.8% | 6.4% | 10.9% | 6.8% | 7.6% | 9.0% | 18.8% | -31.9% |
| Schroder ISF Global Recovery Fund | 11.0% | Tier 2 | -0.2% | 7.0% | 9.2% | 25.2% | 6.0% | 8.2% | 6.0% | 5.8% | 8.0% | 23.0% | -37.4% |
| Coronation Global Strategic USD Income Fund | 9.5% | Tier 2 | 1.5% | 3.6% | 5.2% | 7.9% | 3.4% | 2.8% | 2.7% | 2.3% | 3.6% | 2.7% | -4.4% |
| Orbis Optimal SA Fund (USD) | 6.5% | Tier 2 | -0.1% | 5.3% | 6.7% | 7.9% | 8.4% | 5.9% | 2.3% | 2.6% | 9.5% | 7.0% | -23.4% |
| Sterling Invest Global Capital Growth | | | 2.4% | 8.0% | 11.2% | 25.6% | | | | | 5.2% | | |
| Global Long Term Growth (USD) Sector | | | 1.9% | 8.6% | 11.5% | 25.1% | 2.6% | 7.4% | 6.5% | 6.3% | 3.4% | 13.6% | -22.2% |
| US CPI+6% | | | 1.7% | 3.7% | 7.5% | 8.3% | 10.7% | 10.2% | 9.5% | 8.8% | 10.5% | | |

Sterling Invest Global Capital Growth inception date: 16 November 2021 | Returns shown may represent a fee class different to the actual return received by the investor.

MODEL FEES

| | | |
|--|--------------|--|
| Base Fee (excl VAT): | 0.66% | These are estimated weighted average fees, based on clean fees at benchmark. Therefore, fees reflected may differ from the end investor's fee due to platform variations on fee classes and rebates. |
| Performance Fee and other costs (excl VAT): | 0.09% | |
| Model Total Expense Ratio (excl VAT): | 0.75% | |
| Discretionary Management Fee (excl VAT): | 0.35% | |

Sterling Invest

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