



MKC Invest

Classic Active

MKC Invest Classic Active 1
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Cautious

10%

The MKC Invest Classic Active portfolio 1 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 1 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 1:
10% Morningstar Global All Cap Target Market Exposure
90% Morningstar Global Core Bond (GBP) Hedged

Market Overview:

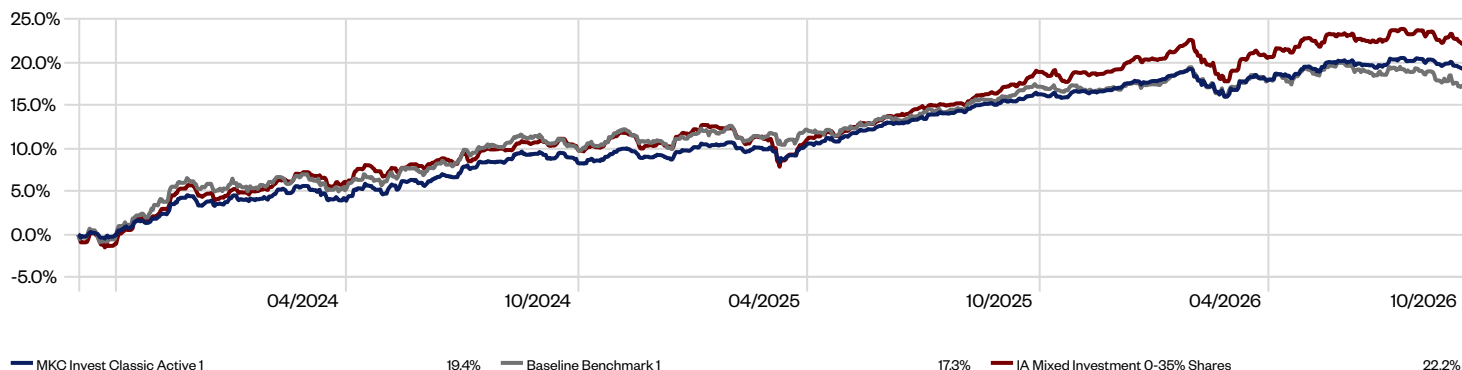
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks raised interest rates.

These concerns negated the continued positive earnings data for the equity market with the main indices reporting slightly negative returns for the month.

Equity markets were also disrupted by fears over the need for increased regulation in the AI sector; this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it could become an "existential threat".

Historic Performance*

Time Period: 03/10/2023 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 1

	2021	2022	2023	2024	2025
MKC Invest Classic Active 1	—	—	6.21	4.88	7.22
Baseline Benchmark 1	0.16	-12.84	6.70	4.73	5.55
IA Mixed Investment O-35% Shares	2.57	-10.22	6.06	4.82	8.02

Cumulative Return*

Data Point: Return Calculation Benchmark: Baseline Benchmark 1

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 1	2.02	-0.51	2.19	3.33	19.36	—
Baseline Benchmark 1	0.34	-1.88	0.13	1.09	17.34	3.15
IA Mixed Investment O-35% Shares	2.56	-0.67	2.67	4.48	22.22	11.55

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Mixed Investment O-35% Shares sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 1 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Asset Allocation - MKC Invest Classic Active 1

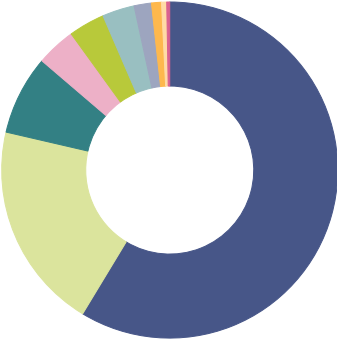
Portfolio Date: 11/01/2024



	%
Equity	10.0
Bond	80.0
Cash	10.0
Total	100.0

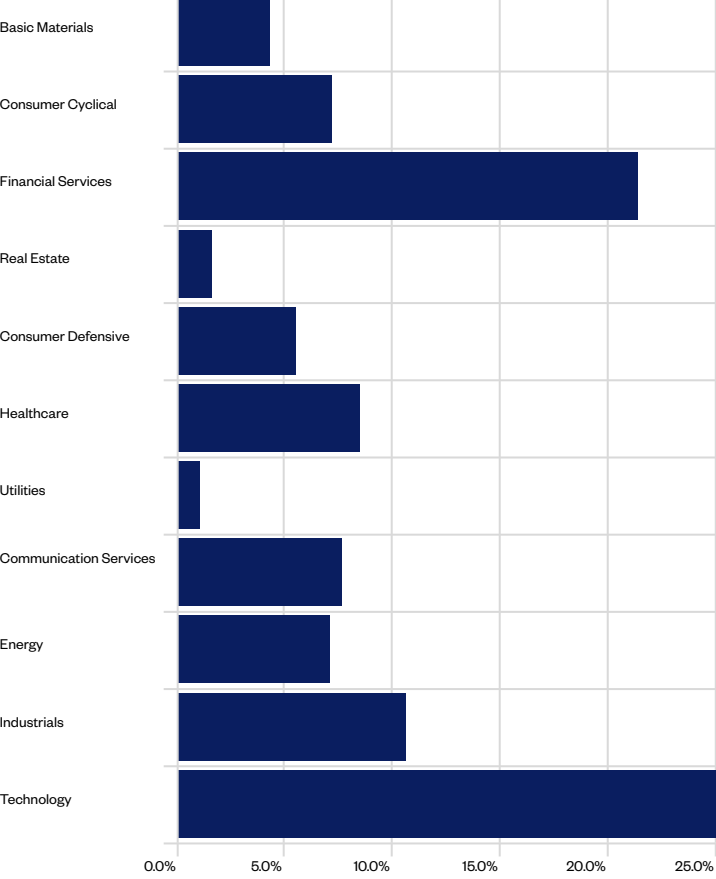
Equity Regional Exposure - MKC Invest Classic Active 1

Portfolio Date: 05/10/2026



	%
North America	58.7
Europe dev	20.0
Asia dev	7.6
Japan	3.8
United Kingdom	3.5
Asia emrg	3.1
Latin America	1.7
Europe emrg	1.0
Africa/Middle East	0.5
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
Euro Bobl Future Sept 26	1.86
5 Year Treasury Note Future Dec 26	1.47
5 Year Treasury Note Future Dec 26	1.25
Euro Schatz Future Sept 26	1.04
Euro Bund Future Sept 26	0.98
10 Year Treasury Note Future Dec 26	0.64
France (Republic Of) 2.4%	0.51
United Kingdom of Great Britain and Northern Ireland 4%	0.49
United Kingdom of Great Britain and Northern Ireland 4.375%	0.48
United Kingdom of Great Britain and Northern Ireland 3.75%	0.46

Costs and Charges:

Underlying Fund Costs:	0.35%
DIM Charge:	0.25%
Total Cost:	0.60%

Portfolio performance has been calculated using Morningstar Direct and is believed accurate based on the standard pricing of any underlying investment funds held in the portfolio. In some cases, clients may benefit from additional discounts to those same funds on their chosen custody platform. This will cause differences between actual performance and the performance calculated by Morningstar. We expect in all cases that these differences, where present, will be to investors' advantage.

Funds:

Funds	Portfolio Weighting %
L&G Cash Trust I Acc	20.00
Aegon Absolute Return Bond GBP C Acc	10.00
Aegon European ABS I GBP H Acc	10.00
M&G Short Dated Corp Bd GBP I Acc	10.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	8.00
Artemis Fds Lux SD Gl HighYield Bdl&AccH	6.00
Artemis Strategic Bond I Quarterly Acc	5.00
BNY Strategic Bond F Acc	5.00
Schroder Strategic Bond Q Acc	5.00
TrinityBridge Select Fixed Income X ACC	5.00
CG Aegon Strategic Bond GBP S Acc	4.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
BNY Mellon US Equity Income U1 Acc	2.00
Invesco Global ex UK Enh Idx UK Z Acc	1.50
Artemis Global Income I Acc	1.00
Artemis SmartGARP European Eq I Acc GBP	1.00
L&G Global Technology Index I Acc	1.00
Orbis OEIC Global Equity Standard	1.00
Schroder Global Equity Income W GBP Acc	1.00
Artemis SmartGARP Glb EM Eq I Acc GBP	0.50

Important Information:

The portfolio is run on a discretionary management basis by MKC Investment Management Ltd (trading as MKC Invest). MKC Investment Management Ltd is a discretionary investment firm authorised and regulated by the Financial Conduct Authority (FRN: 966731). Registered in England No 13475203. Registered office: Walsingham House, 35 Seething Lane, London, EC3N 4AH. Distribution or sharing of this publication is not permitted without authorisation from MKC Investment Management Limited. MKC Investment Management Limited investment portfolios are only available to retail investors who have been provided with a personal recommendation to invest from their financial adviser. The value of investment may go up and down and you may get back less than you invested. All assets are dominated in UK Sterling. The investment or investment service may not be suitable for all recipients of this publication.



MKC Invest

Classic Active

MKC Invest Classic Active 2
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Cautious

20%

The MKC Invest Classic Active portfolio 2 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 2 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 2:
20% Morningstar Global All Cap Target Market Exposure
80% Morningstar Global Core Bond (GBP) Hedged

Market Overview:

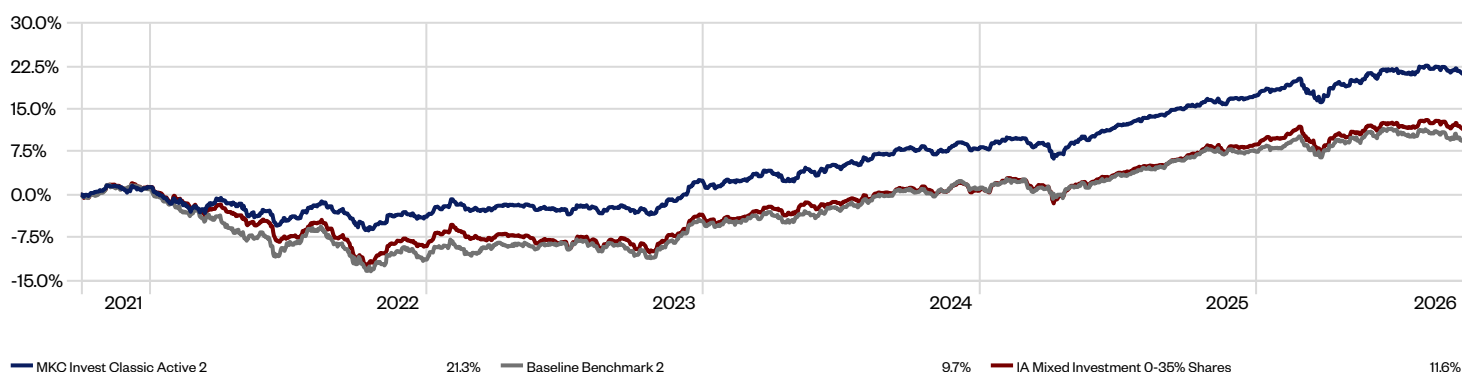
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks raised interest rates.

These concerns negated the continued positive earnings data for the equity market with the main indices reporting slightly negative returns for the month.

Equity markets were also disrupted by fears over the need for increased regulation in the AI sector; this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it could become an "existential threat".

Historic Performance*

Time Period: 03/10/2021 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 2

	2021	2022	2023	2024	2025
MKC Invest Classic Active 2	3.30	-5.11	6.58	5.98	8.51
Baseline Benchmark 2	2.17	-12.23	7.63	6.33	6.52
IA Mixed Investment O-35% Shares	2.57	-10.22	6.06	4.82	8.02

Cumulative Return*

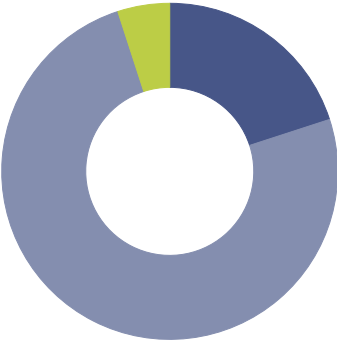
Data Point: Return Calculation Benchmark: Baseline Benchmark 2

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 2	3.39	-0.32	3.40	4.93	24.64	21.25
Baseline Benchmark 2	1.95	-1.36	1.72	2.91	22.13	9.66
IA Mixed Investment O-35% Shares	2.56	-0.67	2.67	4.48	22.22	11.55

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Mixed Investment O-35% Shares sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 2 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Asset Allocation - MKC Invest Classic Active 2

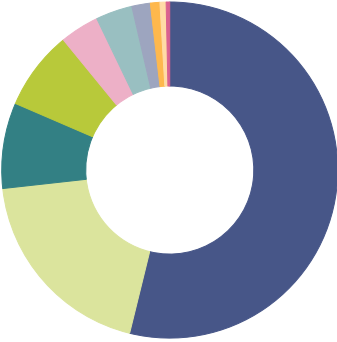
Portfolio Date: 11/01/2024



	%
Equity	20.0
Bond	75.0
Cash	5.0
Total	100.0

Equity Regional Exposure - MKC Invest Classic Active 2

Portfolio Date: 05/10/2026



	%
North America	53.8
Europe dev	19.4
Asia dev	8.2
United Kingdom	7.6
Japan	3.8
Asia emrg	3.5
Latin America	1.8
Europe emrg	0.9
Africa/Middle East	0.6
Australasia	0.3
Total	100.0

Top 10 Underlying Securities:

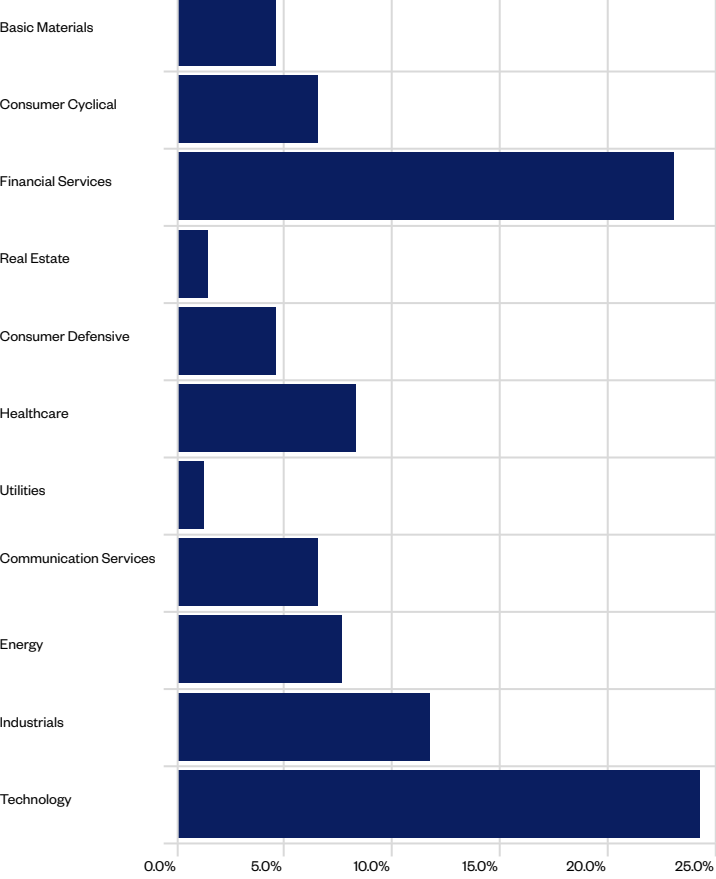
	Portfolio Weighting %
Euro Bobl Future Sept 26	1.77
5 Year Treasury Note Future Dec 26	1.47
5 Year Treasury Note Future Dec 26	1.12
Euro Schatz Future Sept 26	1.04
Euro Bund Future Sept 26	0.91
10 Year Treasury Note Future Dec 26	0.64
United Kingdom of Great Britain and Northern Ireland 4.375%	0.47
France (Republic Of) 2.4%	0.44
United Kingdom of Great Britain and Northern Ireland 4%	0.44
United Kingdom of Great Britain and Northern Ireland 3.75%	0.43

Costs and Charges:

Underlying Fund Costs:	0.39%
DIM Charge:	0.25%
Total Cost:	0.64%

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Equity Sector Exposure



Funds:

Funds	Portfolio Weighting %
L&G Cash Trust I Acc	13.00
Aegon European ABS I GBP H Acc	10.00
Aegon Absolute Return Bond GBP C Acc	9.00
M&G Short Dated Corp Bd GBP I Acc	9.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	7.00
Artemis Fds Lux SD Gl HighYield Bdl&AccH	6.00
Artemis Strategic Bond I Quarterly Acc	5.00
BNY Strategic Bond F Acc	5.00
Schroder Strategic Bond Q Acc	5.00
TrinityBridge Select Fixed Income X ACC	5.00
CG Aegon Strategic Bond GBP S Acc	4.00
BNY Mellon US Equity Income U1 Acc	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
Artemis Global Income I Acc	2.50
Invesco Global ex UK Enh Idx UK Z Acc	2.50
Orbis OEIC Global Equity Standard	2.50
Artemis SmartGARP European Eq I Acc GBP	2.00
L&G Global Technology Index I Acc	1.50
Artemis SmartGARP Glb EM Eq I Acc GBP	1.00
Artemis SmartGARP UK Eq I Acc GBP	1.00
Liontrust Global Innovation M Acc GBP	1.00
Schroder Global Equity Income W GBP Acc	1.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	1.00

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Source: Morningstar Direct



MKC Invest

Classic Active

MKC Invest Classic Active 3
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Moderately Cautious

30%

The MKC Invest Classic Active portfolio 3 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 3 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 3:
30% Morningstar Global All Cap Target Market Exposure
70% Morningstar Global Core Bond (GBP) Hedged

Market Overview:

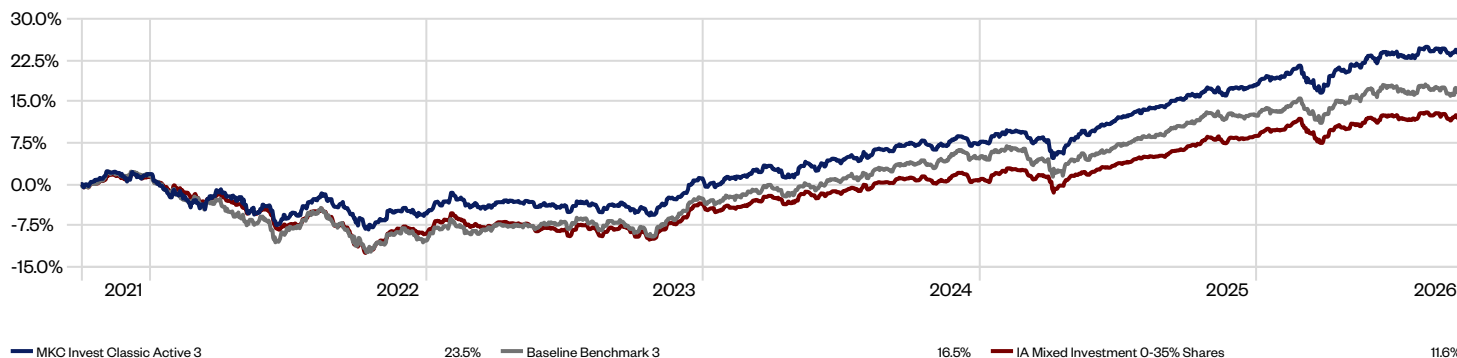
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks raised interest rates.

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Equity markets were also disrupted by fears over the need for increased regulation in the AI sector; this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it could become an "existential threat".

Historic Performance*

Time Period: 03/10/2021 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 3

	2021	2022	2023	2024	2025
MKC Invest Classic Active 3	4.86	-7.05	6.77	6.88	9.84
Baseline Benchmark 3	4.22	-11.63	8.57	7.95	7.49
IA Mixed Investment 0-35% Shares	2.57	-10.22	6.06	4.82	8.02

Cumulative Return*

Data Point: Return Calculation Benchmark: Baseline Benchmark 3

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 3	4.66	-0.12	4.68	6.33	29.40	23.48
Baseline Benchmark 3	3.57	-0.84	3.33	4.76	27.07	16.53
IA Mixed Investment 0-35% Shares	2.56	-0.67	2.67	4.48	22.22	11.55

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Mixed Investment 0-35% Shares sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 3 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Source: Morningstar Direct

Asset Allocation - MKC Invest Classic Active 3

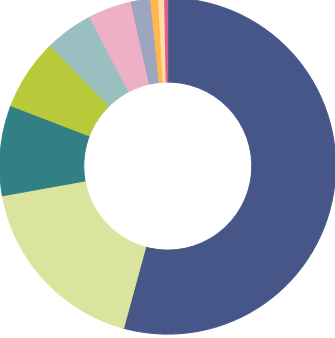
Portfolio Date: 30/09/2024



	%
Equity	30.0
Bond	70.0
Total	100.0

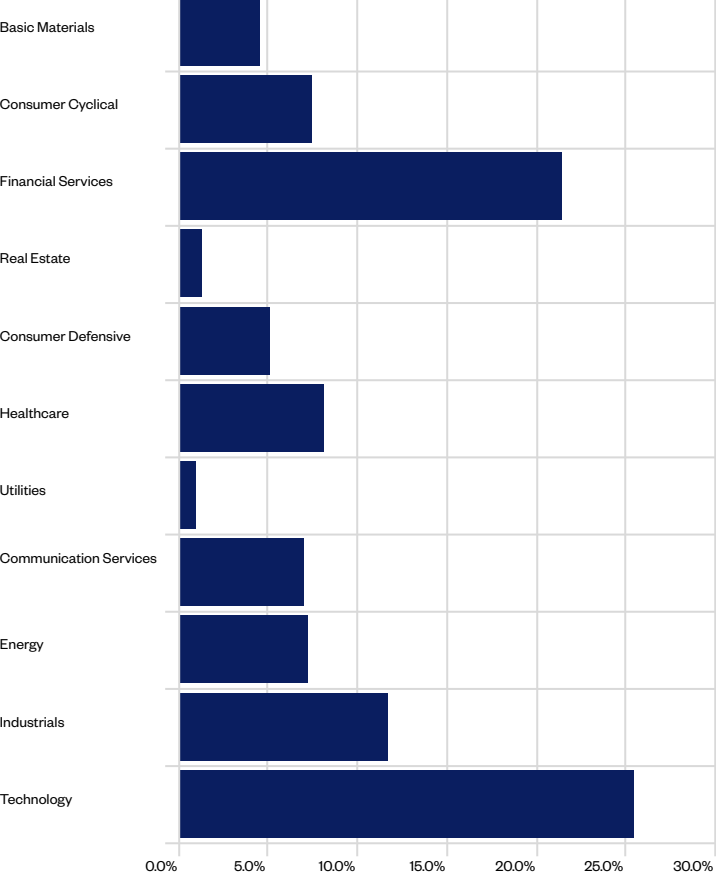
Equity Regional Exposure - MKC Invest Classic Active 3

Portfolio Date: 30/09/2024



	%
North America	54.2
Europe dev	17.9
Asia dev	8.7
United Kingdom	6.9
Asia emrg	4.6
Japan	4.2
Latin America	1.9
Europe emrg	0.7
Africa/Middle East	0.6
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
Euro Bobl Future Sept 26	1.75
5 Year Treasury Note Future Dec 26	1.47
Euro Schatz Future Sept 26	1.03
5 Year Treasury Note Future Dec 26	1.00
Euro Bund Future Sept 26	0.85
10 Year Treasury Note Future Dec 26	0.64
NVIDIA Corp	0.64
Microsoft Corp	0.59
Apple Inc	0.49
United Kingdom of Great Britain and Northern Ireland 4.375%	0.45

Costs and Charges:

Underlying Fund Costs:	0.42%
DIM Charge:	0.25%
Total Cost:	0.67%

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Funds:

Funds	Portfolio Weighting %
Aegon European ABS I GBP H Acc	9.00
Aegon Absolute Return Bond GBP C Acc	8.00
L&G Cash Trust I Acc	8.00
M&G Short Dated Corp Bd GBP I Acc	8.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	6.50
Artemis Fds Lux SD Gl HighYield Bdl£AccH	5.00
Artemis Strategic Bond I Quarterly Acc	5.00
BNY Strategic Bond F Acc	5.00
Schroder Strategic Bond Q Acc	5.00
TrinityBridge Select Fixed Income X ACC	5.00
Artemis Global Income I Acc	4.00
BNY Mellon US Equity Income U1 Acc	4.00
CG Aegon Strategic Bond GBP S Acc	4.00
Orbis OEIC Global Equity Standard	4.00
Invesco Global ex UK Enh Idx UK Z Acc	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
Artemis SmartGARP European Eq I Acc GBP	2.50
L&G Global Technology Index I Acc	2.50
Liontrust Global Innovation M Acc GBP	2.00
Schroder Global Equity Income W GBP Acc	1.50
Artemis SmartGARP Glb EM Eq I Acc GBP	1.00
Artemis SmartGARP Glb Eq I Acc GBP	1.00
Artemis SmartGARP UK Eq I Acc GBP	1.00
Ranmore Global Equity Institutional GBP	1.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	1.00

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MKC Invest

Classic Active

MKC Invest Classic Active 4
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Moderately Cautious

40%

The MKC Invest Classic Active portfolio 4 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 4 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 4:
40% Morningstar Global All Cap Target Market Exposure
60% Morningstar Global Core Bond (GBP) Hedged

Market Overview:

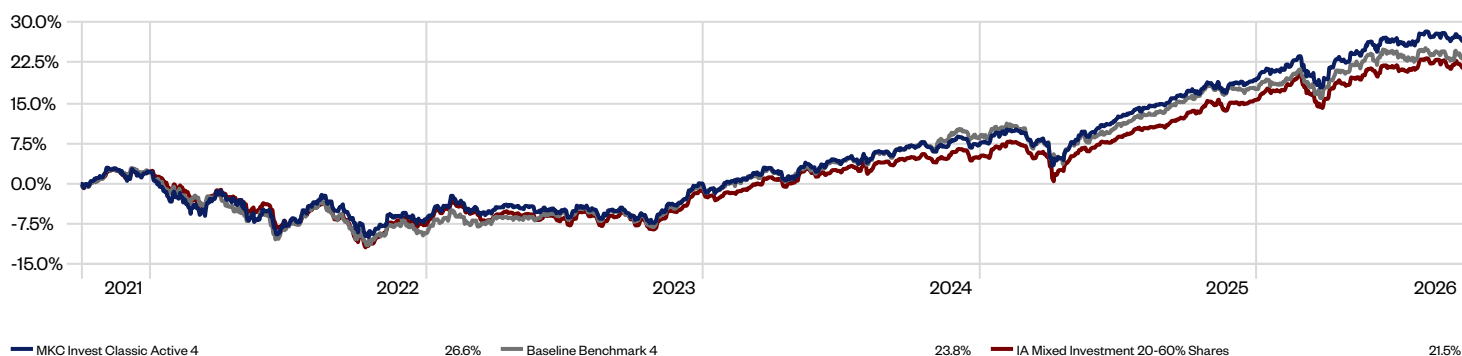
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Historic Performance*

Time Period: 03/10/2021 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 4

	2021	2022	2023	2024	2025
MKC Invest Classic Active 4	6.16	-8.63	7.12	7.84	11.18
Baseline Benchmark 4	6.30	-11.03	9.51	9.59	8.45
IA Mixed Investment 20-60% Shares	6.31	-9.67	6.86	6.55	10.24

Cumulative Return*

Data Point: Return Calculation Benchmark: Baseline Benchmark 4

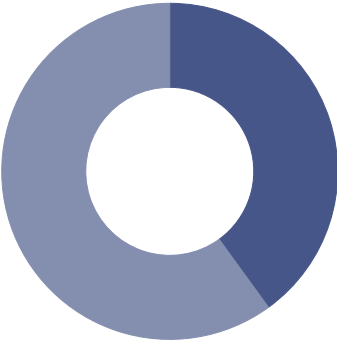
	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 4	6.17	0.14	5.97	8.08	34.57	26.61
Baseline Benchmark 4	5.21	-0.32	4.96	6.63	32.18	23.76
IA Mixed Investment 20-60% Shares	5.14	-0.03	4.95	7.56	30.03	21.53

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Mixed Investment 20-60% Shares sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 4 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Source: Morningstar Direct

Asset Allocation - MKC Invest Classic Active 4

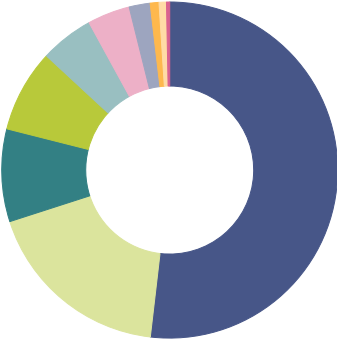
Portfolio Date: 11/01/2024



	%
Equity	40.0
Bond	60.0
Total	100.0

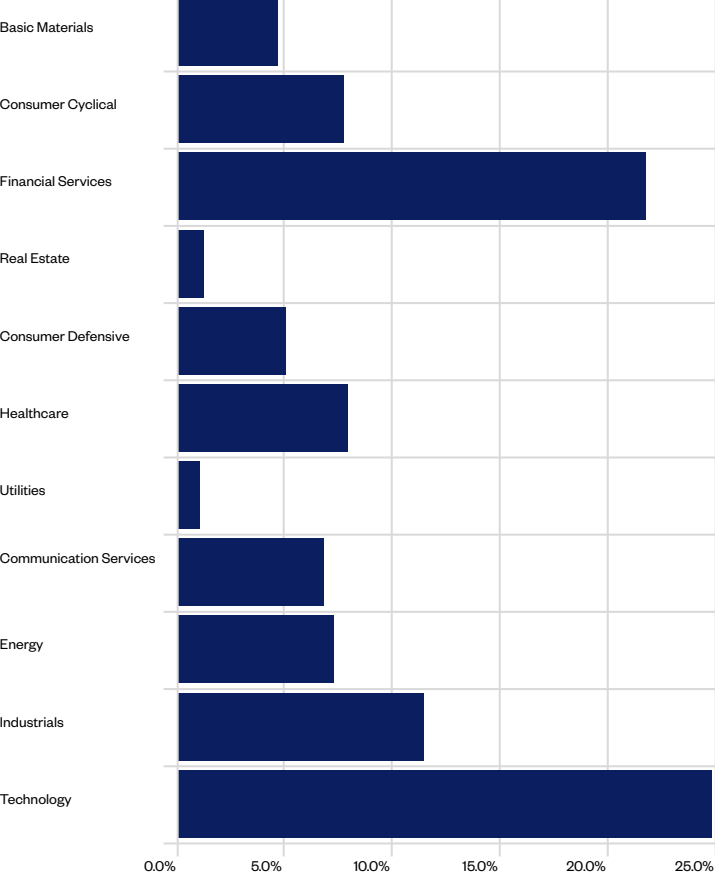
Equity Regional Exposure - MKC Invest Classic Active 4

Portfolio Date: 05/10/2026



	%
North America	51.8
Europe dev	18.2
Asia dev	8.9
United Kingdom	7.9
Asia emrg	5.1
Japan	4.1
Latin America	2.0
Europe emrg	0.8
Africa/Middle East	0.7
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
Euro Bobl Future Sept 26	1.72
5 Year Treasury Note Future Dec 26	1.47
Euro Schatz Future Sept 26	1.03
5 Year Treasury Note Future Dec 26	0.87
NVIDIA Corp	0.82
Euro Bund Future Sept 26	0.78
Microsoft Corp	0.75
10 Year Treasury Note Future Dec 26	0.64
Apple Inc	0.64
Taiwan Semiconductor Manufacturing Co Ltd	0.47

Costs and Charges:

Underlying Fund Costs:	0.45%
DIM Charge:	0.25%
Total Cost:	0.70%

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Funds:

Funds	Portfolio Weighting %
Aegon European ABS I GBP H Acc	7.50
Aegon Absolute Return Bond GBP C Acc	7.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	6.00
M&G Short Dated Corp Bd GBP I Acc	6.00
Artemis Strategic Bond I Quarterly Acc	5.00
BNY Mellon US Equity Income U1 Acc	5.00
BNY Strategic Bond F Acc	5.00
Schroder Strategic Bond Q Acc	5.00
TrinityBridge Select Fixed Income X ACC	5.00
Artemis Global Income I Acc	4.50
Invesco Global ex UK Enh Idx UK Z Acc	4.50
Orbis OEIC Global Equity Standard	4.50
Artemis Fds Lux SD GI HighYield BdL&AccH	4.00
CG Aegon Strategic Bond GBP S Acc	4.00
L&G Cash Trust I Acc	4.00
Artemis SmartGARP European Eq I Acc GBP	3.50
L&G Global Technology Index I Acc	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
Liontrust Global Innovation M Acc GBP	2.50
Artemis SmartGARP Glb EM Eq I Acc GBP	2.00
Artemis SmartGARP Glb Eq I Acc GBP	2.00
Artemis SmartGARP UK Eq I Acc GBP	2.00
Schroder Global Equity Income W GBP Acc	2.00
Ranmore Global Equity Institutional GBP	1.50
UBS HOLT Value Tilted Dev 1000 Idx C Acc	1.50

Important Information:

The portfolio is run on a discretionary management basis by MKC Investment Management Ltd (trading as MKC Invest). MKC Investment Management Ltd is a discretionary investment firm authorised and regulated by the Financial Conduct Authority (FRN: 966731). Registered in England No 13475203. Registered office: Walsingham House, 35 Seething Lane, London, EC3N 4AH. Distribution or sharing of this publication is not permitted without authorisation from MKC Investment Management Limited. MKC Investment Management Limited investment portfolios are only available to retail investors who have been provided with a personal recommendation to invest from their financial adviser. The value of investment may go up and down and you may get back less than you invested. All assets are dominated in UK Sterling. The investment or investment service may not be suitable for all recipients of this publication.



MKC Invest

Classic Active

MKC Invest Classic Active 5
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Balanced

50%

The MKC Invest Classic Active portfolio 5 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 5 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 5:
50% Morningstar Global All Cap Target Market Exposure
50% Morningstar Global Core Bond (GBP) Hedged

Market Overview:

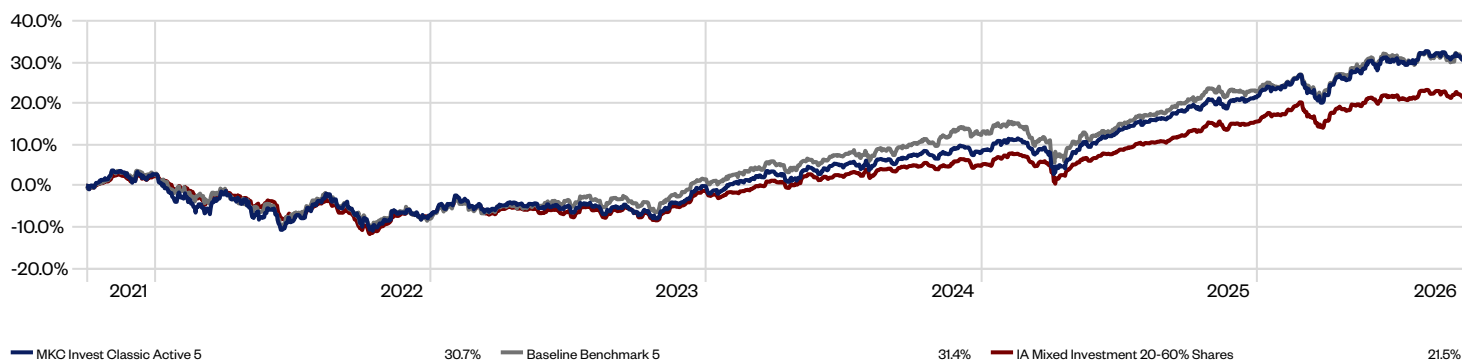
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks raised interest rates.

These concerns negated the continued positive earnings data for the equity market with the main indices reporting slightly negative returns for the month.

Equity markets were also disrupted by fears over the need for increased regulation in the AI sector; this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it could become an "existential threat".

Historic Performance*

Time Period: 03/10/2021 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 5

	2021	2022	2023	2024	2025
MKC Invest Classic Active 5	7.56	-9.75	7.72	8.90	12.41
Baseline Benchmark 5	8.42	-10.44	10.45	11.25	9.40
IA Mixed Investment 20-60% Shares	6.31	-9.67	6.86	6.55	10.24

Cumulative Return*

Data Point: Return Calculation Benchmark: Baseline Benchmark 5

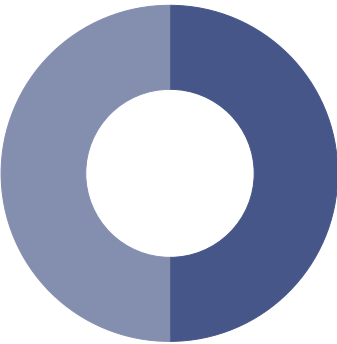
	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 5	7.55	0.33	7.05	9.67	39.59	30.66
Baseline Benchmark 5	6.87	0.21	6.60	8.52	37.44	31.37
IA Mixed Investment 20-60% Shares	5.14	-0.03	4.95	7.56	30.03	21.53

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Mixed Investment 20-60% Shares sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 5 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Source: Morningstar Direct

Asset Allocation - MKC Invest Classic Active 5

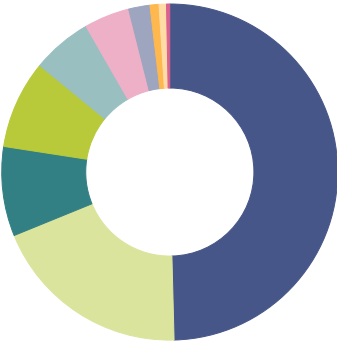
Portfolio Date: 11/01/2024



	%
Equity	50.0
Bond	50.0
Total	100.0

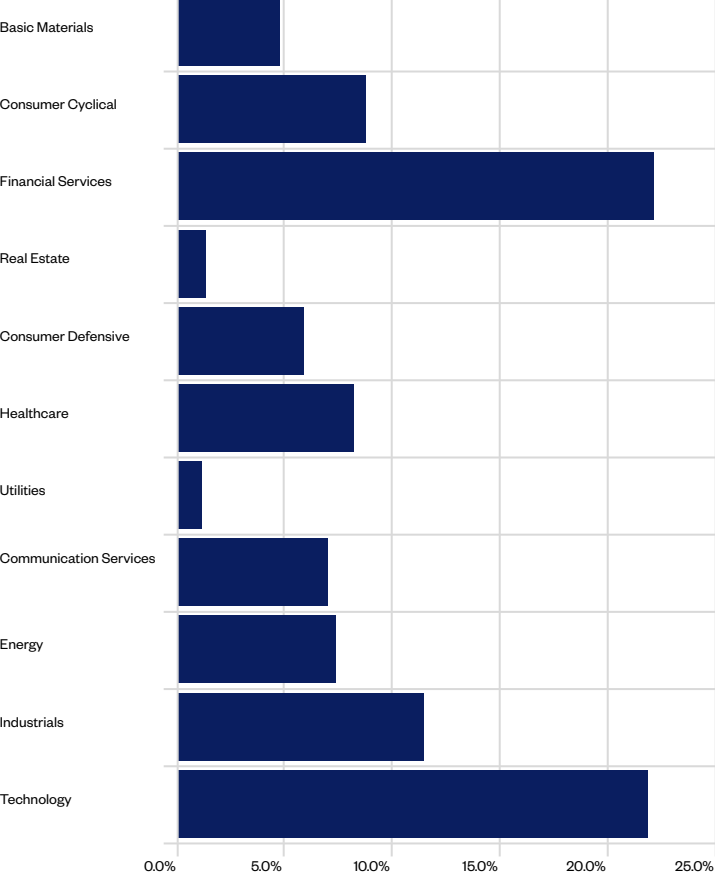
Equity Regional Exposure - MKC Invest Classic Active 5

Portfolio Date: 05/10/2026



	%
North America	49.6
Europe dev	19.2
Asia dev	8.6
United Kingdom	8.5
Asia emrg	5.8
Japan	4.4
Latin America	2.1
Europe emrg	0.9
Africa/Middle East	0.7
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
Euro Bobl Future Sept 26	1.60
5 Year Treasury Note Future Dec 26	1.47
Euro Schatz Future Sept 26	1.02
Microsoft Corp	0.79
NVIDIA Corp	0.78
Euro Bund Future Sept 26	0.65
10 Year Treasury Note Future Dec 26	0.64
5 Year Treasury Note Future Dec 26	0.62
Apple Inc	0.62
Taiwan Semiconductor Manufacturing Co Ltd	0.52

Costs and Charges:

Underlying Fund Costs:	0.49%
DIM Charge:	0.25%
Total Cost:	0.74%

Portfolio performance has been calculated using Morningstar Direct and is believed accurate based on the standard pricing of any underlying investment funds held in the portfolio. In some cases, clients may benefit from additional discounts to those same funds on their chosen custody platform. This will cause differences between actual performance and the performance calculated by Morningstar. We expect in all cases that these differences, where present, will be to investors' advantage.

Funds:

Funds	Portfolio Weighting %
Aegon European ABS I GBP H Acc	6.00
BNY Mellon US Equity Income U1 Acc	6.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	6.00
Artemis Global Income I Acc	5.50
Orbis OEIC Global Equity Standard	5.50
Aegon Absolute Return Bond GBP C Acc	5.00
Artemis Strategic Bond I Quarterly Acc	5.00
BNY Strategic Bond F Acc	5.00
Invesco Global ex UK Enh Idx UK Z Acc	5.00
M&G Short Dated Corp Bd GBP I Acc	5.00
Schroder Strategic Bond Q Acc	5.00
TrinityBridge Select Fixed Income X ACC	5.00
Artemis SmartGARP European Eq I Acc GBP	4.50
CG Aegon Strategic Bond GBP S Acc	4.00
Schroder Global Equity Income W GBP Acc	3.50
Artemis Fds Lux SD Gl HighYield Bdl&AccH	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
Ranmore Global Equity Institutional GBP	3.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	3.00
Artemis SmartGARP Glb EM Eq I Acc GBP	2.50
Artemis SmartGARP UK Eq I Acc GBP	2.50
L&G Global Technology Index I Acc	2.50
Liontrust Global Innovation M Acc GBP	2.50
Artemis SmartGARP Glb Eq I Acc GBP	2.00

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MKC Invest

Classic Active

MKC Invest Classic Active 6
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Balanced

60%

The MKC Invest Classic Active portfolio 6 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 6 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 6:
60% Morningstar Global All Cap Target Market Exposure
40% Morningstar Global Core Bond (GBP) Hedged

Market Overview:

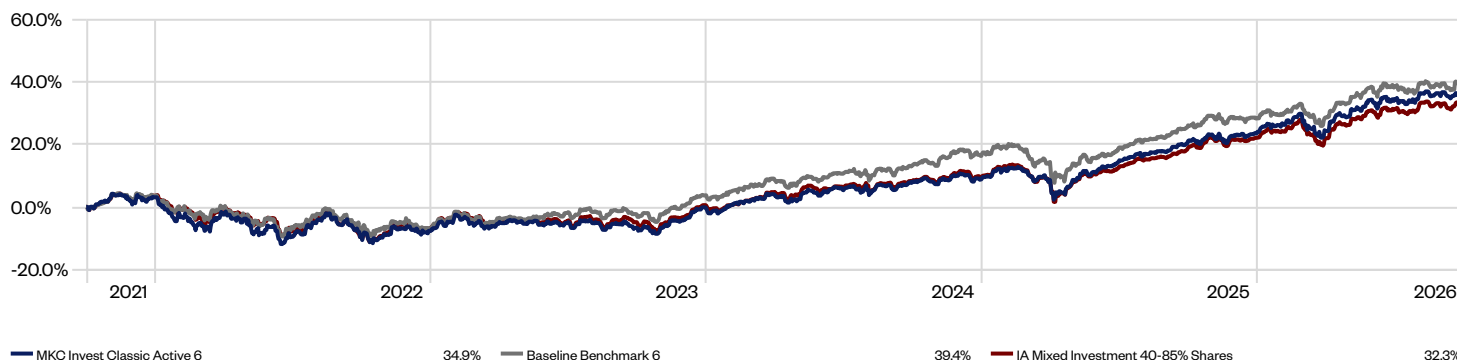
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks raised interest rates.

These concerns negated the continued positive earnings data for the equity market with the main indices reporting slightly negative returns for the month.

Equity markets were also disrupted by fears over the need for increased regulation in the AI sector; this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it could become an "existential threat".

Historic Performance*

Time Period: 03/10/2021 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 6

	2021	2022	2023	2024	2025
MKC Invest Classic Active 6	8.76	-10.50	8.23	9.81	13.58
Baseline Benchmark 6	10.56	-9.86	11.39	12.92	10.35
IA Mixed Investment 40-85% Shares	11.22	-10.18	8.10	9.29	11.62

Cumulative Return*

Data Point: Return Calculation Benchmark: Baseline Benchmark 6

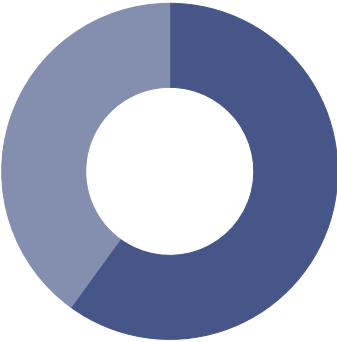
	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 6	9.16	0.65	8.48	11.40	44.81	34.94
Baseline Benchmark 6	8.54	0.73	8.26	10.43	42.87	39.39
IA Mixed Investment 40-85% Shares	8.25	0.81	8.34	11.18	39.13	32.27

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Mixed Investment 20-60% Shares sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 6 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Source: Morningstar Direct

Asset Allocation - MKC Invest Classic Active 6

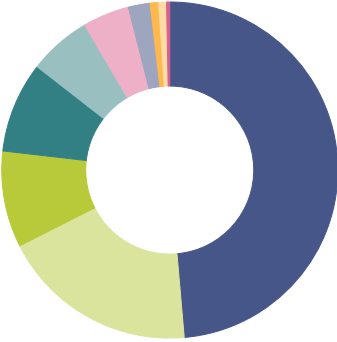
Portfolio Date: 11/01/2024



	%
Equity	60.0
Bond	40.0
Total	100.0

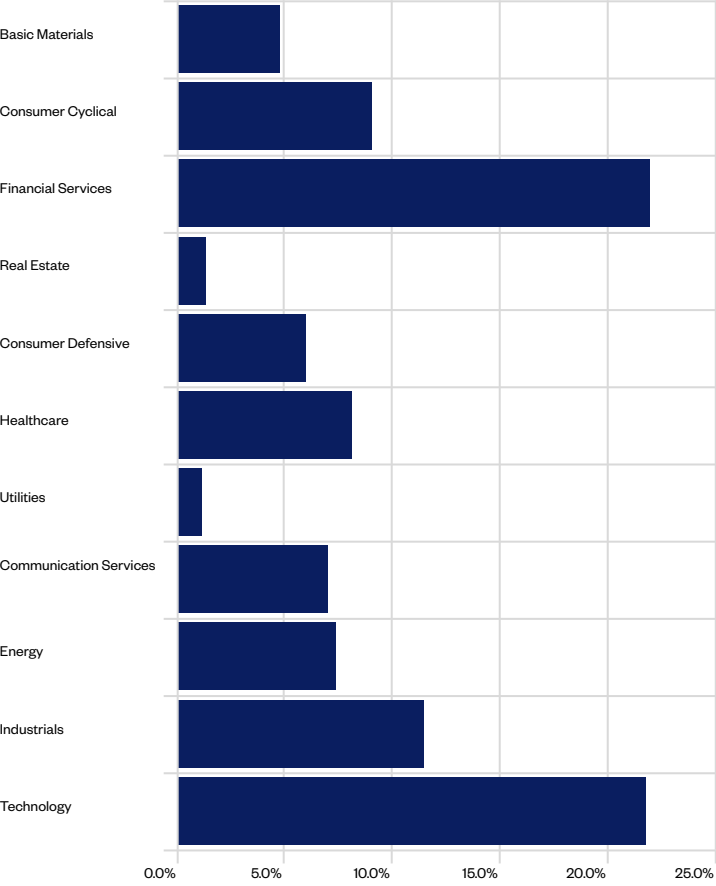
Equity Regional Exposure - MKC Invest Classic Active 6

Portfolio Date: 05/10/2026



	%
North America	48.6
Europe dev	18.9
United Kingdom	9.2
Asia dev	8.7
Asia emrg	6.0
Japan	4.5
Latin America	2.1
Europe emrg	0.8
Africa/Middle East	0.7
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
Euro Bobl Future Sept 26	1.20
5 Year Treasury Note Future Dec 26	1.11
NVIDIA Corp	0.94
Microsoft Corp	0.91
Euro Schatz Future Sept 26	0.82
Apple Inc	0.74
Taiwan Semiconductor Manufacturing Co Ltd	0.62
Alphabet Inc Class A	0.55
5 Year Treasury Note Future Dec 26	0.50
Euro Bund Future Sept 26	0.50

Costs and Charges:

Underlying Fund Costs:	0.51%
DIM Charge:	0.25%
Total Cost:	0.76%

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Funds:

Funds	Portfolio Weighting %
Artemis Global Income I Acc	6.50
BNY Mellon US Equity Income U1 Acc	6.50
Orbis OEIC Global Equity Standard	6.50
Invesco Global ex UK Enh Idx UK Z Acc	6.00
Aegon European ABS I GBP H Acc	5.00
Artemis SmartGARP European Eq I Acc GBP	5.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	5.00
Schroder Global Equity Income W GBP Acc	4.50
Aegon Absolute Return Bond GBP C Acc	4.00
Artemis Strategic Bond I Quarterly Acc	4.00
BNY Strategic Bond F Acc	4.00
Ranmore Global Equity Institutional GBP	4.00
Schroder Strategic Bond Q Acc	4.00
TrinityBridge Select Fixed Income X ACC	4.00
Artemis SmartGARP UK Eq I Acc GBP	3.50
UBS HOLT Value Tilted Dev 1000 Idx C Acc	3.50
Artemis Fds Lux SD GI HighYield BdI£AccH	3.00
Artemis SmartGARP Glb EM Eq I Acc GBP	3.00
Artemis SmartGARP Glb Eq I Acc GBP	3.00
CG Aegon Strategic Bond GBP S Acc	3.00
L&G Global Technology Index I Acc	3.00
Liontrust Global Innovation M Acc GBP	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
M&G Short Dated Corp Bd GBP I Acc	3.00

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MKC Invest

Classic Active

MKC Invest Classic Active 7
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Moderately Adventurous

70%

The MKC Invest Classic Active portfolio 7 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 7 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 7:
70% Morningstar Global All Cap Target Market Exposure
30% Morningstar Global Core Bond (GBP) Hedged

Market Overview:

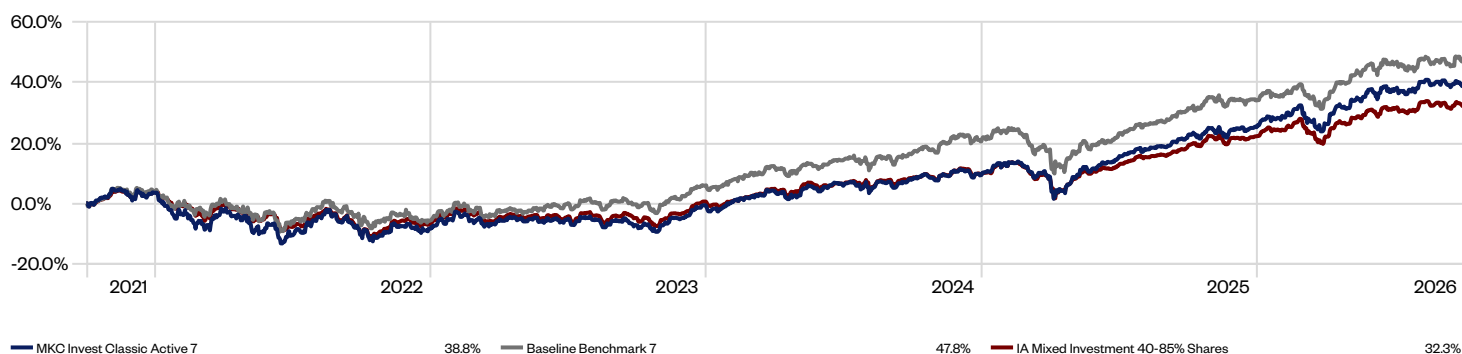
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks raised interest rates.

These concerns negated the continued positive earnings data for the equity market with the main indices reporting slightly negative returns for the month.

Equity markets were also disrupted by fears over the need for increased regulation in the AI sector, this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it could become an "existential threat".

Historic Performance*

Time Period: 03/10/2021 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 7

	2021	2022	2023	2024	2025
MKC Invest Classic Active 7	9.88	-11.53	8.49	10.93	14.55
Baseline Benchmark 7	12.74	-9.28	12.34	14.61	11.28
IA Mixed Investment 40-85% Shares	11.22	-10.18	8.10	9.29	11.62

Cumulative Return*

Data Point: Return Calculation Benchmark: Baseline Benchmark 7

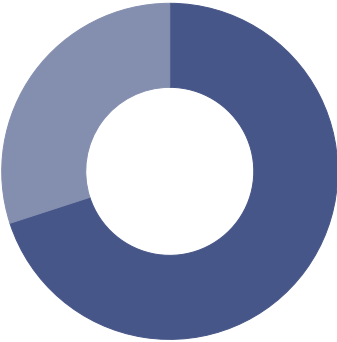
	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 7	10.84	1.17	9.95	13.27	49.85	38.80
Baseline Benchmark 7	10.23	1.26	9.94	12.37	48.46	47.82
IA Mixed Investment 40-85% Shares	8.25	0.81	8.34	11.18	39.13	32.27

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Mixed Investment 40-85% Shares sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 7 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Source: Morningstar Direct

Asset Allocation - MKC Invest Classic Active 7

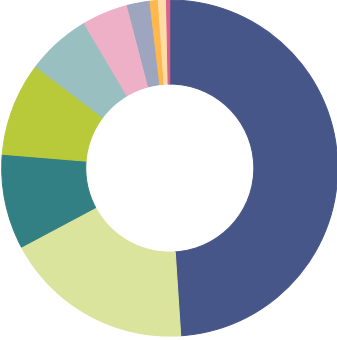
Portfolio Date: 11/01/2024



	%
Equity	70.0
Bond	30.0
Total	100.0

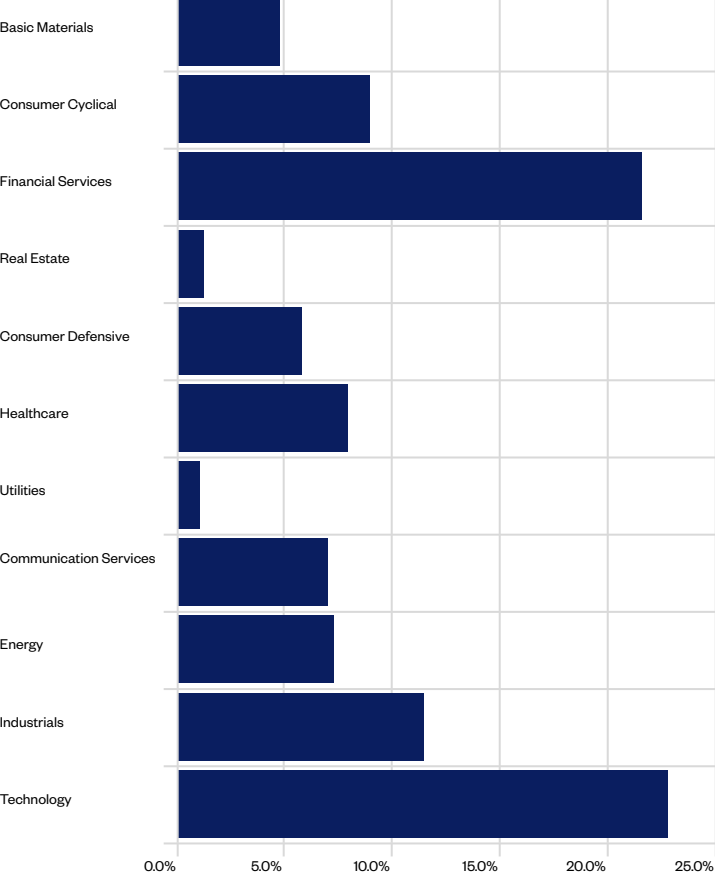
Equity Regional Exposure - MKC Invest Classic Active 7

Portfolio Date: 11/01/2024



	%
North America	49.0
Europe dev	18.2
Asia dev	9.1
United Kingdom	9.0
Asia emrg	6.2
Japan	4.4
Latin America	2.2
Europe emrg	0.8
Africa/Middle East	0.8
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
NVIDIA Corp	1.19
Microsoft Corp	1.11
5 Year Treasury Note Future Dec 26	1.11
Euro Bobl Future Sept 26	1.04
Apple Inc	0.93
Taiwan Semiconductor Manufacturing Co Ltd	0.78
Alphabet Inc Class A	0.69
Euro Schatz Future Sept 26	0.61
Samsung Electronics Co Ltd	0.53
Broadcom Inc	0.50

Costs and Charges:

Underlying Fund Costs:	0.53%
DIM Charge:	0.25%
Total Cost:	0.78%

Portfolio performance has been calculated using Morningstar Direct and is believed accurate based on the standard pricing of any underlying investment funds held in the portfolio. In some cases, clients may benefit from additional discounts to those same funds on their chosen custody platform. This will cause differences between actual performance and the performance calculated by Morningstar. We expect in all cases that these differences, where present, will be to investors' advantage.

Funds:

Funds	Portfolio Weighting %
Artemis Global Income I Acc	7.50
BNY Mellon US Equity Income UI Acc	7.50
Orbis OEIC Global Equity Standard	7.50
Invesco Global ex UK Enh Idx UK Z Acc	7.00
Artemis SmartGARP European Eq I Acc GBP	5.50
Schroder Global Equity Income W GBP Acc	5.00
Ranmore Global Equity Institutional GBP	4.50
Aegon European ABS I GBP H Acc	4.00
Artemis SmartGARP Glb EM Eq I Acc GBP	4.00
Artemis SmartGARP UK Eq I Acc GBP	4.00
L&G Global Technology Index I Acc	4.00
Liontrust Global Innovation M Acc GBP	4.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	4.00
Artemis SmartGARP Glb Eq I Acc GBP	3.50
Aegon Absolute Return Bond GBP C Acc	3.00
Artemis Strategic Bond I Quarterly Acc	3.00
BNY Strategic Bond F Acc	3.00
CG Aegon Strategic Bond GBP S Acc	3.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
Schroder Strategic Bond Q Acc	3.00
TrinityBridge Select Fixed Income X ACC	3.00
Artemis Fds Lux SD Gl HighYield BdL&AccH	2.00
M&G Short Dated Corp Bd GBP I Acc	2.00

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Source: Morningstar Direct



MKC Invest

Classic Active

MKC Invest Classic Active 8
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Moderately Adventurous

80%

The MKC Invest Classic Active portfolio 8 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 8 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 8:
80% Morningstar Global All Cap Target Market Exposure
20% Morningstar Global Core Bond (GBP) Hedged

Market Overview:

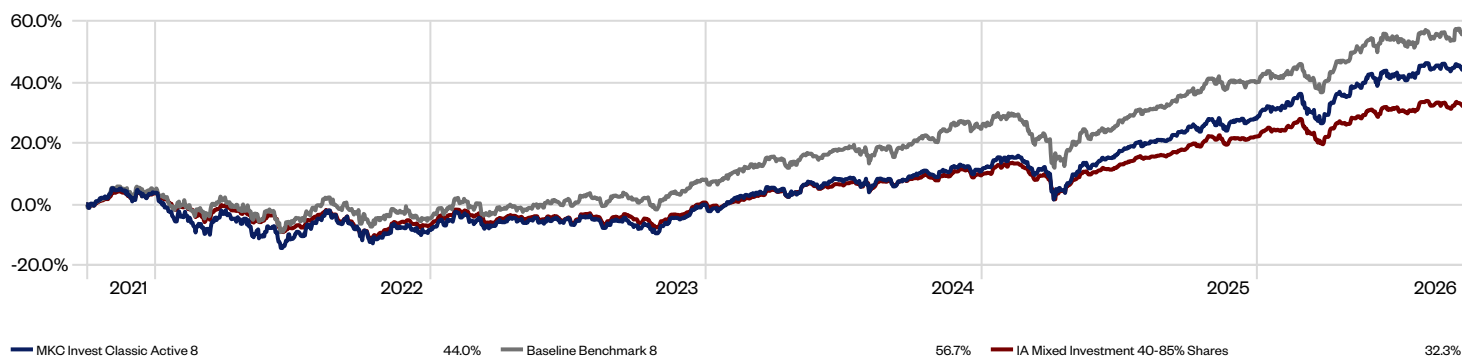
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks raised interest rates.

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Equity markets were also disrupted by fears over the need for increased regulation in the AI sector; this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it could become an "existential threat".

Historic Performance*

Time Period: 03/10/2021 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 8

	2021	2022	2023	2024	2025
MKC Invest Classic Active 8	10.49	-11.78	9.11	11.85	15.56
Baseline Benchmark 8	14.95	-8.71	13.29	16.32	12.21
IA Mixed Investment 40-85% Shares	11.22	-10.18	8.10	9.29	11.62

Cumulative Return*

Data Point: Return Calculation Benchmark: Baseline Benchmark 8

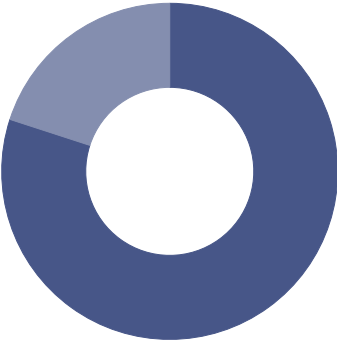
	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 8	12.48	1.51	11.39	15.07	55.00	44.04
Baseline Benchmark 8	11.93	1.79	11.64	14.32	54.22	56.68
IA Mixed Investment 40-85% Shares	8.25	0.81	8.34	11.18	39.13	32.27

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Mixed Investment 40-85% Shares sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 8 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Source: Morningstar Direct

Asset Allocation - MKC Invest Classic Active 8

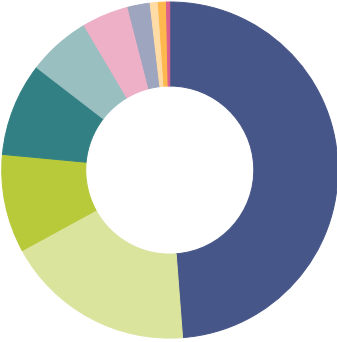
Portfolio Date: 11/01/2024



	%
Equity	80.0
Bond	20.0
Total	100.0

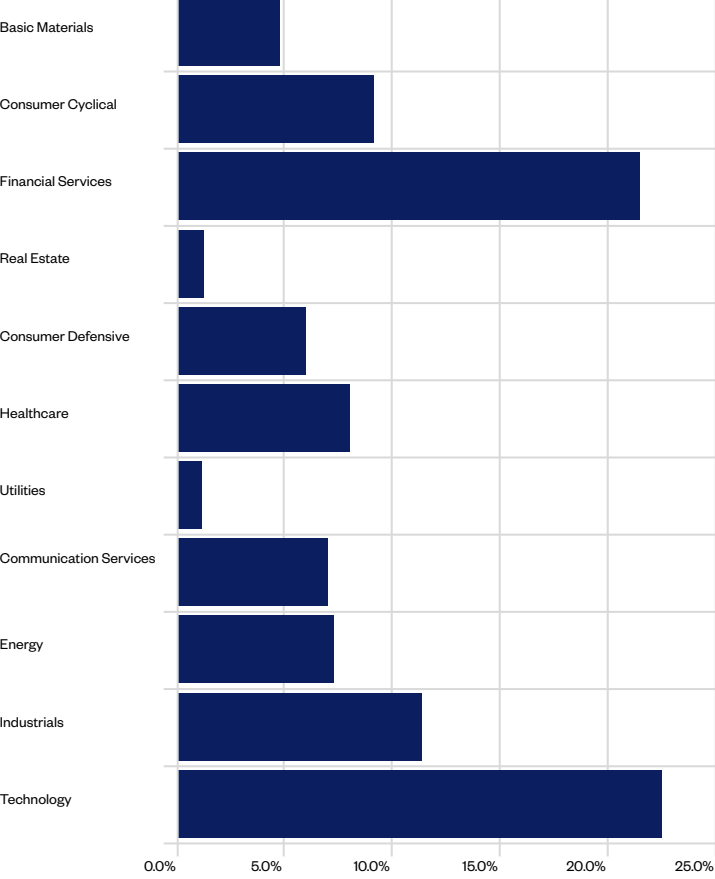
Equity Regional Exposure - MKC Invest Classic Active 8

Portfolio Date: 05/10/2026



	%
North America	48.8
Europe dev	18.3
United Kingdom	9.4
Asia dev	9.0
Asia emrg	6.0
Japan	4.5
Latin America	2.1
Africa/Middle East	0.8
Europe emrg	0.8
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
NVIDIA Corp	1.35
Microsoft Corp	1.26
Apple Inc	1.06
Taiwan Semiconductor Manufacturing Co Ltd	0.87
Alphabet Inc Class A	0.79
5 Year Treasury Note Future Dec 26	0.74
Euro Bobl Future Sept 26	0.73
Samsung Electronics Co Ltd	0.62
Broadcom Inc	0.56
Cisco Systems Inc	0.47

Costs and Charges:

Underlying Fund Costs:	0.55%
DIM Charge:	0.25%
Total Cost:	0.80%

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Funds:

Funds	Portfolio Weighting %
BNY Mellon US Equity Income U1 Acc	8.50
Artemis Global Income I Acc	8.00
Invesco Global ex UK Enh Idx UK Z Acc	8.00
Orbis OEIC Global Equity Standard	8.00
Schroder Global Equity Income W GBP Acc	6.50
Artemis SmartGARP European Eq I Acc GBP	6.00
Artemis SmartGARP UK Eq I Acc GBP	5.00
Ranmore Global Equity Institutional GBP	5.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	5.00
Artemis SmartGARP Glb EM Eq I Acc GBP	4.50
Artemis SmartGARP Glb Eq I Acc GBP	4.50
L&G Global Technology Index I Acc	4.50
Liontrust Global Innovation M Acc GBP	4.50
Aegon European ABS I GBP H Acc	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
Aegon Absolute Return Bond GBP C Acc	2.00
Artemis Strategic Bond I Quarterly Acc	2.00
BNY Strategic Bond F Acc	2.00
CG Aegon Strategic Bond GBPS Acc	2.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	2.00
Schroder Strategic Bond Q Acc	2.00
TrinityBridge Select Fixed Income X ACC	2.00
Artemis Fds Lux SD GI HighYield BdI&AccH	1.00
M&G Short Dated Corp Bd GBP I Acc	1.00

Important Information:

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Source: Morningstar Direct



MKC Invest

Classic Active

MKC Invest Classic Active 9
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Adventurous

90%

The MKC Invest Classic Active portfolio 9 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 9 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 9:
90% Morningstar Global All Cap Target Market Exposure
10% Morningstar Global Core Bond (GBP) Hedged

Market Overview:

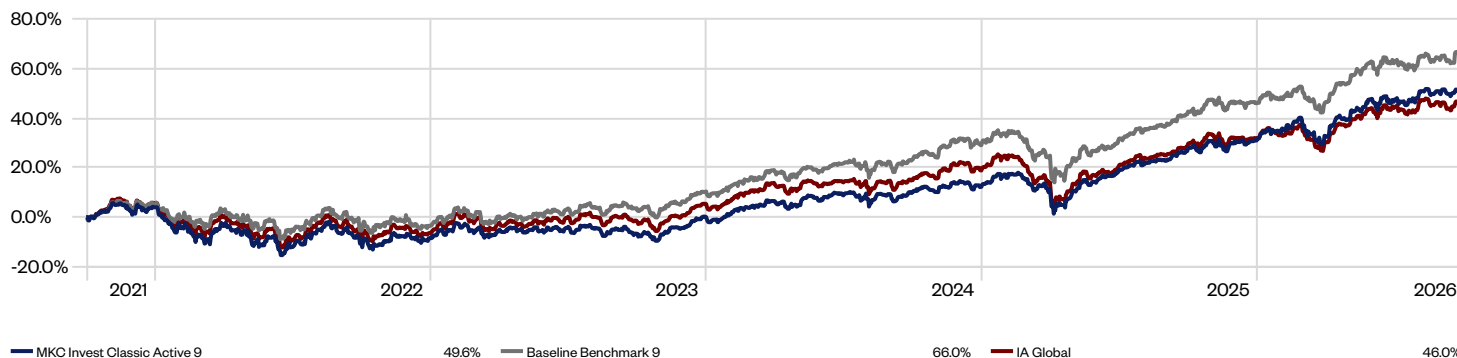
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks raised interest rates.

These concerns negated the continued positive earnings data for the equity market with the main indices reporting slightly negative returns for the month.

Equity markets were also disrupted by fears over the need for increased regulation in the AI sector; this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it could become an "existential threat".

Historic Performance*

Time Period: 03/10/2021 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 9

	2021	2022	2023	2024	2025
MKC Invest Classic Active 9	11.46	-12.07	9.58	12.99	16.70
Baseline Benchmark 9	17.20	-8.15	14.24	18.04	13.13
IA Global	17.57	-11.34	12.66	13.86	10.82

Cumulative Return*

Data Point: Return Calculation Benchmark: Baseline Benchmark 9

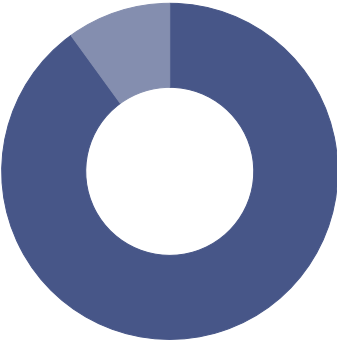
	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 9	14.15	1.97	12.80	16.98	60.46	49.56
Baseline Benchmark 9	13.65	2.32	13.36	16.30	60.16	65.99
IA Global	10.81	1.30	12.06	12.64	48.22	46.02

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Global sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 9 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Source: Morningstar Direct

Asset Allocation - MKC Invest Classic Active 9

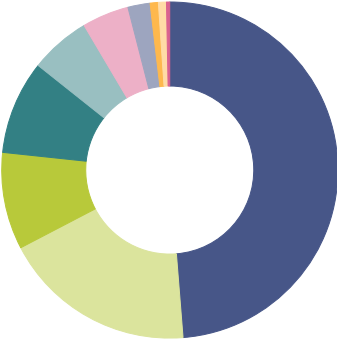
Portfolio Date: 11/01/2024



	%
Equity	90.0
Bond	10.0
Total	100.0

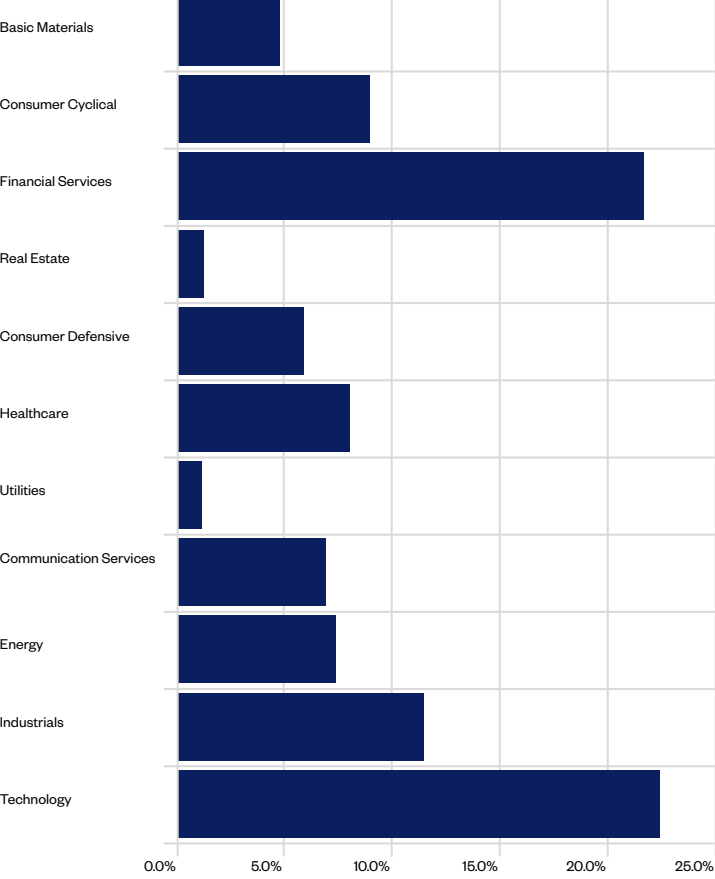
Equity Regional Exposure - MKC Invest Classic Active 9

Portfolio Date: 05/10/2026



	%
North America	48.7
Europe dev	18.6
United Kingdom	9.3
Asia dev	9.0
Asia emrg	5.8
Japan	4.5
Latin America	2.1
Europe emrg	0.8
Africa/Middle East	0.8
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
NVIDIA Corp	1.51
Microsoft Corp	1.41
Apple Inc	1.18
Taiwan Semiconductor Manufacturing Co Ltd	0.98
Alphabet Inc Class A	0.89
Samsung Electronics Co Ltd	0.69
Broadcom Inc	0.62
Cisco Systems Inc	0.55
Repsol SA	0.52
Corpay Inc	0.51

Costs and Charges:

Underlying Fund Costs:	0.56%
DIM Charge:	0.25%
Total Cost:	0.81%

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Funds:

Funds	Portfolio Weighting %
Artemis Global Income I Acc	9.50
BNY Mellon US Equity Income U1 Acc	9.50
Orbis OEIC Global Equity Standard	9.50
Invesco Global ex UK Enh Idx UK Z Acc	9.00
Schroder Global Equity Income W GBP Acc	7.50
Artemis SmartGARP European Eq I Acc GBP	7.00
Artemis SmartGARP UK Eq I Acc GBP	5.50
UBS HOLT Value Tilted Dev 1000 Idx C Acc	5.50
Artemis SmartGARP Glb EM Eq I Acc GBP	5.00
Artemis SmartGARP Glb Eq I Acc GBP	5.00
L&G Global Technology Index I Acc	5.00
Liontrust Global Innovation M Acc GBP	5.00
Ranmore Global Equity Institutional GBP	5.00
Aegon European ABS I GBP H Acc	2.00
BNY Strategic Bond F Acc	2.00
M&G Emerging Markets Bond GBP I-H Acc	2.00
Aegon Absolute Return Bond GBP C Acc	1.00
Artemis Strategic Bond I Quarterly Acc	1.00
CG Aegon Strategic Bond GBP S Acc	1.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	1.00
M&G Short Dated Corp Bd GBP I Acc	1.00
TrinityBridge Select Fixed Income X ACC	1.00

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MKC Invest

Classic Active

MKC Invest Classic Active 10
September 2026

Portfolio Objective:

Inception Date: 06.01.2023

MKC Wealth
Risk Rating

Equity Target

Adventurous

100%

The MKC Invest Classic Active portfolio 10 aims to provide long-term capital growth from a diversified portfolio of collective investments managed such that the risk level of the portfolio will be suitable for an investor at level 10 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment costs but not necessarily net of any costs relating to financial planning or custody) this strategic asset allocation over the course of a market cycle through active asset allocation and the selection of predominantly actively managed funds from a range of providers.

Baseline Benchmark 10:
100% Morningstar Global All Cap Target Market Exposure

Market Overview:

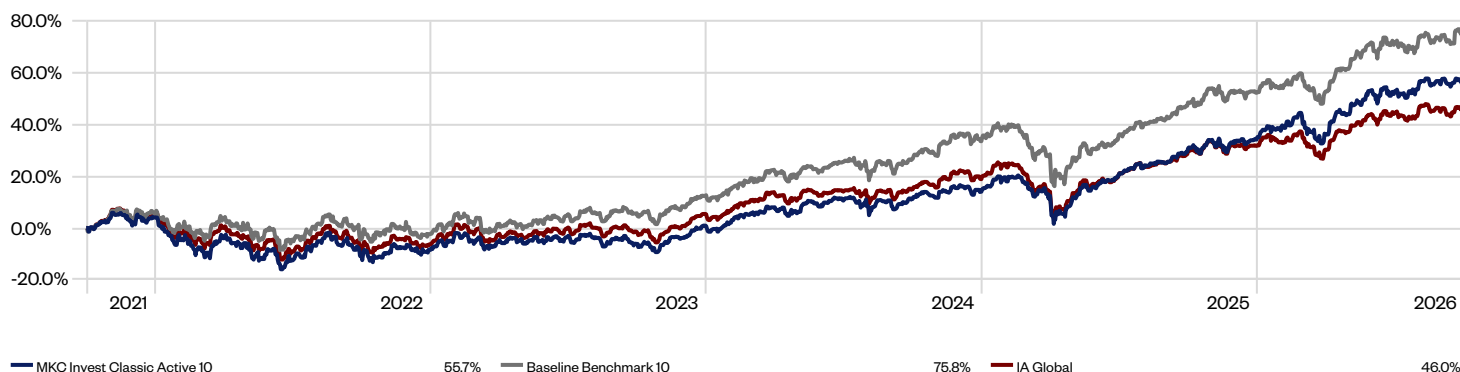
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks raised interest rates.

These concerns negated the continued positive earnings data for the equity market with the main indices reporting slightly negative returns for the month.

Equity markets were also disrupted by fears over the need for increased regulation in the AI sector; this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it could become an "existential threat".

Historic Performance*

Time Period: 03/10/2021 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 10

	2021	2022	2023	2024	2025
MKC Invest Classic Active 10	11.74	-11.98	10.18	14.03	17.72
Baseline Benchmark 10	19.48	-7.60	15.20	19.78	14.04
IA Global	17.57	-11.34	12.66	13.86	10.82

Cumulative Return*

Data Point: Return Calculation Benchmark: Baseline Benchmark 10

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Classic Active 10	15.96	2.51	14.30	19.07	66.08	55.67
Baseline Benchmark 10	15.39	2.85	15.09	18.29	66.27	75.77
IA Global	10.81	1.30	12.06	12.64	48.22	46.02

*The performance shown is net of fund and investment management charges. The performance up to 6 January 2023 is derived from a forerunner product with a similar asset allocation and should be taken as a simulation only. This portfolio was benchmarked against the IA Global sector from launch until 2 January 2024. On that date the portfolio adopted its current performance benchmark, the MKC Baseline 10 benchmark. Past performance is not a reliable indicator of future results. This factsheet reflects our desired portfolio, but from time to time fund availability on platforms may cause minor differences. In all cases, portfolios will fully comply with mandates.

Source: Morningstar Direct

Asset Allocation - MKC Invest Classic Active 10

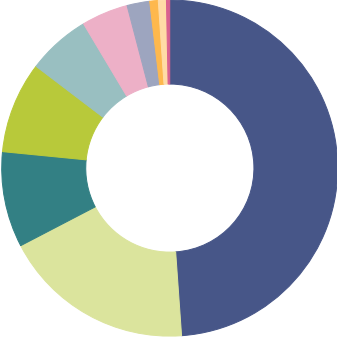
Portfolio Date: 30/09/2024



	%
Equity	100.0
Total	100.0

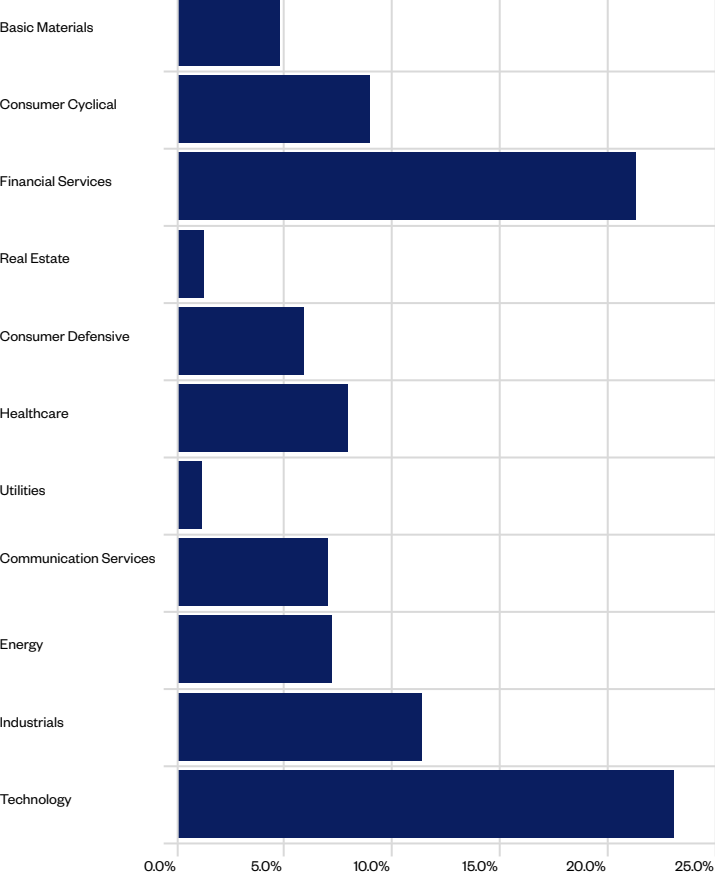
Equity Regional Exposure - MKC Invest Classic Active 10

Portfolio Date: 30/09/2024



	%
North America	48.9
Europe dev	18.5
Asia dev	9.2
United Kingdom	8.8
Asia emrg	6.1
Japan	4.5
Latin America	2.2
Europe emrg	0.8
Africa/Middle East	0.8
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
NVIDIA Corp	1.76
Microsoft Corp	1.61
Apple Inc	1.37
Taiwan Semiconductor Manufacturing Co Ltd	1.15
Alphabet Inc Class A	1.01
Samsung Electronics Co Ltd	0.79
Broadcom Inc	0.73
Cisco Systems Inc	0.60
Corpay Inc	0.56
Repsol SA	0.56

Costs and Charges:

Underlying Fund Costs:	0.58%
DIM Charge:	0.25%
Total Cost:	0.83%

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Funds:

Funds	Portfolio Weighting %
Artemis Global Income I Acc	10.50
BNY Mellon US Equity Income U1 Acc	10.50
Orbis OEIC Global Equity Standard	10.50
Invesco Global ex UK Enh Idx UK Z Acc	10.00
Artemis SmartGARP European Eq I Acc GBP	8.00
Schroder Global Equity Income W GBP Acc	8.00
Artemis SmartGARP Glb EM Eq I Acc GBP	6.00
L&G Global Technology Index I Acc	6.00
Liontrust Global Innovation M Acc GBP	6.00
Ranmore Global Equity Institutional GBP	6.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	6.00
Artemis SmartGARP UK Eq I Acc GBP	5.50
Artemis SmartGARP Glb Eq I Acc GBP	5.00
M&G Emerging Markets Bond GBP I-H Acc	2.00

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