



MKC Invest

Contemporary Active

MKC Invest Contemporary Active 1
September 2026

MKC Wealth
Risk Rating

Equity Target

Portfolio Objective:

Inception Date: 02.01.2024

Cautious

10%

The MKC Invest Contemporary Active portfolio 1 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 1 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

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

Market Overview:

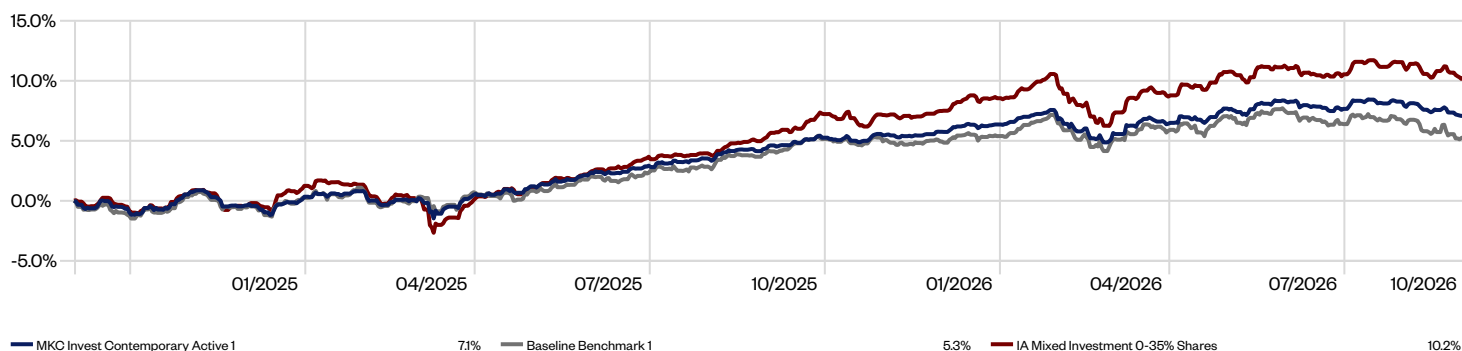
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks 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: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 1

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 1	—	—	—	4.95	6.19
Baseline Benchmark 1	0.16	-12.84	6.70	4.73	5.55
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 1

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Contemporary Active 1	1.28	-1.02	1.46	2.42	—	—
Baseline Benchmark 1	0.34	-1.88	0.13	1.09	17.34	3.15
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. 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 Contemporary Active 1

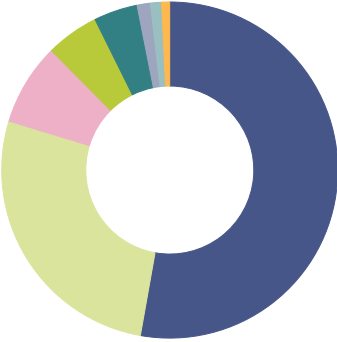
Portfolio Date: 10/01/2024



	%
Equity	10.0
Bond	80.0
Cash	10.0
Total	100.0

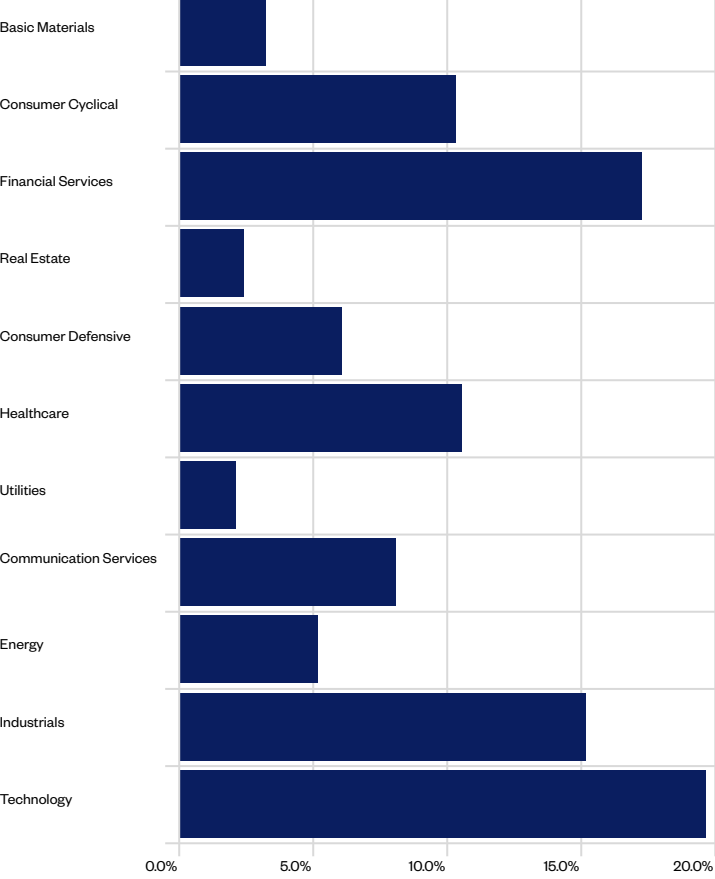
Equity Regional Exposure - MKC Invest Contemporary Active 1

Portfolio Date: 06/10/2026



	%
North America	52.8
Europe dev	26.9
Japan	7.9
United Kingdom	5.1
Asia dev	4.2
Latin America	1.3
Asia emrg	1.1
Europe emrg	0.8
Africa/Middle East	0.0
Australasia	0.0
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
5 Year Treasury Note Future Dec 26	1.47
5 Year Treasury Note Future Dec 26	1.25
Euro Bobl Future Sept 26	1.16
Euro Bund Future Sept 26	1.08
10 Year Treasury Note Future Dec 26	0.64
United Kingdom of Great Britain and Northern Ireland 3.75%	0.57
United Kingdom of Great Britain and Northern Ireland 4.375%	0.47
United Kingdom of Great Britain and Northern Ireland 4.5%	0.40
BNP Paribas Issuance BV 3.85154%	0.38
France (Republic Of) 2.4%	0.38

Costs and Charges:

Underlying Fund Costs:	0.26%
DIM Charge:	0.25%
Total Cost:	0.51%

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 %
Fidelity Cash W Acc	17.00
Aegon Absolute Return Bond GBP C Acc	10.00
Aegon European ABS I GBP H Acc	10.00
Artemis Fds Lux SD GI HighYield Bdl&AccH	6.00
BNY Strategic Bond F Acc	6.00
HSBC Global Aggregate Bond S2CHGBP	6.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	6.00
M&G Short Dated Corp Bd GBP I Acc	6.00
JPM BetaBuilders US TreasuryBdETFGBPHAcc	5.00
JPM EUR IG Corp Bd Act ETF GBP H Acc	5.00
L&G UK Gilt 0-5 Year ETF	5.00
M&G Emerging Markets Bond GBP I-H Acc	5.00
CG Aegon Strategic Bond GBPS Acc	4.00
Orbis OEIC Global Equity Standard	2.50
iShares North American Eq Idx (UK) H Acc	2.00
Artemis SmartGARP European Eq I Acc GBP	1.00
Fidelity Index Europe ex UK P Acc	1.00
L&G S&P 500 US Equal Wght Idx I GBP Acc	1.00
Schroder Global Equity Income W GBP Acc	1.00
iShares Japan Equity Index (UK) D Acc	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.

Source: Morningstar Direct



MKC Invest

Contemporary Active

MKC Invest Contemporary Active 2
September 2026

Portfolio Objective:

Inception Date: 02.01.2024

MKC Wealth
Risk Rating

Equity Target

Cautious

20%

The MKC Invest Contemporary Active portfolio 2 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 2 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

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

Market Overview:

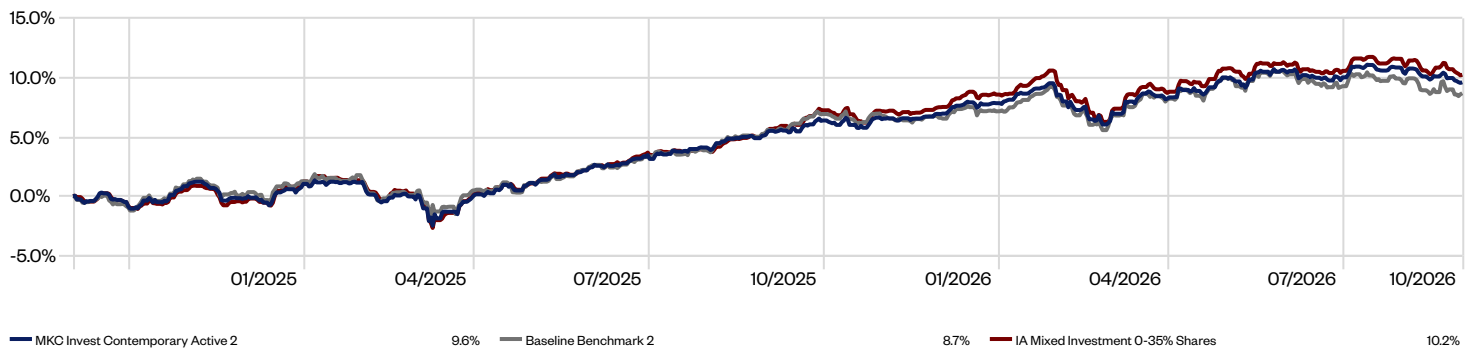
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks 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: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 2

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 2	—	—	—	5.81	7.13
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*

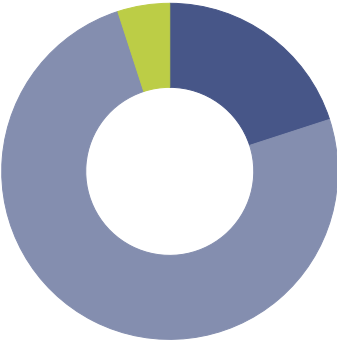
Data Point: Return Calculation Benchmark: Baseline Benchmark 2

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Contemporary Active 2	2.50	-0.74	2.49	3.96	—	—
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

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Asset Allocation - MKC Invest Contemporary Active 2

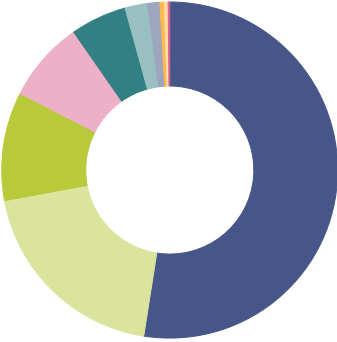
Portfolio Date: 10/01/2024



	%
Equity	20.0
Bond	75.0
Cash	5.0
Total	100.0

Equity Regional Exposure - MKC Invest Contemporary Active 2

Portfolio Date: 06/10/2026



	%
North America	52.5
Europe dev	19.6
United Kingdom	10.4
Japan	7.8
Asia dev	5.4
Asia emrg	2.2
Latin America	1.2
Europe emrg	0.4
Africa/Middle East	0.4
Australasia	0.1
Total	100.0

Top 10 Underlying Securities:

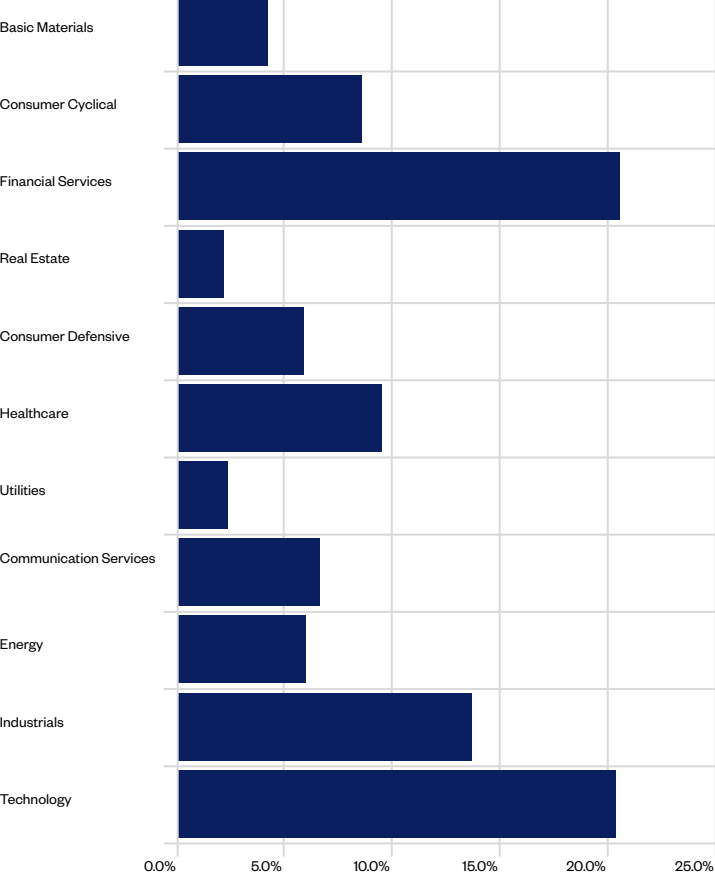
	Portfolio Weighting %
5 Year Treasury Note Future Dec 26	1.47
Euro Bobl Future Sept 26	1.14
5 Year Treasury Note Future Dec 26	1.12
Euro Bund Future Sept 26	1.01
10 Year Treasury Note Future Dec 26	0.64
United Kingdom of Great Britain and Northern Ireland 3.75%	0.53
United Kingdom of Great Britain and Northern Ireland 4.375%	0.47
United Kingdom of Great Britain and Northern Ireland 4.5%	0.40
United Kingdom of Great Britain and Northern Ireland 4.75%	0.37
United Kingdom of Great Britain and Northern Ireland 4.375%	0.36

Costs and Charges:

Underlying Fund Costs:	0.26%
DIM Charge:	0.25%
Total Cost:	0.51%

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Equity Sector Exposure



Funds:

Funds	Portfolio Weighting %
Fidelity Cash W Acc	12.00
Aegon Absolute Return Bond GBP C Acc	9.00
Aegon European ABS I GBP H Acc	9.00
BNY Strategic Bond F Acc	6.00
HSBC Global Aggregate Bond S2CHGBP	6.00
M&G Short Dated Corp Bd GBP I Acc	6.00
Artemis Fds Lux SD GI HighYield Bdl&AccH	5.00
JPM BetaBuilders US TreasuryBdETFGBPHAcc	5.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	5.00
L&G UK Gilt 0-5 Year ETF	5.00
M&G Emerging Markets Bond GBP I-H Acc	5.00
CG Aegon Strategic Bond GBP S Acc	4.00
iShares North American Eq Idx (UK) H Acc	4.00
JPM EUR IG Corp Bd Act ETF GBP H Acc	4.00
Orbis OEIC Global Equity Standard	2.50
Artemis Global Income I Acc	2.00
L&G S&P 500 US Equal Wght Idx I GBP Acc	2.00
Fidelity Index Europe ex UK P Acc	1.50
Fidelity Index UK P Acc	1.50
Artemis SmartGARP European Eq I Acc GBP	1.00
iShares Japan Equity Index (UK) D Acc	1.00
JPM Global Rsrch Enh Eq Act ETF GBP HAcc	1.00
Schroder Global Equity Income W GBP Acc	1.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	1.00
HSBC MSCI Emerging Mkts Eq Idx Acc S	0.50

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MKC Invest

Contemporary Active

MKC Invest Contemporary Active 3
September 2026

Portfolio Objective:

Inception Date: 02.01.2024

MKC Wealth
Risk Rating

Equity Target

Moderately Cautious

30%

The MKC Invest Contemporary Active portfolio 3 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 3 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

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

Market Overview:

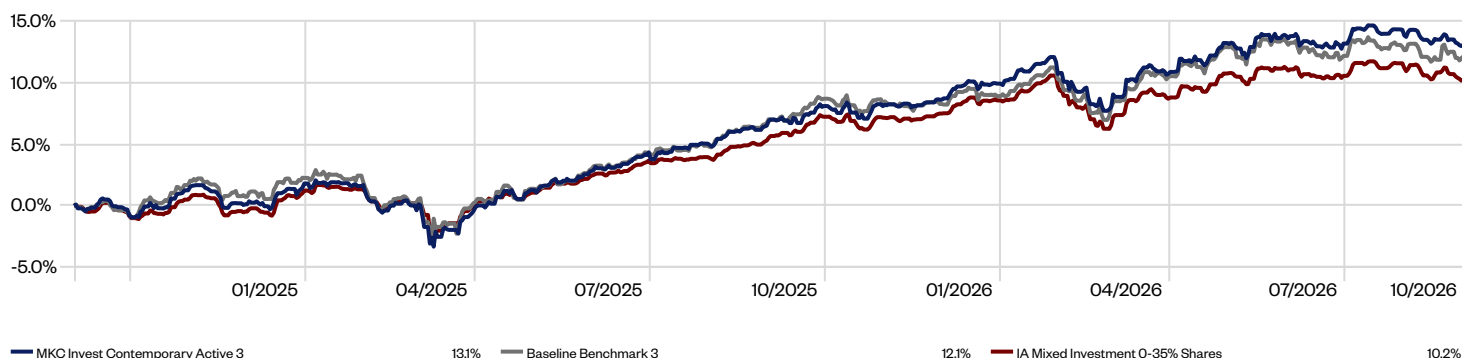
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks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

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: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 3

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 3	—	—	—	6.83	8.50
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*

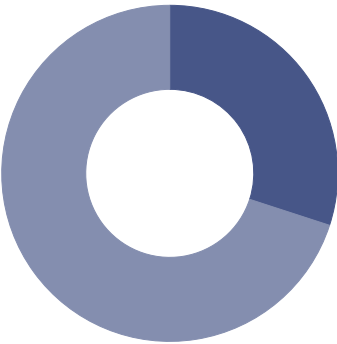
Data Point: Return Calculation Benchmark: Baseline Benchmark 3

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Contemporary Active 3	4.11	-0.46	3.89	5.80	—	—
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

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Asset Allocation - MKC Invest Contemporary Active 3

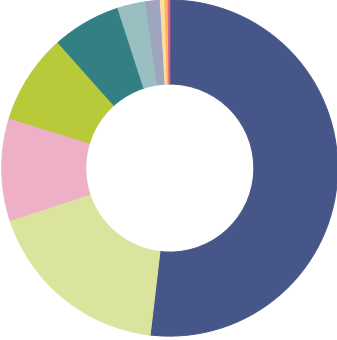
Portfolio Date: 10/01/2024



	%
Equity	30.0
Bond	70.0
Total	100.0

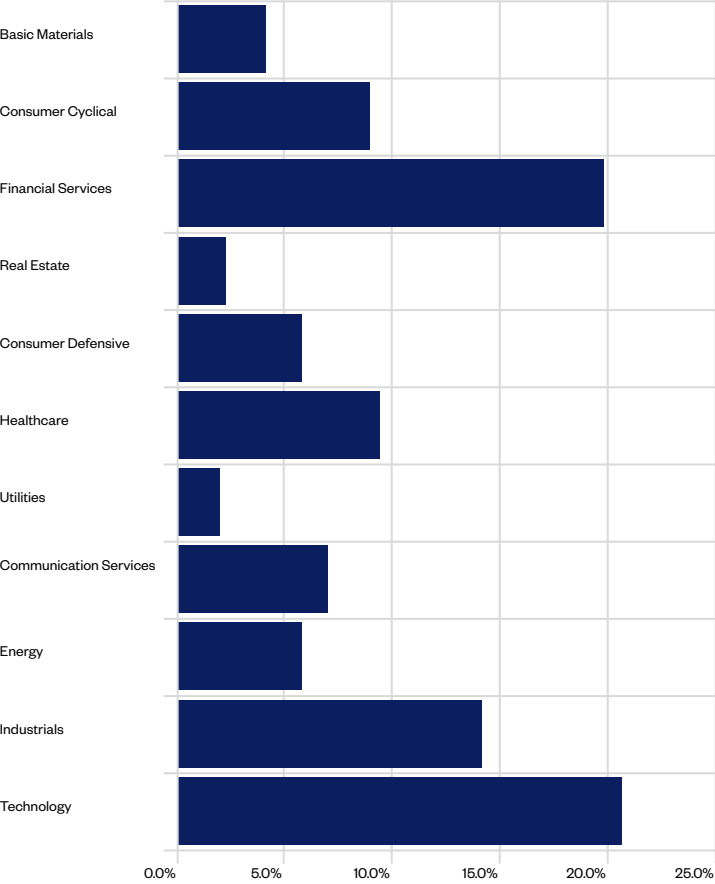
Equity Regional Exposure - MKC Invest Contemporary Active 3

Portfolio Date: 10/01/2024



	%
North America	51.9
Europe dev	18.1
Japan	9.8
United Kingdom	8.6
Asia dev	6.6
Asia emrg	2.7
Latin America	1.4
Africa/Middle East	0.4
Europe emrg	0.3
Australasia	0.1
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
5 Year Treasury Note Future Dec 26	1.11
5 Year Treasury Note Future Dec 26	1.00
Euro Bobl Future Sept 26	0.88
Euro Bund Future Sept 26	0.84
NVIDIA Corp	0.49
10 Year Treasury Note Future Dec 26	0.48
United Kingdom of Great Britain and Northern Ireland 3.75%	0.47
Apple Inc	0.45
United Kingdom of Great Britain and Northern Ireland 4.375%	0.40
Microsoft Corp	0.37

Costs and Charges:

Underlying Fund Costs:	0.26%
DIM Charge:	0.25%
Total Cost:	0.51%

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Funds:

Funds	Portfolio Weighting %
Aegon Absolute Return Bond GBP C Acc	8.00
Aegon European ABS I GBP H Acc	8.00
Fidelity Cash W Acc	8.00
BNY Strategic Bond F Acc	6.00
HSBC Global Aggregate Bond S2CHGBP	6.00
M&G Short Dated Corp Bd GBP I Acc	6.00
Artemis Fds Lux SD GI HighYield Bdl&AccH	5.00
iShares North American Eq Idx (UK) H Acc	5.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	5.00
Orbis OEIC Global Equity Standard	5.00
JPM BetaBuilders US TreasuryBdETFGBPHAcc	4.00
JPM EUR IG Corp Bd Act ETF GBP H Acc	4.00
L&G UK Gilt 0-5 Year ETF	4.00
M&G Emerging Markets Bond GBP I-H Acc	4.00
Artemis Global Income I Acc	3.50
CG Aegon Strategic Bond GBP S Acc	3.00
L&G S&P 500 US Equal Wght Idx I GBP Acc	3.00
Fidelity Index Europe ex UK P Acc	2.00
iShares Japan Equity Index (UK) D Acc	2.00
JPM Global Rsrch Enh Eq Act ETF GBP HAcc	2.00
Schroder Global Equity Income W GBP Acc	2.00
Fidelity Index UK P Acc	1.50
Artemis SmartGARP European Eq I Acc GBP	1.00
HSBC MSCI Emerging Mkts Eq Idx Acc S	1.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	1.00

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Source: Morningstar Direct



MKC Invest

Contemporary Active

MKC Invest Contemporary Active 4
September 2026

Portfolio Objective:

Inception Date: 02.01.2024

MKC Wealth
Risk Rating

Equity Target

Moderately Cautious

40%

The MKC Invest Contemporary Active portfolio 4 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 4 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

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

Market Overview:

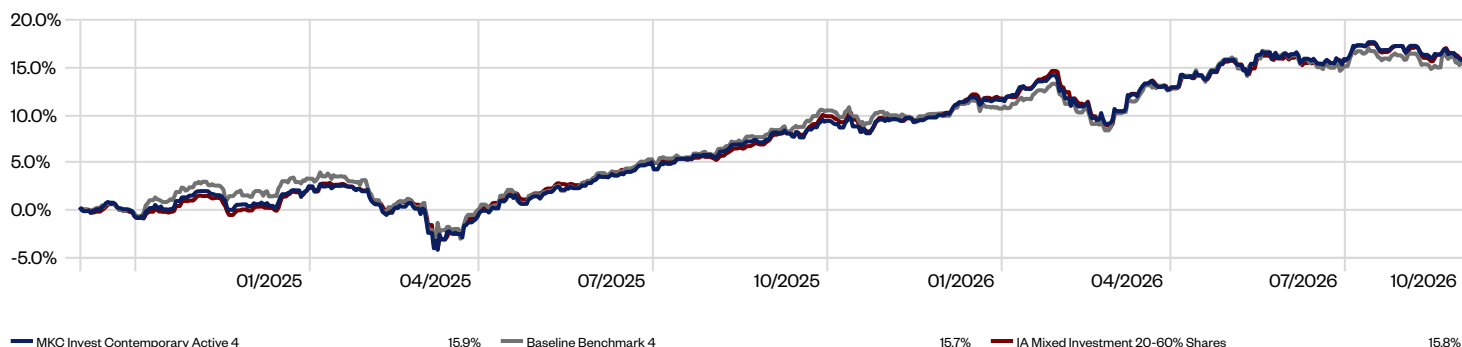
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These concerns negated the continued positive earnings data for the equity market with the main indices reporting slightly negative returns for the month.

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: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 4

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 4	—	—	—	7.80	9.52
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*

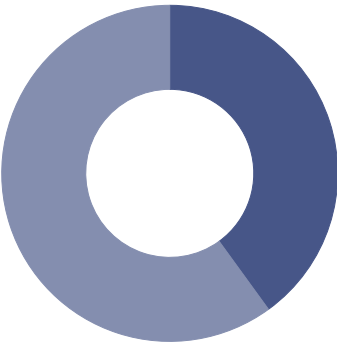
Data Point: Return Calculation Benchmark: Baseline Benchmark 4

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Contemporary Active 4	5.41	-0.19	4.99	7.34	—	—
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

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Asset Allocation - MKC Invest Contemporary Active 4

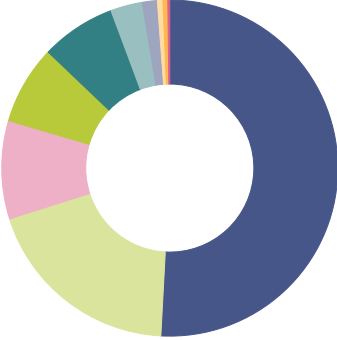
Portfolio Date: 10/01/2024



	%
Equity	40.0
Bond	60.0
Total	100.0

Equity Regional Exposure - MKC Invest Contemporary Active 4

Portfolio Date: 10/01/2024



	%
North America	50.8
Europe dev	19.3
Japan	9.4
United Kingdom	7.6
Asia dev	7.2
Asia emrg	3.1
Latin America	1.4
Africa/Middle East	0.5
Europe emrg	0.5
Australasia	0.2
Total	100.0

Top 10 Underlying Securities:

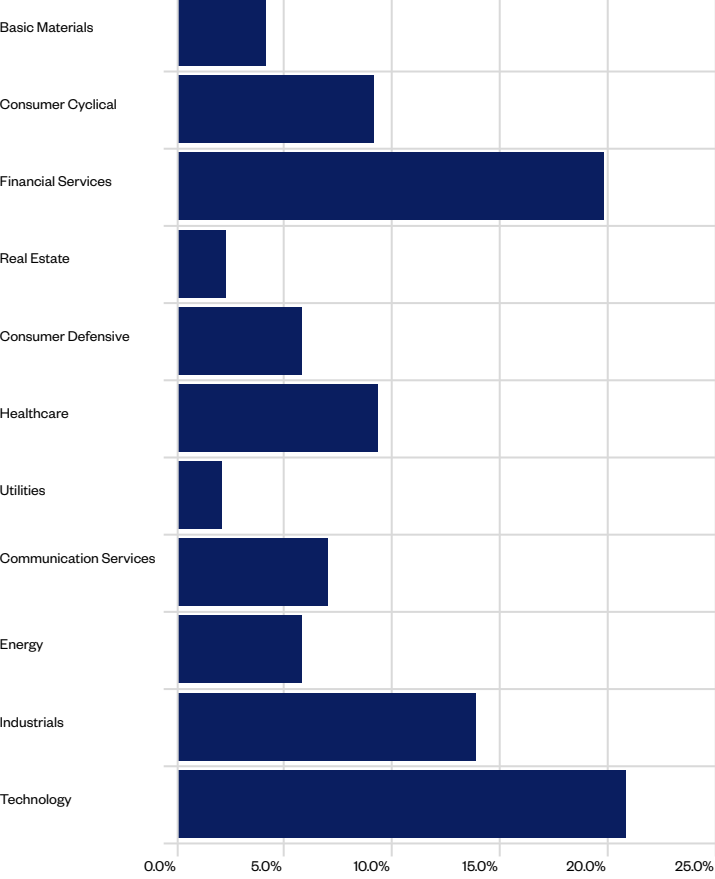
	Portfolio Weighting %
5 Year Treasury Note Future Dec 26	1.11
5 Year Treasury Note Future Dec 26	0.87
Euro Bobl Future Sept 26	0.87
Euro Bund Future Sept 26	0.78
NVIDIA Corp	0.62
Apple Inc	0.58
Taiwan Semiconductor Manufacturing Co Ltd	0.55
Microsoft Corp	0.49
10 Year Treasury Note Future Dec 26	0.48
United Kingdom of Great Britain and Northern Ireland 3.75%	0.39

Costs and Charges:

Underlying Fund Costs:	0.27%
DIM Charge:	0.25%
Total Cost:	0.52%

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Equity Sector Exposure



Funds:

Funds	Portfolio Weighting %
Aegon European ABS I GBP H Acc	7.50
Aegon Absolute Return Bond GBP C Acc	7.00
Orbis OEIC Global Equity Standard	6.50
HSBC Global Aggregate Bond S2CHGBP	6.00
iShares North American Eq Idx (UK) H Acc	6.00
BNY Strategic Bond F Acc	5.50
JPM Glb Govt Shrt Dur Bd C dist GBP H	5.00
M&G Short Dated Corp Bd GBP I Acc	5.00
Artemis Fds Lux SD Gl HighYield BdI&AccH	4.00
Artemis Global Income I Acc	4.00
Fidelity Cash W Acc	4.00
JPM BetaBuilders US TreasuryBdETFGBPHAcc	4.00
L&G S&P 500 US Equal Wght Idx I GBP Acc	4.00
M&G Emerging Markets Bond GBP I-H Acc	4.00
CG Aegon Strategic Bond GBP S Acc	3.00
JPM EUR IG Corp Bd Act ETF GBP H Acc	3.00
JPM Global Rsrch Enh Eq Act ETF GBP HAcc	3.00
L&G UK Gilt 0-5 Year ETF	3.00
Schroder Global Equity Income W GBP Acc	3.00
Fidelity Index Europe ex UK P Acc	2.50
iShares Japan Equity Index (UK) D Acc	2.50
Artemis SmartGARP European Eq I Acc GBP	2.00
HSBC MSCI Emerging Mkts Eq Idx Acc S	2.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	2.00
Fidelity Index UK P Acc	1.50

Important Information:

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Source: Morningstar Direct



MKC Invest

Contemporary Active

MKC Invest Contemporary Active 5
September 2026

Portfolio Objective:

Inception Date: 02.01.2024

MKC Wealth
Risk Rating

Equity Target

Balanced

50%

The MKC Invest Contemporary Active portfolio 5 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 5 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

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

Market Overview:

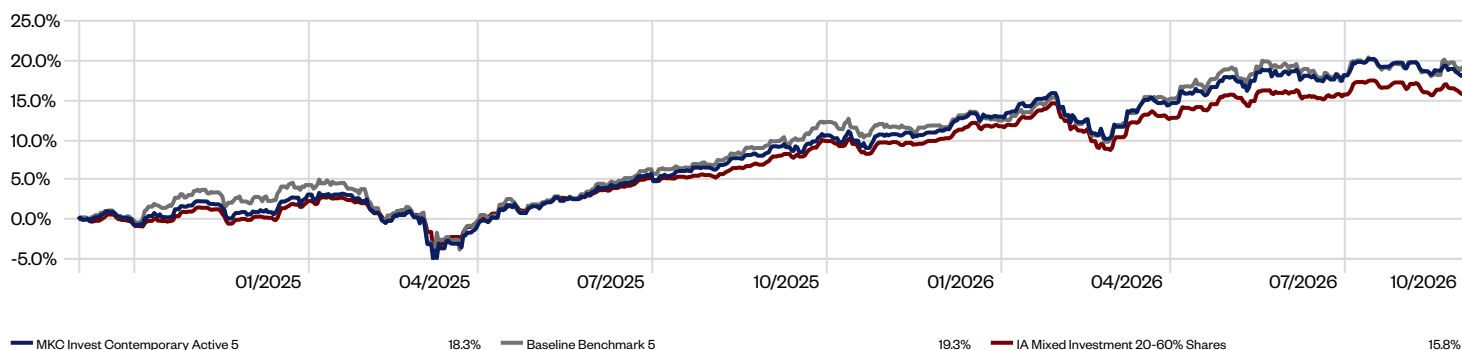
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks 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: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 5

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 5	—	—	—	8.74	10.49
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*

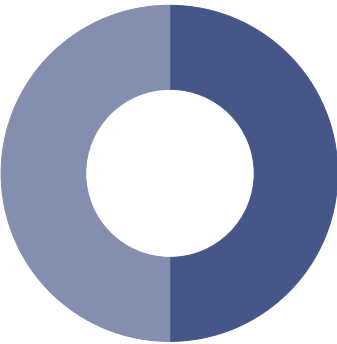
Data Point: Return Calculation Benchmark: Baseline Benchmark 5

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Contemporary Active 5	6.35	-0.04	5.88	8.49	—	—
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

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Asset Allocation - MKC Invest Contemporary Active 5

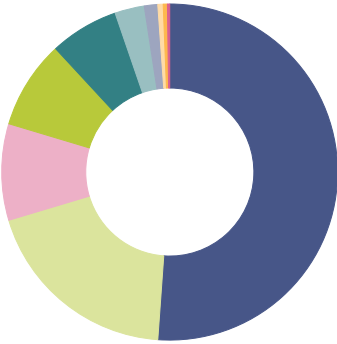
Portfolio Date: 10/01/2024



	%
Equity	50.0
Bond	50.0
Total	100.0

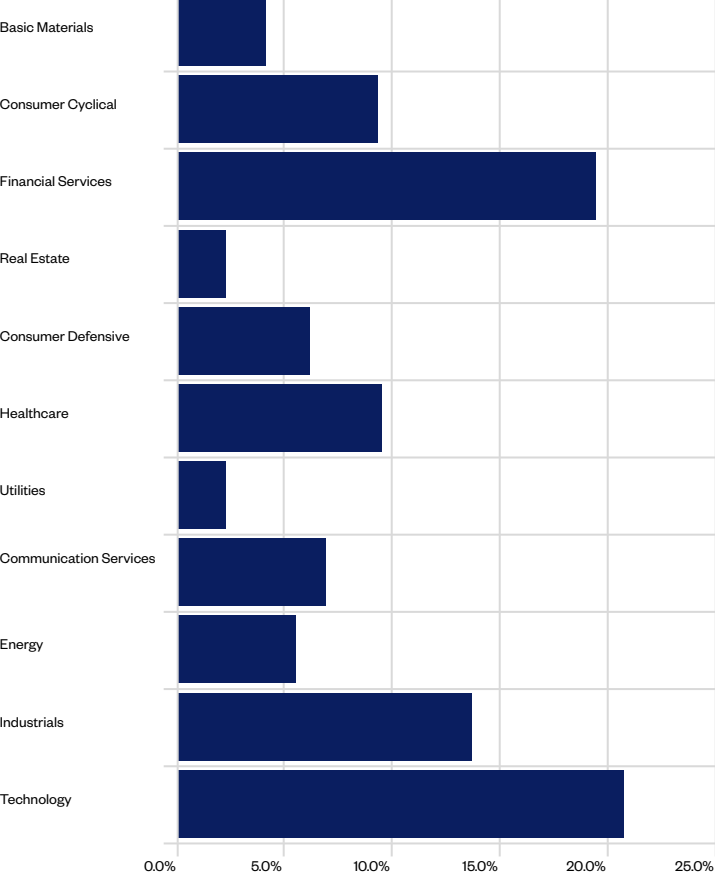
Equity Regional Exposure - MKC Invest Contemporary Active 5

Portfolio Date: 06/10/2026



	%
North America	51.1
Europe dev	19.2
Japan	9.3
United Kingdom	8.5
Asia dev	6.6
Asia emrg	2.8
Latin America	1.3
Africa/Middle East	0.5
Europe emrg	0.4
Australasia	0.2
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
5 Year Treasury Note Future Dec 26	1.11
Euro Bobl Future Sept 26	0.85
NVIDIA Corp	0.82
Apple Inc	0.75
5 Year Treasury Note Future Dec 26	0.75
Euro Bund Future Sept 26	0.71
Microsoft Corp	0.64
Taiwan Semiconductor Manufacturing Co Ltd	0.63
10 Year Treasury Note Future Dec 26	0.48
Amazon.com Inc	0.45

Costs and Charges:

Underlying Fund Costs:	0.27%
DIM Charge:	0.25%
Total Cost:	0.52%

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 %
iShares North American Eq Idx (UK) H Acc	7.00
Aegon European ABS I GBP H Acc	6.50
Orbis OEIC Global Equity Standard	6.50
Aegon Absolute Return Bond GBP C Acc	6.00
HSBC Global Aggregate Bond S2CHGBP	6.00
BNY Strategic Bond F Acc	5.50
L&G S&P 500 US Equal Wght Idx I GBP Acc	5.50
JPM Glb Govt Shrt Dur Bd C dist GBP H	5.00
JPM Global Rsrch Enh Eq Act ETF GBP HAcc	5.00
Artemis Global Income I Acc	4.00
JPM BetaBuilders US TreasuryBdETFGBP HAcc	4.00
M&G Emerging Markets Bond GBP I-H Acc	4.00
M&G Short Dated Corp Bd GBP I Acc	4.00
Schroder Global Equity Income W GBP Acc	4.00
Fidelity Index Europe ex UK P Acc	3.50
Artemis Fds Lux SD Gl HighYield BdI&AccH	3.00
CG Aegon Strategic Bond GBP S Acc	3.00
iShares Japan Equity Index (UK) D Acc	3.00
JPM EUR IG Corp Bd Act ETF GBP H Acc	3.00
Fidelity Index UK P Acc	2.50
HSBC MSCI Emerging Mkts Eq Idx Acc S	2.50
UBS HOLT Value Tilted Dev 1000 Idx C Acc	2.50
Artemis SmartGARP European Eq I Acc GBP	2.00
L&G UK Gilt 0-5 Year ETF	2.00

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Source: Morningstar Direct



MKC Invest

Contemporary Active

MKC Invest Contemporary Active 6
September 2026

Portfolio Objective:

Inception Date: 02.01.2024

MKC Wealth
Risk Rating

Equity Target

Balanced

60%

The MKC Invest Contemporary Active portfolio 6 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 6 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

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

Market Overview:

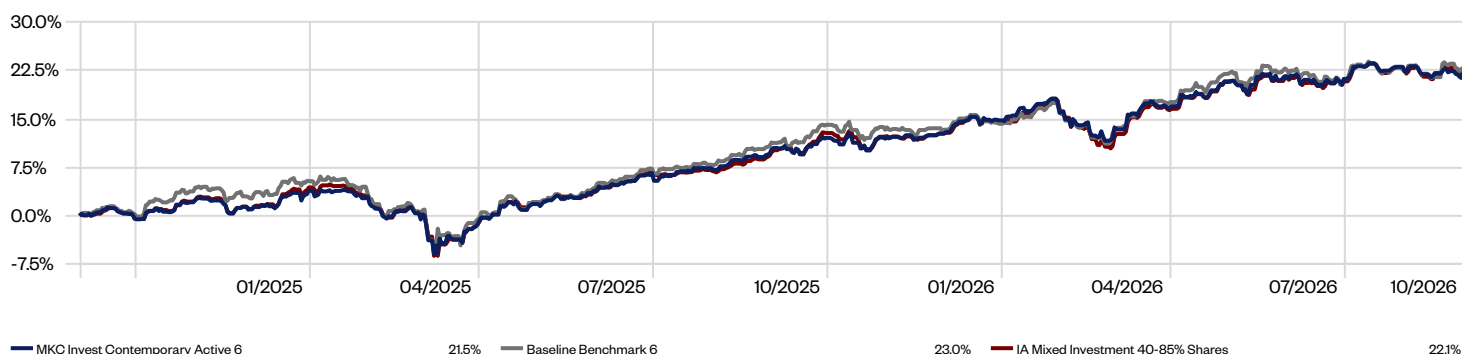
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks 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: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 6

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 6	—	—	—	9.90	11.60
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*

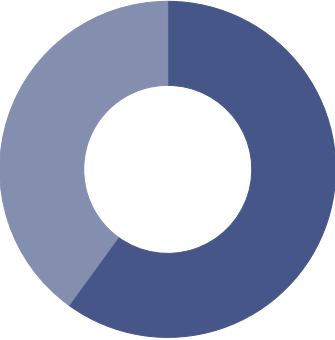
Data Point: Return Calculation Benchmark: Baseline Benchmark 6

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Contemporary Active 6	7.82	0.24	7.20	10.25	—	—
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

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Asset Allocation - MKC Invest Contemporary Active 6

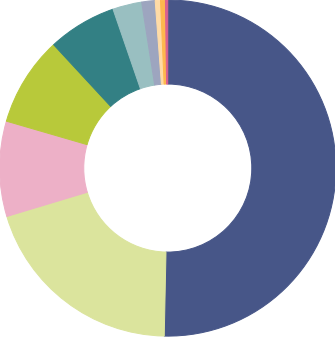
Portfolio Date: 30/09/2024



	%
Equity	60.0
Bond	40.0
Total	100.0

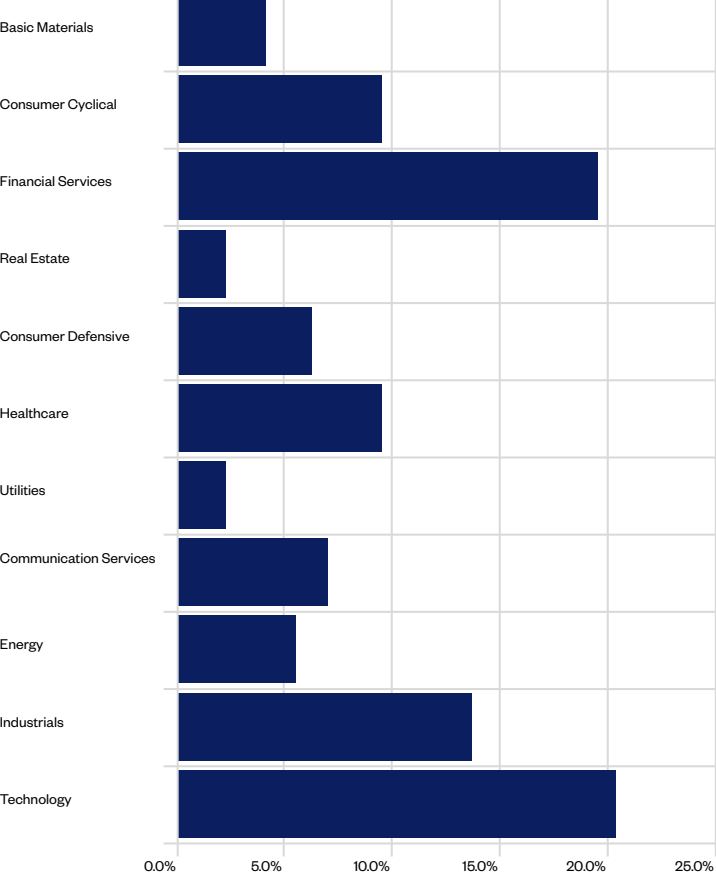
Equity Regional Exposure - MKC Invest Contemporary Active 6

Portfolio Date: 30/09/2024



	%
North America	50.3
Europe dev	20.0
Japan	9.2
United Kingdom	8.6
Asia dev	6.6
Asia emrg	2.8
Latin America	1.3
Africa/Middle East	0.5
Europe emrg	0.5
Australasia	0.2
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
NVIDIA Corp	0.95
Apple Inc	0.88
Taiwan Semiconductor Manufacturing Co Ltd	0.76
Microsoft Corp	0.74
5 Year Treasury Note Future Dec 26	0.74
5 Year Treasury Note Future Dec 26	0.62
Euro Bobl Future Sept 26	0.58
Euro Bund Future Sept 26	0.54
Amazon.com Inc	0.52
Corpay Inc	0.46

Costs and Charges:

Underlying Fund Costs:	0.27%
DIM Charge:	0.25%
Total Cost:	0.52%

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 %
iShares North American Eq Idx (UK) H Acc	8.00
Orbis OEIC Global Equity Standard	8.00
L&G S&P 500 US Equal Wght Idx I GBP Acc	6.50
JPM Global Rsrch Enh Eq Act ETF GBP HAcc	6.00
Schroder Global Equity Income W GBP Acc	5.50
Aegon Absolute Return Bond GBP C Acc	5.00
Aegon European ABS I GBP H Acc	5.00
BNY Strategic Bond F Acc	5.00
HSBC Global Aggregate Bond S2CHGBP	5.00
Artemis Global Income I Acc	4.50
Fidelity Index Europe ex UK P Acc	4.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	4.00
M&G Short Dated Corp Bd GBP I Acc	4.00
iShares Japan Equity Index (UK) D Acc	3.50
Artemis Fds Lux SD Gl HighYield Bdl&AccH	3.00
Artemis SmartGARP European Eq I Acc GBP	3.00
Fidelity Index UK P Acc	3.00
HSBC MSCI Emerging Mkts Eq Idx Acc S	3.00
JPM BetaBuilders US TreasuryBdETFGBPHAcc	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	3.00
CG Aegon Strategic Bond GBP S Acc	2.00
JPM EUR IG Corp Bd Act ETF GBP H Acc	2.00
L&G UK Gilt 0-5 Year ETF	1.00

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MKC Invest

Contemporary Active

MKC Invest Contemporary Active 7
September 2026

Portfolio Objective:

Inception Date: 02.01.2024

MKC Wealth
Risk Rating

Equity Target

Moderately Adventurous

70%

The MKC Invest Contemporary Active portfolio 7 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 7 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

Baseline Benchmark 7:

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

Market Overview:

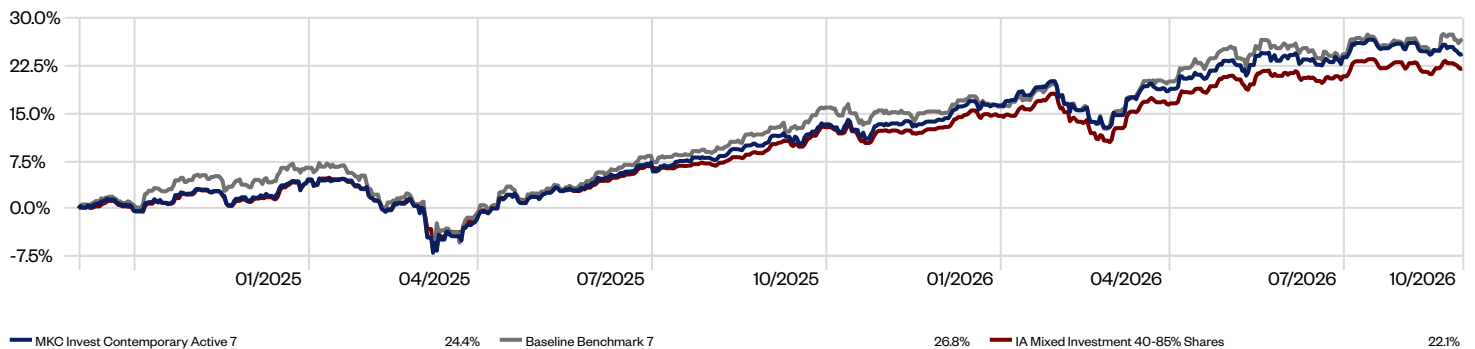
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks 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: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 7

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 7	—	—	—	10.91	12.54
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*

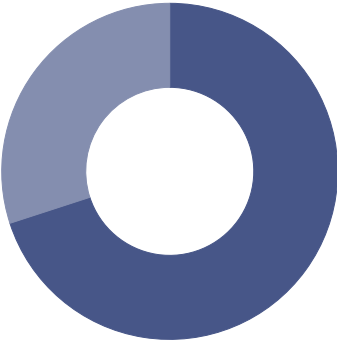
Data Point: Return Calculation Benchmark: Baseline Benchmark 7

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Contemporary Active 7	9.19	0.64	8.46	11.93	—	—
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

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Asset Allocation - MKC Invest Contemporary Active 7

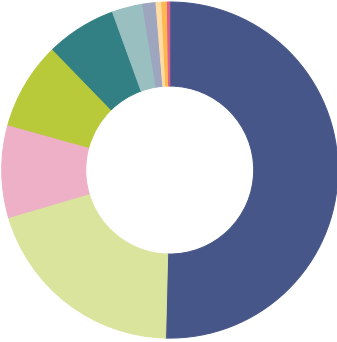
Portfolio Date: 10/01/2024



	%
Equity	70.0
Bond	30.0
Total	100.0

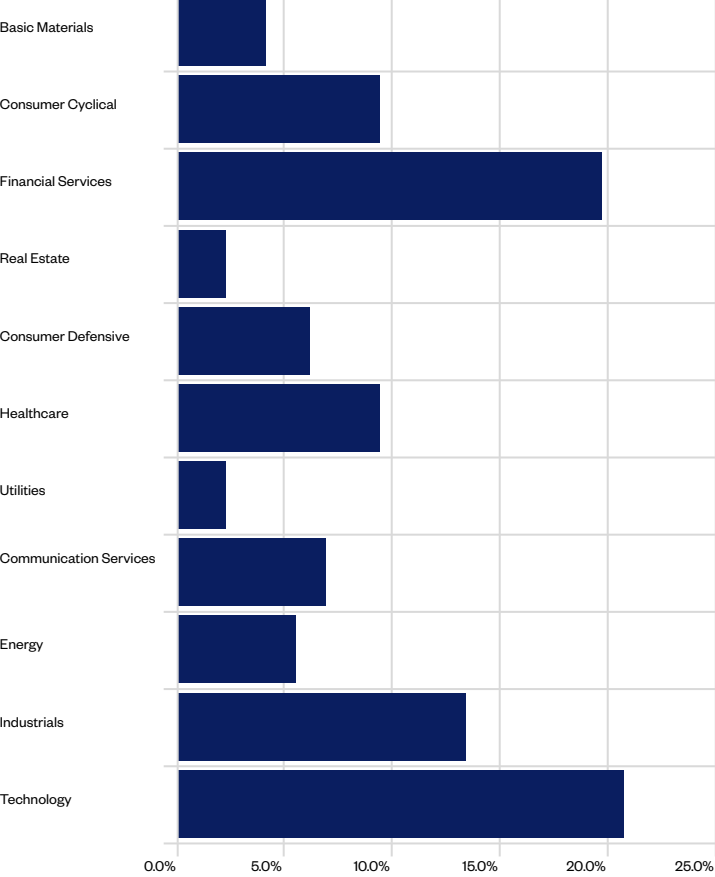
Equity Regional Exposure - MKC Invest Contemporary Active 7

Portfolio Date: 06/10/2026



	%
North America	50.4
Europe dev	20.0
Japan	8.9
United Kingdom	8.4
Asia dev	6.7
Asia emrg	2.9
Latin America	1.3
Africa/Middle East	0.6
Europe emrg	0.5
Australasia	0.2
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
NVIDIA Corp	1.16
Apple Inc	1.07
Taiwan Semiconductor Manufacturing Co Ltd	0.94
Microsoft Corp	0.91
5 Year Treasury Note Future Dec 26	0.74
Amazon.com Inc	0.64
Euro Bobl Future Sept 26	0.56
5 Year Treasury Note Future Dec 26	0.50
Corpay Inc	0.49
Euro Bund Future Sept 26	0.47

Costs and Charges:

Underlying Fund Costs:	0.27%
DIM Charge:	0.25%
Total Cost:	0.52%

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Funds:

Funds	Portfolio Weighting %
iShares North American Eq Idx (UK) H Acc	10.00
Orbis OEIC Global Equity Standard	8.50
L&G S&P 500 US Equal Wght Idx I GBP Acc	7.50
JPM Global Rsrch Enh Eq Act ETF GBP HAcc	7.00
Schroder Global Equity Income W GBP Acc	6.00
Artemis Global Income I Acc	5.00
HSBC Global Aggregate Bond S2CHGBP	5.00
Fidelity Index Europe ex UK P Acc	4.50
Aegon Absolute Return Bond GBP C Acc	4.00
Aegon European ABS I GBP H Acc	4.00
Artemis SmartGARP European Eq I Acc GBP	4.00
BNY Strategic Bond F Acc	4.00
HSBC MSCI Emerging Mkts Eq Idx Acc S	4.00
iShares Japan Equity Index (UK) D Acc	4.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	4.00
Fidelity Index UK P Acc	3.50
JPM Gbl Govt Shrt Dur Bd C dist GBP H	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
M&G Short Dated Corp Bd GBP I Acc	3.00
Artemis Fds Lux SD Gl HighYield Bdl£AccH	2.00
CG Aegon Strategic Bond GBP S Acc	2.00
JPM BetaBuilders US TreasuryBdETFGBPHAcc	2.00

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Source: Morningstar Direct



MKC Invest

Contemporary Active

MKC Invest Contemporary Active 8
September 2026

Portfolio Objective:

Inception Date: 02.01.2024

MKC Wealth
Risk Rating

Equity Target

Moderately Adventurous

80%

The MKC Invest Contemporary Active portfolio 8 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 8 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

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

Market Overview:

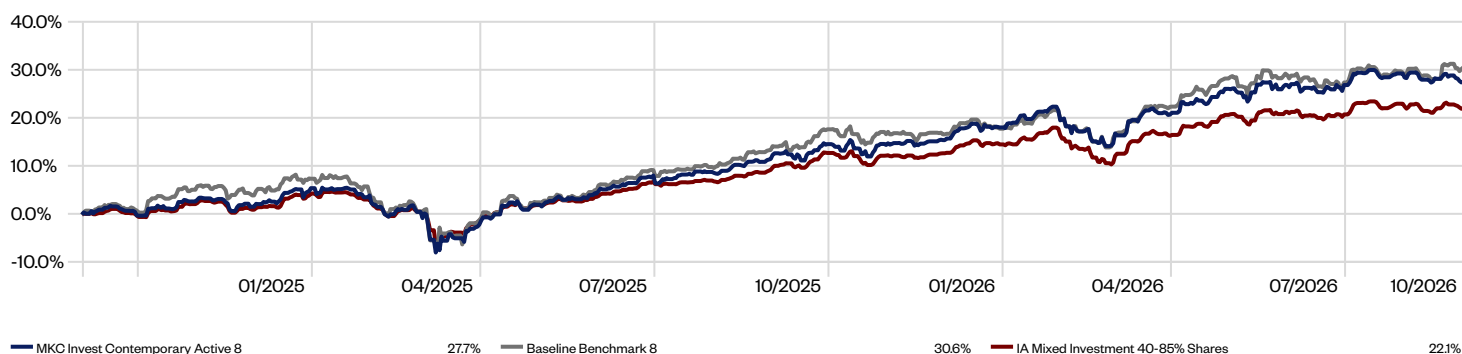
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Equity markets were also disrupted by fears over the need for increased regulation in the AI sector, this followed comments from Anthropic which suggested that the technology was accelerating too quickly, even suggesting that without guardrails it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

Historic Performance*

Time Period: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 8

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 8	—	—	—	12.08	13.62
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*

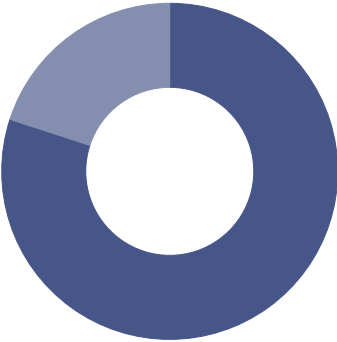
Data Point: Return Calculation Benchmark: Baseline Benchmark 8

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Contemporary Active 8	10.56	0.95	9.63	13.60	—	—
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

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Asset Allocation - MKC Invest Contemporary Active 8

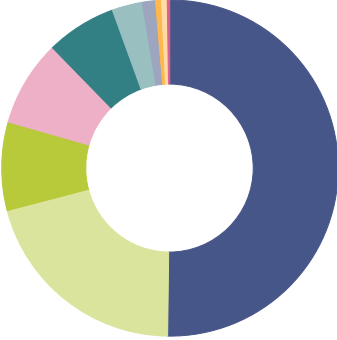
Portfolio Date: 10/01/2024



	%
Equity	80.0
Bond	20.0
Total	100.0

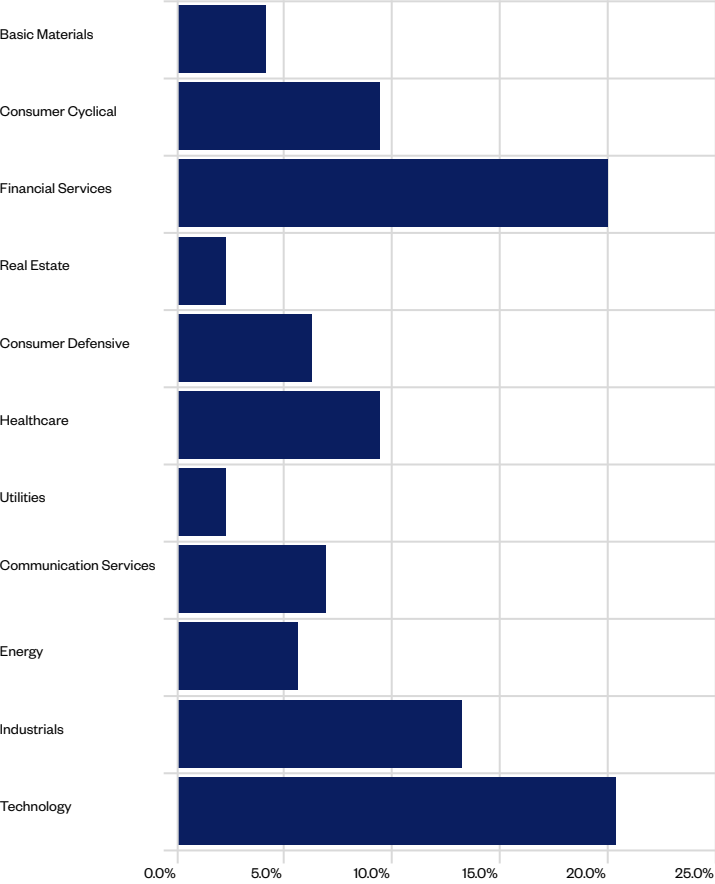
Equity Regional Exposure - MKC Invest Contemporary Active 8

Portfolio Date: 10/01/2024



	%
North America	50.2
Europe dev	20.7
United Kingdom	8.5
Japan	8.3
Asia dev	6.8
Asia emrg	2.9
Latin America	1.3
Europe emrg	0.6
Africa/Middle East	0.6
Australasia	0.2
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
NVIDIA Corp	1.29
Apple Inc	1.21
Taiwan Semiconductor Manufacturing Co Ltd	1.05
Microsoft Corp	1.02
Amazon.com Inc	0.72
Corpay Inc	0.55
Alphabet Inc Class A	0.49
Broadcom Inc	0.44
BNP Paribas Act. Cat.A	0.43
Samsung Electronics Co Ltd	0.42

Costs and Charges:

Underlying Fund Costs:	0.28%
DIM Charge:	0.25%
Total Cost:	0.53%

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 %
iShares North American Eq Idx (UK) H Acc	11.00
Orbis OEIC Global Equity Standard	9.50
L&G S&P 500 US Equal Wght Idx I GBP Acc	8.50
JPM Global Rsrch Enh Eq Act ETF GBP HAcc	8.00
Schroder Global Equity Income W GBP Acc	7.50
Artemis Global Income I Acc	6.00
Artemis SmartGARP European Eq I Acc GBP	5.00
Fidelity Index Europe ex UK P Acc	5.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	5.00
HSBC MSCI Emerging Mkts Eq Idx Acc S	4.50
Fidelity Index UK P Acc	4.00
HSBC Global Aggregate Bond S2CHGBP	4.00
iShares Japan Equity Index (UK) D Acc	4.00
Aegon Absolute Return Bond GBP C Acc	3.00
Aegon European ABS I GBP H Acc	3.00
BNY Strategic Bond F Acc	3.00
M&G Emerging Markets Bond GBP I-H Acc	3.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	2.00
Artemis Fds Lux SD GI HighYield BdI&AccH	1.00
CG Aegon Strategic Bond GBP S Acc	1.00
JPM BetaBuilders US TreasuryBdETFGBPHAcc	1.00
M&G Short Dated Corp Bd GBP I Acc	1.00

Important Information:

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MKC Invest

Contemporary Active

MKC Invest Contemporary Active 9
September 2026

MKC Wealth
Risk Rating

Equity Target

Portfolio Objective:

Inception Date: 02.01.2024

Adventurous

90%

The MKC Invest Contemporary Active portfolio 9 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 9 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

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

Market Overview:

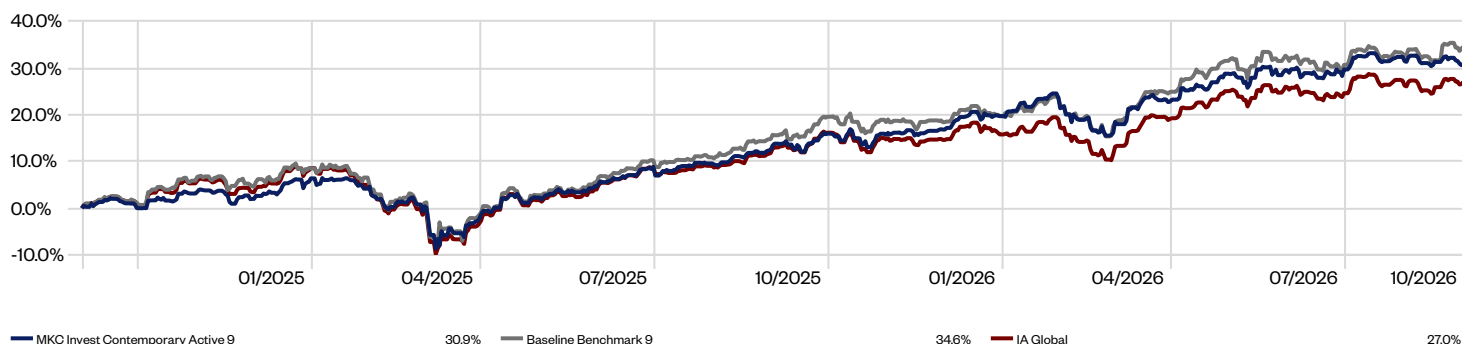
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks 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: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 9

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 9	—	—	—	13.11	14.54
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*

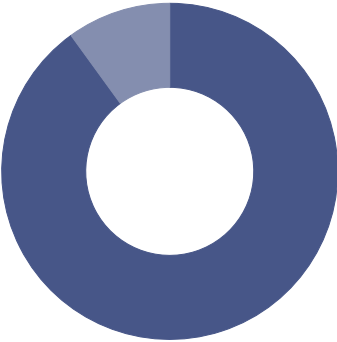
Data Point: Return Calculation Benchmark: Baseline Benchmark 9

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years
MKC Invest Contemporary Active 9	12.02	1.45	10.91	15.39	—	—
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. 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 Contemporary Active 9

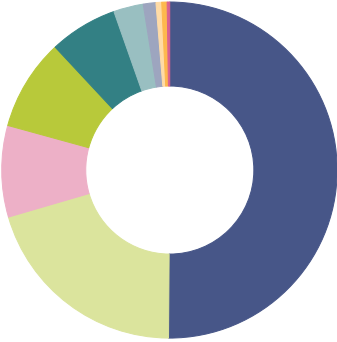
Portfolio Date: 10/01/2024



	%
Equity	90.0
Bond	10.0
Total	100.0

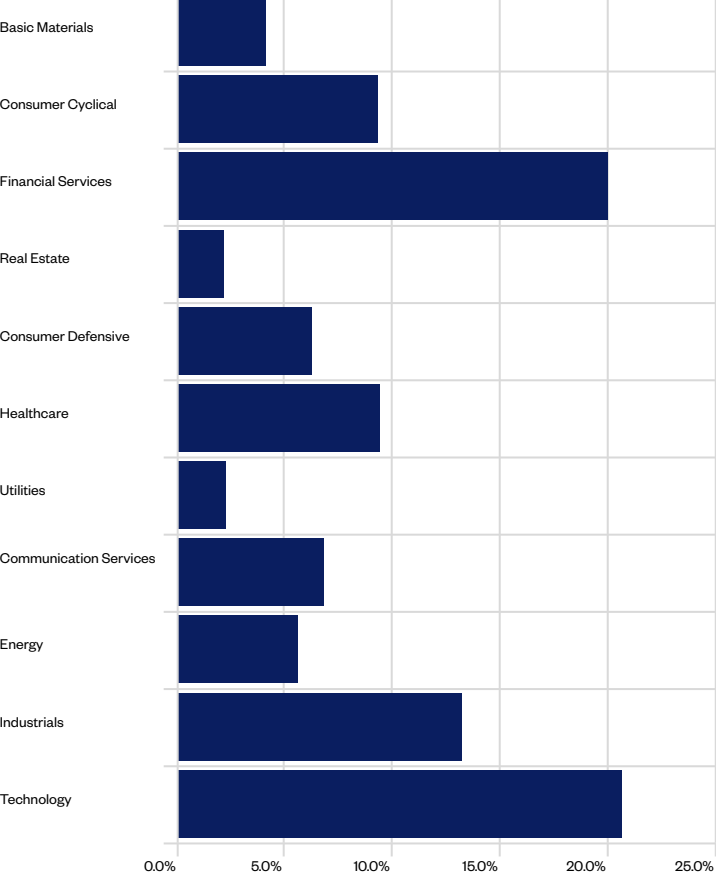
Equity Regional Exposure - MKC Invest Contemporary Active 9

Portfolio Date: 06/10/2026



	%
North America	50.1
Europe dev	20.4
Japan	8.8
United Kingdom	8.8
Asia dev	6.6
Asia emrg	2.9
Latin America	1.2
Africa/Middle East	0.5
Europe emrg	0.5
Australasia	0.2
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
NVIDIA Corp	1.56
Apple Inc	1.44
Microsoft Corp	1.22
Taiwan Semiconductor Manufacturing Co Ltd	1.13
Amazon.com Inc	0.86
Alphabet Inc Class A	0.59
Corpay Inc	0.55
Broadcom Inc	0.53
HSBC Holdings PLC	0.48
Alphabet Inc Class C	0.47

Costs and Charges:

Underlying Fund Costs:	0.27%
DIM Charge:	0.25%
Total Cost:	0.52%

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Funds:

Funds	Portfolio Weighting %
iShares North American Eq Idx (UK) H Acc	13.00
JPM Global Rsrch Enh Eq Act ETF GBP HAcc	10.00
Orbis OEIC Global Equity Standard	9.50
L&G S&P 500 US Equal Wght Idx I GBP Acc	9.00
Schroder Global Equity Income W GBP Acc	8.00
Artemis Global Income I Acc	7.00
Fidelity Index Europe ex UK P Acc	6.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	5.50
Artemis SmartGARP European Eq I Acc GBP	5.00
Fidelity Index UK P Acc	5.00
HSBC MSCI Emerging Mkts Eq Idx Acc S	5.00
iShares Japan Equity Index (UK) D Acc	5.00
Aegon Absolute Return Bond GBP C Acc	2.00
Aegon European ABS I GBP H Acc	2.00
BNY Strategic Bond F Acc	2.00
HSBC Global Aggregate Bond S2CHGBP	2.00
M&G Emerging Markets Bond GBP I-H Acc	2.00
JPM Glb Govt Shrt Dur Bd C dist GBP H	1.00
M&G Short Dated Corp Bd GBP I Acc	1.00

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Source: Morningstar Direct



MKC Invest

Contemporary Active

MKC Invest Contemporary Active 10
September 2026

Portfolio Objective:

Inception Date: 02.01.2024

MKC Wealth
Risk Rating

Equity Target

Adventurous

100%

The MKC Invest Contemporary Active portfolio 10 aims to provide long-term capital growth from a diversified portfolio of collective investments. The portfolio will be managed such that its overall level of investment risk will be suitable for, and in line with the expectations of, an investor at level 10 on the MKC "Baseline" scale of investment risk. The portfolio aims to outperform (net of any investment related costs but not necessarily net of any costs relating to advice or custody) this strategic asset allocation over the course of a market cycle through tactical active asset allocation and the selection of a blend of both active and passive collectives from a range of investment managers. The portfolio will aim to have underlying investment costs of half that or less of the MKC Invest Classic Active range at any one time. The selection of managers will be unconstrained to any particular firm(s).

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

Market Overview:

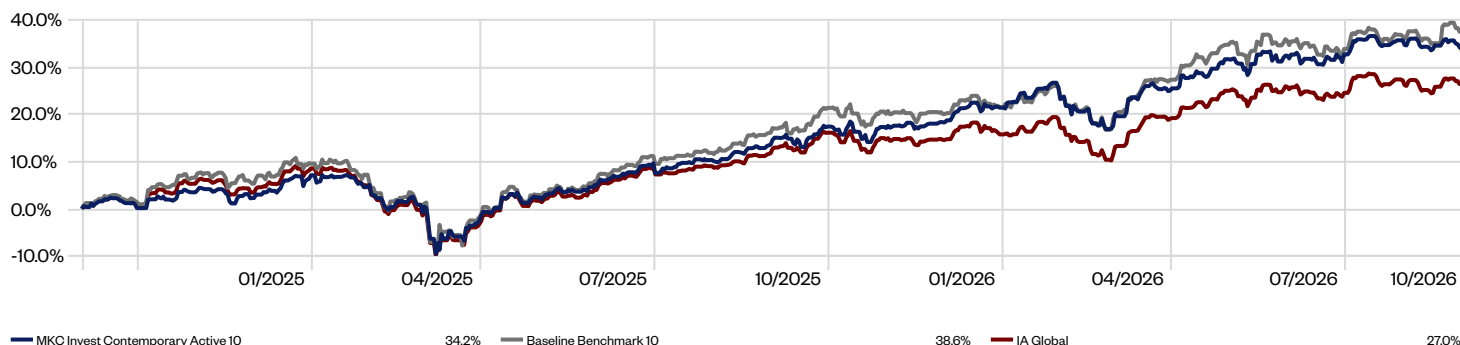
September was dominated by a significant rise in global government bond yields caused mainly by continued tensions in the Middle East impacting oil supplies. Inflation concerns saw the biggest rise in US Treasury '10yrs' since September 2022, and both the Federal Reserve and The European Central Banks 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: 03/10/2024 to 02/10/2026



Calendar Year Returns*

Data Point: Return Calculation Benchmark: Baseline Benchmark 10

	2021	2022	2023	2024	2025
MKC Invest Contemporary Active 10	—	—	—	14.17	15.69
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 Contemporary Active 10	13.40	1.75	12.17	17.05	—	—
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. 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 Contemporary Active 10

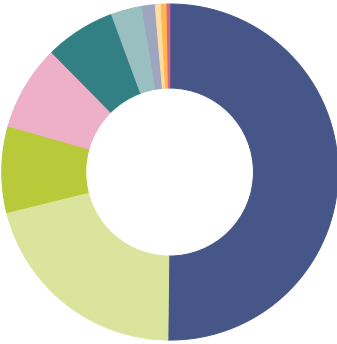
Portfolio Date: 10/01/2024



	%
Equity	100.0
Total	100.0

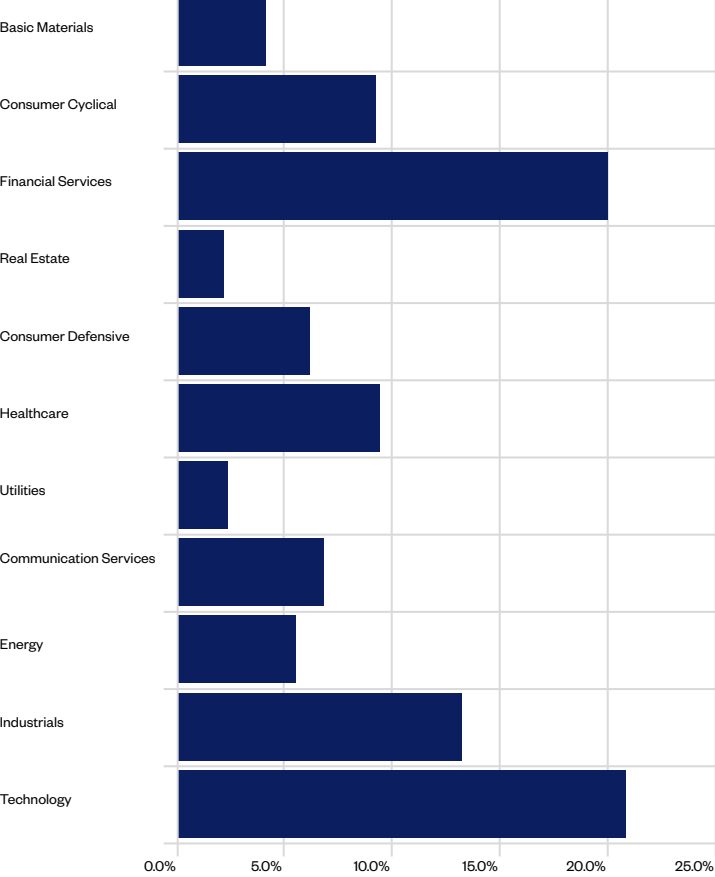
Equity Regional Exposure - MKC Invest Contemporary Active 10

Portfolio Date: 06/10/2026



	%
North America	50.2
Europe dev	20.9
United Kingdom	8.3
Japan	8.2
Asia dev	6.8
Asia emrg	3.0
Latin America	1.2
Africa/Middle East	0.6
Europe emrg	0.6
Australasia	0.3
Total	100.0

Equity Sector Exposure



Top 10 Underlying Securities:

	Portfolio Weighting %
NVIDIA Corp	1.75
Apple Inc	1.62
Microsoft Corp	1.37
Taiwan Semiconductor Manufacturing Co Ltd	1.34
Amazon.com Inc	0.96
Alphabet Inc Class A	0.66
Corpay Inc	0.64
Broadcom Inc	0.59
Samsung Electronics Co Ltd	0.55
Alphabet Inc Class C	0.53

Costs and Charges:

Underlying Fund Costs:	0.27%
DIM Charge:	0.25%
Total Cost:	0.52%

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Funds:

Funds	Portfolio Weighting %
iShares North American Eq Idx (UK) H Acc	14.00
JPM Global Rsrch Enh Eq Act ETF GBP HAcc	12.00
Orbis OEIC Global Equity Standard	11.00
L&G S&P 500 US Equal Wght Idx I GBP Acc	10.00
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Fidelity Index Europe ex UK P Acc	7.00
Artemis SmartGARP European Eq I Acc GBP	6.00
HSBC MSCI Emerging Mkts Eq Idx Acc S	6.00
UBS HOLT Value Tilted Dev 1000 Idx C Acc	6.00
Fidelity Index UK P Acc	5.00
iShares Japan Equity Index (UK) D Acc	5.00
M&G Emerging Markets Bond GBP I-H Acc	2.00

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