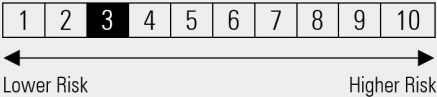


Risk Scale



Objective

The portfolio is part of a range of ten multi-asset portfolios. The portfolio aims to provide capital growth in line with its risk profile over a period of 5 years or more by investing in a diverse portfolio of active and passive funds. The Fund's risk profile is rated as 3 where 1 is a lower level of risk and 10 is a higher level of risk.

Description

A portfolio for this risk profile is most likely to contain mainly low and medium-risk investments. These may include money market investments, global bonds (both government and corporate), property and infrastructure. It will also be expected to contain some high-risk investments such as shares, but held mainly in developed markets, and also a small amount in other higher-risk investments such as shares in emerging markets. As a result, you should always check that you are comfortable with what's included. The GAM Dynamic MPS 3 portfolio invests across a range of asset classes to create a diversified portfolio and thus spread investment risk. There may be occasions when an asset class is not present in the portfolio due to current market thinking. Funds for each asset class are carefully selected utilising extensive quantitative and qualitative analysis and are reviewed on an ongoing basis. A typical risk 3 portfolio would consist of approximately 15 funds at any one time. Passive investment strategies are considered together with actively managed funds.

Key Information

Inception Date	16/03/2017
Recommended Minimum Investment Period	5-Years
Number of Funds	17
Strategy	Active
Ongoing Charge Fee (OCF)	0.38
Discretionary Management Charge	0.24%
Comparator	IA Mixed Investment 0-35% Shares

Comparator Description

Investment Association (IA) pool together similar funds based on their holdings and create 'sectors' - these sectors essentially act as peer groups for funds. Using the IA Mixed-Investment sector allows us to make comparisons between Gemini Asset Management's portfolios against a peer group with similar equity exposures.

The portfolios equity content may differ from its comparator.

Asset Allocation

Portfolio Date: 31/08/2026



	%
Fixed Income	48.8
Equity	31.6
Money Market	19.6
Total	100.0

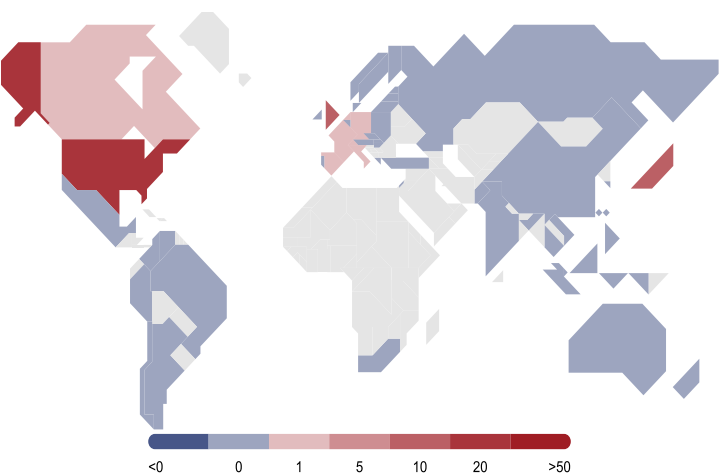
Top 10 Holdings

Portfolio Date: 31/08/2026

	Portfolio Weighting %
Royal London Short Term Money Mkt Y Acc	19.61
Schroder Strategic Bond Q Acc	17.59
PIMCO GIS Glb Bd Instl GBPH Acc	14.44
iShares North American Eq Idx (UK) D Acc	10.87
RLBF II Royal London Shrt Dur Crdt M Inc	10.86
Jupiter Strategic Bond X Acc	5.87
GS Global CORE Eq R Inc GBP Close	4.15
Artemis SmartGARP Glb Eq I Acc GBP	2.22
Fidelity Index Japan P Acc	2.12
GS Japan Equity R Inc GBP Snap	2.10

Equity Country/Region Exposure - GAM Dynamic MPS 3

Portfolio Date: 31/08/2026



	%
United States	48.9
Japan	16.3
United Kingdom	12.8
Switzerland	2.9
Canada	2.8
France	2.0
Germany	2.0
Spain	2.0
Netherlands	1.7
Italy	1.0

The above shows the weighting held in different regions and countries around the world. The proportions in the above table show the percentage each region or country holds within the equity bucket of the portfolio, rather than the total asset weight to the region or country.

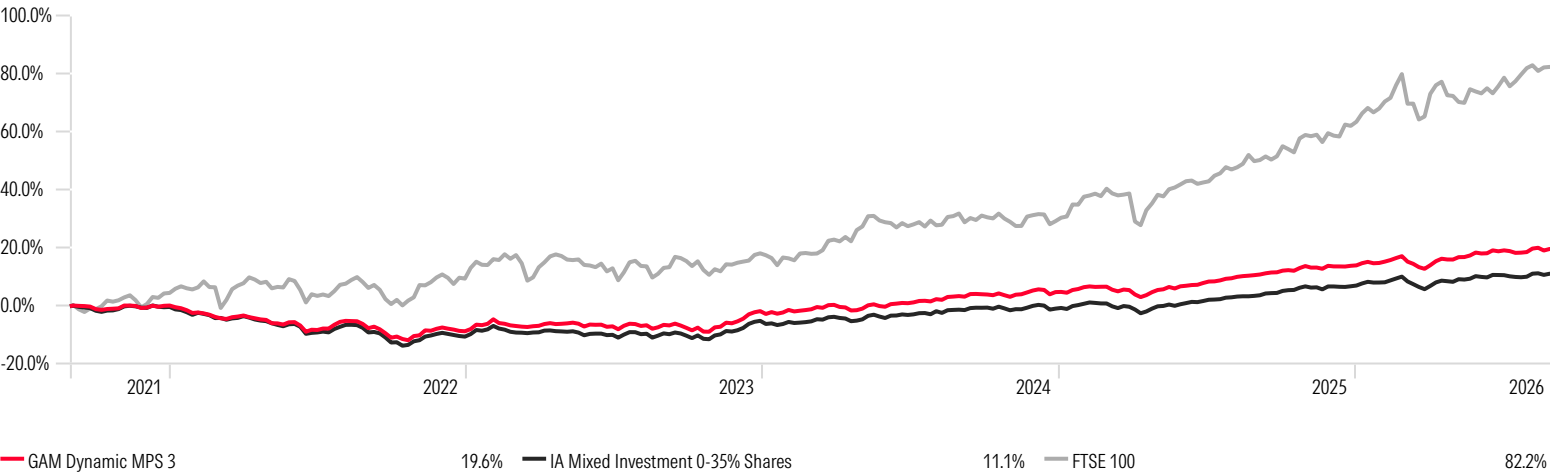
Please note performance shown is based purely on investment performance. They do not take into account any applicable platform or advice charges, which will reduce the figures accordingly. The above is representative of a portfolio held on the Quilter platform only - other providers' portfolios may vary.

Source: Morningstar Direct

Source: Morningstar Direct

5-Year Investment Growth

Time Period: 01/09/2021 to 31/08/2026



Discrete Performance (%)

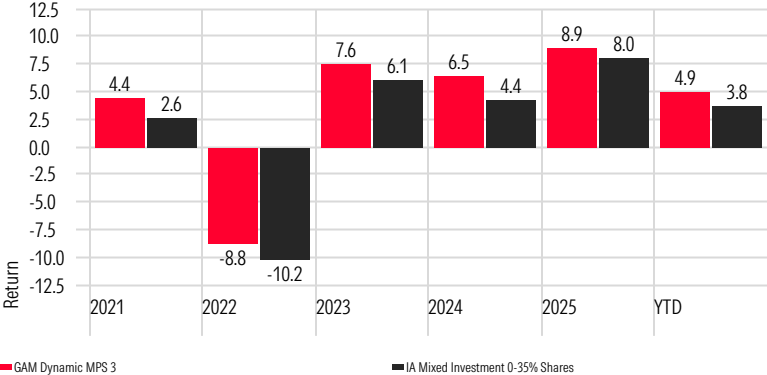
01/09/2021 - 31/08/2022	01/09/2022 - 31/08/2023	01/09/2023 - 31/08/2024	01/09/2024 - 31/08/2025	01/09/2025 - 31/08/2026
-6.90	0.51	10.59	6.95	8.09

Cumulative Performance (%)

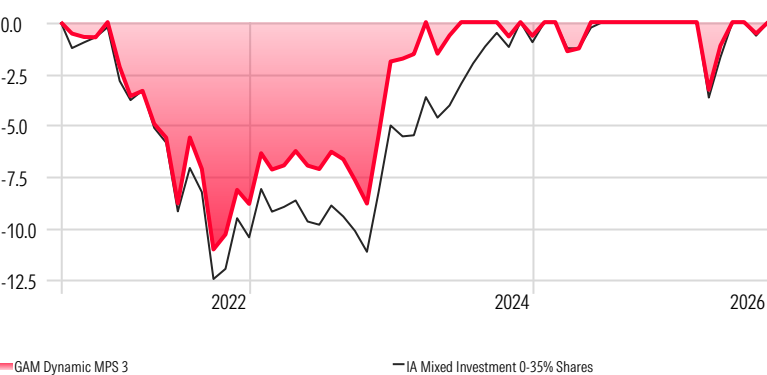
3 Months	6 Months	1 Year	3 Years	5 Years
1.01	2.08	8.09	27.85	19.63

Source: Morningstar Direct - total return, bid-to-bid. Past performance is not a guide to future performance. The GAM Dynamic MPS 3 is a multi asset portfolio and therefore the comparison with the IA sector and indices shown in the chart are offered as a guide only.

Portfolio Journey



5-Year Drawdown

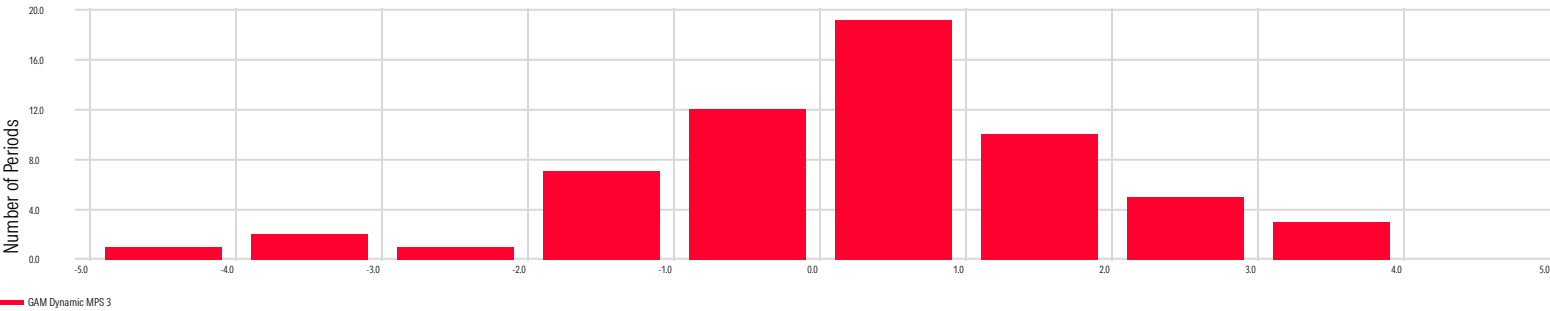


This chart shows the calendar year returns of the GAM Dynamic MPS 3 portfolio, only including the fund charges. Return is shown as a percentage.

Maximum drawdown refers to the largest percentage decline in the value of an investment portfolio from its peak value to its lowest point, over a specific time period - here the period is 5 years.

Return Distribution

Time Period: 01/09/2021 to 31/08/2026



The return distribution above shows how many times a given return has been generated by the portfolio in the last 5 years. It counts the number of months that the portfolio produced a specific return. The return is shown on the horizontal axis, and the count for the number of periods (in months) is shown on the vertical axis.

Please note: past performance is not a guide to future performance. The value of investments can fall as well as rise and you may not get back the amount originally invested. Figures correct as of 31/03/2022

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