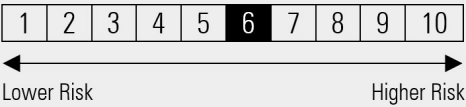


As of 31/08/2026

Passive MPS 75

Risk Scale



Objective

The portfolio is part of a range of 5 multi-asset portfolios, and aims to provide capital growth in line with its risk profile over a period of 5 or more years by investing in a diverse range of passive funds.

Description

The Portfolios offers a passive, multi-asset and multi-manager investment approach with a core strategy of producing similar equity exposure to a highly diversified portfolio of global developed and emerging market equities and similar fixed interest exposure to the global investment grade (high quality government and corporate) bond markets. This portfolio will hold around 75% equity and 25% bonds, and will be rebalanced quarterly to maintain that exposure. As a result, you should always check that you are comfortable with what's included. Funds for each asset class are carefully selected utilising extensive quantitative and qualitative analysis and are reviewed on an ongoing basis. This portfolio will typically consist of approximately 8-9 funds at any one time. Passive investment strategies are only considered in the fund selection process. Each passive portfolio includes broad-based funds that are market-cap-weighted specifically to regions that make up the global market.

The equity and bond exposures within the portfolio aim to replicate the total investible markets of the equity and bond universes. In practice this means that the equity exposures within the portfolio are held in line with the weighted market capitalisation of the total investible equity universe, and the fixed interest exposures are held in line with the weighted market capitalisation of the total investible bond universe. For example: US equity exposures are held in proportion to the weight that US equities hold within the total investible equity universe.

Key Facts

|                                       |                                   |
|---------------------------------------|-----------------------------------|
| Inception Date                        | 01/05/2023                        |
| Recommended Minimum Investment Period | 5-Years                           |
| Number of Funds                       | 8                                 |
| Strategy                              | Passive                           |
| Ongoing Charge Fee (OCF)              | 0.09%                             |
| Discretionary Management Charge       | 0.18%                             |
| Comparator                            | IA Mixed Investment 40-85% Shares |
|                                       | Custom Morningstar Comparator 75  |

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. The Custom Morningstar Comparator 75 is a custom benchmark which is made up of a 75% weighting held in the Morningstar Total Market Equity index, and a 25% weighting held in the Morningstar Global Core Bond index. Using these comparators allows us to make comparisons between Gemini Asset Management's portfolios against a peer group and an indexed portfolio with similar equity exposures. The portfolios equity content may differ from its comparators.

Asset Allocation

Portfolio Date: 31/08/2026



|                |              |
|----------------|--------------|
|                | %            |
| ● Equity       | 75.2         |
| ● Fixed Income | 24.8         |
| <b>Total</b>   | <b>100.0</b> |

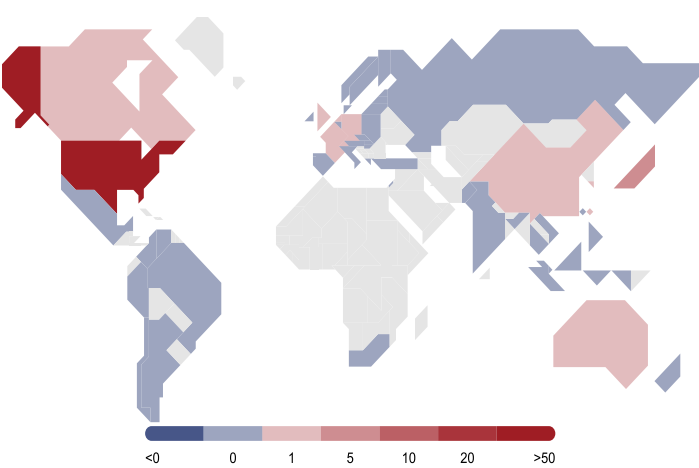
Top 10 Holdings

Portfolio Date: 31/08/2026

|                                          |                       |
|------------------------------------------|-----------------------|
|                                          | Portfolio Weighting % |
| iShares North American Eq Idx (UK) D Acc | 46.13                 |
| L&G Global Aggregate Bd Idx B GBP H Acc  | 24.80                 |
| HSBC European Index Accumulation C       | 7.55                  |
| iShares Pacific ex Jpn Eq Idx (UK) D Acc | 5.80                  |
| Vanguard Glb Small-Cp Idx £ Acc          | 5.03                  |
| iShares Emerging Mkts Eq Idx (UK) D Acc  | 4.59                  |
| iShares Japan Equity Index (UK) D Acc    | 3.92                  |
| Vanguard FTSE UK All Shr Idx Unit Tr£Acc | 2.19                  |

Equity Country/Region Exposure - GAM Passive MPS 75

Portfolio Date: 31/08/2026



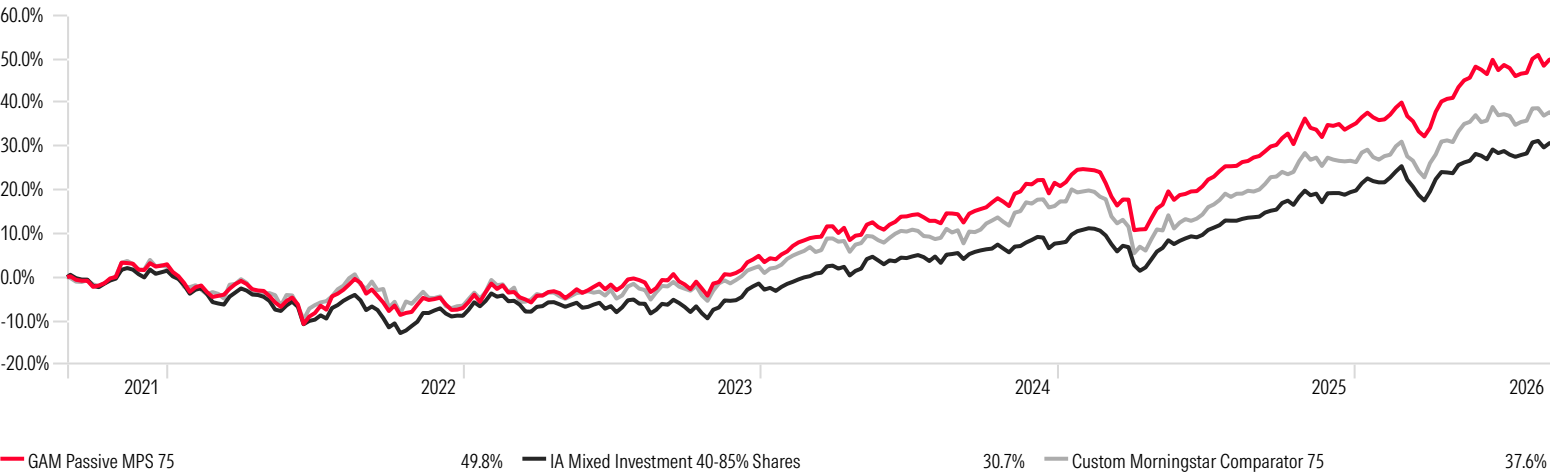
|                  |      |
|------------------|------|
|                  | %    |
| ● United States  | 62.9 |
| ● Japan          | 6.1  |
| ● Taiwan         | 4.7  |
| ● Canada         | 3.1  |
| ● United Kingdom | 3.0  |
| ● Switzerland    | 2.2  |
| ● South Korea    | 2.2  |
| ● France         | 1.8  |
| ● Germany        | 1.8  |
| ● China          | 1.8  |

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.

The inception date for this portfolio is 01/05/2023. We have provided additional simulated returns to help investors understand the risk and reward characteristics of each portfolio over a longer period. 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.

Investment Growth - since inception of Custom Morningstar Comparator 75

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



Discrete Performance (%)

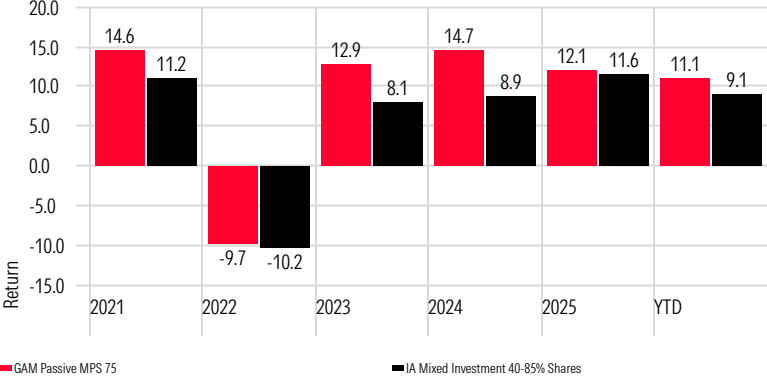
| 01/09/2021 - 31/08/2022 | 01/09/2022 - 31/08/2023 | 01/09/2023 - 31/08/2024 | 01/09/2024 - 31/08/2025 | 01/09/2025 - 31/08/2026 |
|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| -3.19                   | 2.62                    | 15.17                   | 11.35                   | 17.60                   |

Cumulative Performance (%)

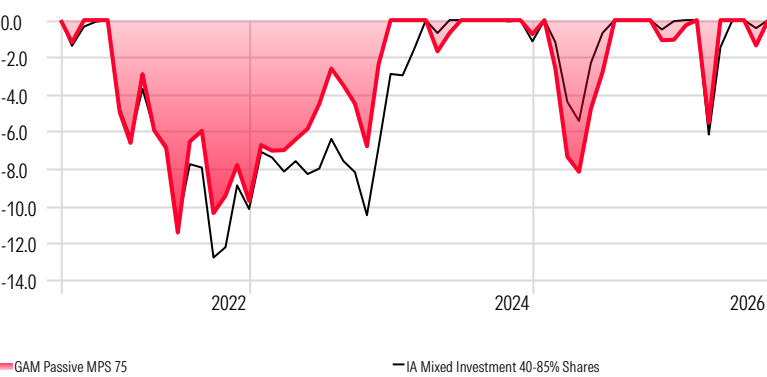
| 3 Months | 6 Months | 1 Year | 3 Years | 5 Years |
|----------|----------|--------|---------|---------|
| 1.09     | 7.02     | 17.60  | 50.81   | 49.82   |

Source: Morningstar Direct - total return, bid-to-bid. Past performance is not a guide to future performance. The GAM Passive MPS 75 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

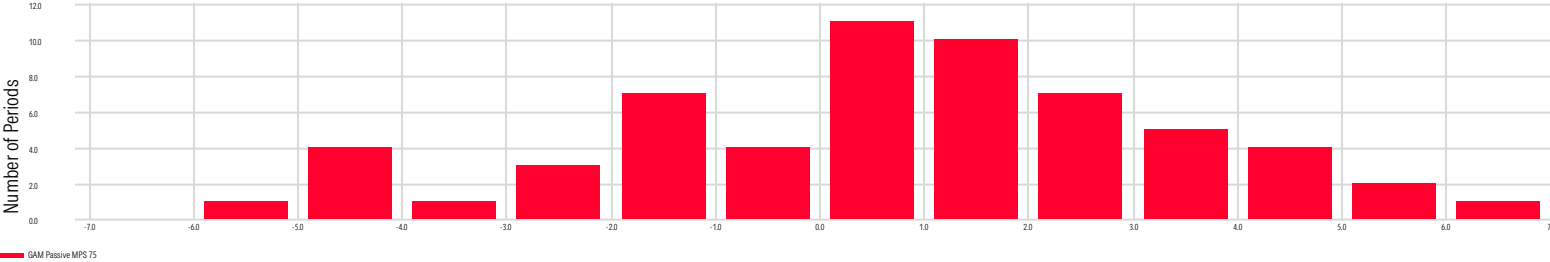


This chart shows the calendar year returns of the GAM Passive MPS 75 portfolio, only including the fund charges. Return is shown as a percentage.

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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