As of 30/09/2026

GAM Dynamic MPS 3

Gemini ASSET MANAGEMENT

Risk Scale

1	2	**3**	4	5	6	7	8	9	10

Lower Risk ← → Higher Risk

Objective

The portfolio is part of a range of five 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 and is a higher level of risk.

Description

A portfolio for this risk profile may contain low-risk, medium-risk, and high-risk investments. These may include money market investments, global bonds (government, corporate and high yield), property, infrastructure, and equity (mainly developed regions, with some held in higher-risk 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 20 funds at any one time with passive funds considered alongside active funds.

Key Information

Name	GAM Dynamic MPS 3
Recommended Minimum Investment Period	5 Years
Number of Funds	17
Strategy	Dynamic
Inception Date	16/03/2017
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: 30/09/2026



	%
Fixed Income	48.2
Equity	32.0
Capital Preservation	19.8
Total	**100.0**

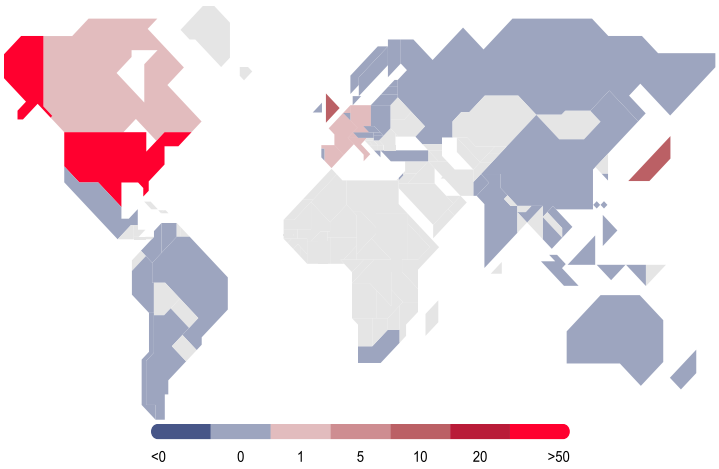
Top 10 Holdings

Portfolio Date: 30/09/2026

	Portfolio Weighting %
Royal London Short Term Money Mkt Y Acc	19.84
Schroder Strategic Bond Q Acc	17.32
PIMCO GIS Glb Bd Instl GBPH Acc	14.21
iShares North American Eq Idx (UK) D Acc	11.11
RLBF II Royal London Shrt Dur Crdt M Inc	10.85
Jupiter Strategic Bond X Acc	5.80
GS Global CORE Eq R Inc GBP Close	4.19
Artemis SmartGARP Glb Eq I Acc GBP	2.27
Fidelity Index Japan P Acc	2.24
GS Japan Equity R Inc GBP Snap	2.19

Equity Country/Region Exposure - GAM Dynamic MPS 3

Portfolio Date: 30/09/2026



	%
United States	52.8
Japan	15.8
United Kingdom	11.4
Canada	3.0
Germany	2.2
Switzerland	2.1
France	2.0
Spain	1.8
Netherlands	1.2
Italy	1.1

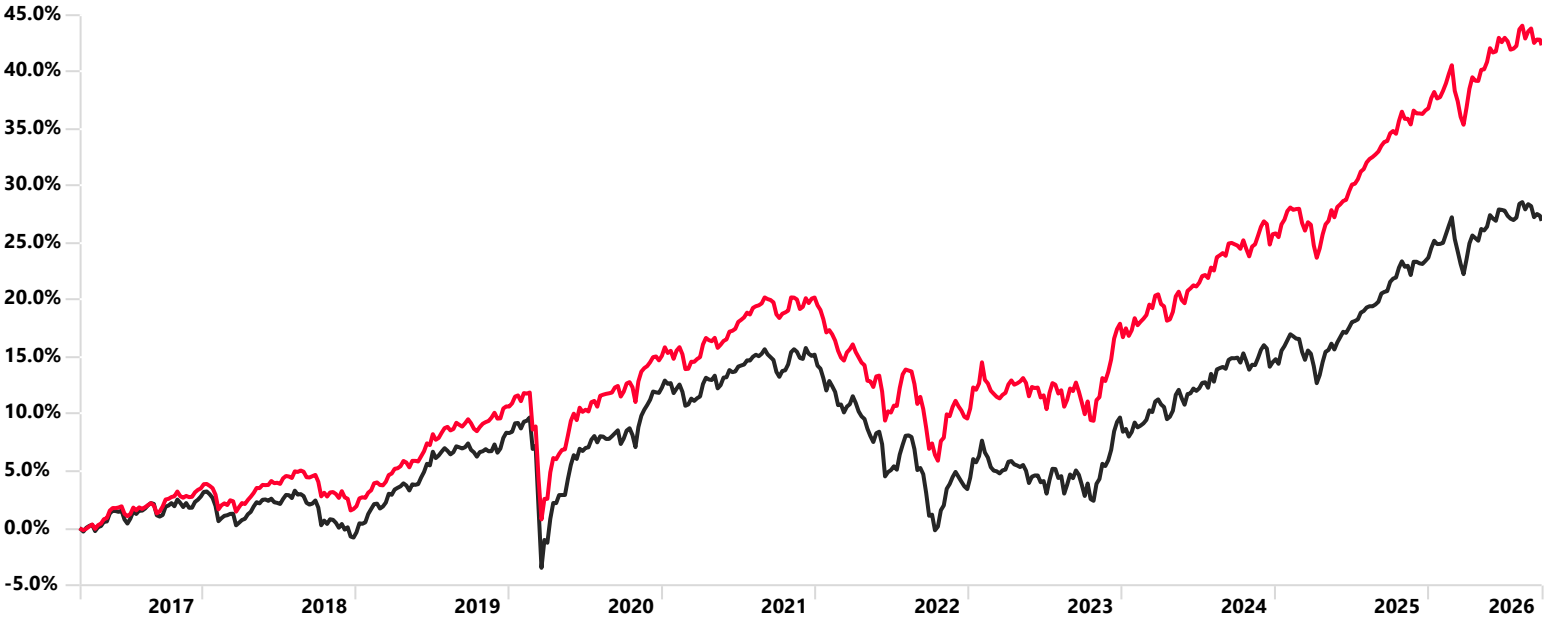
The above shows the weighting held in different regions and countries around the world. The proportions in the above table show the percentage each region or country holds within the equity bucket of the portfolio, rather than the total asset weight to the region or country.

Please note: The above is representative of a portfolio held on the Quilter platform only - other providers' portfolios may vary.

Source: Morningstar Direct

Past Performance

Time Period: 16/03/2017 to 30/09/2026



GAM Dynamic MPS 3 42.3%

IA Mixed Investment 0-35% Shares 26.9%

Discrete Performance (%)

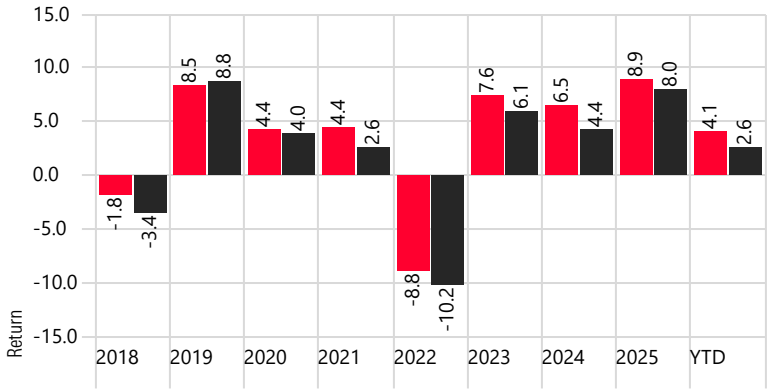
01/10/2021 - 30/09/2022	01/10/2022 - 30/09/2023	01/10/2023 - 30/09/2024	01/10/2024 - 30/09/2025	01/10/2025 - 30/09/2026
-10.32	3.79	12.45	7.46	6.07

Cumulative Performance (%)

3 Months	6 Months	1 Year	3 Years	5 Years
-0.51	4.68	6.07	28.18	19.31

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 shown in the chart are offered as a guide only.

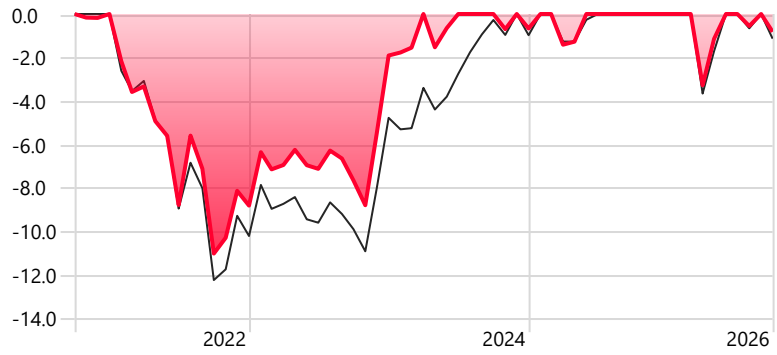
Portfolio Journey



GAM Dynamic MPS 3 IA Mixed Investment 0-35% Shares

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.

5-Year Drawdown



GAM Dynamic MPS 3 IA Mixed Investment 0-35% Shares

Maximum drawdown shows the largest percentage decline in the value of an investment from its peak value to its lowest point, over a specific time period.

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. Performance figures displayed do not take into account any applicable platform or advice and discretionary management 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.

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Source: Morningstar Direct