As of 30/09/2026

GAM Passive MPS 90

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 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 90% equity and 10% 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 & bond exposures in 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 Information

Name	GAM Passive MPS 90
Recommended Minimum Investment Period	5-Years
Number of Funds	8
Strategy	Passive
Inception Date	01/05/2023
Ongoing Charge Fee (OCF)	0.09%
Discretionary Management Charge	0.18%
Comparator	IA Mixed Investment 40-85% Shares

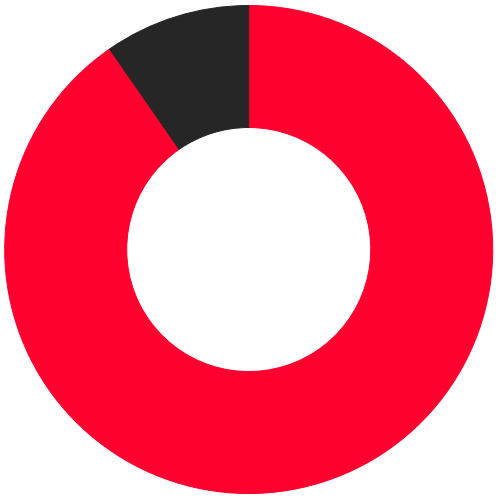
Comparator Description

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



	%
Equity	90.3
Fixed Income	9.7
Total	**100.0**

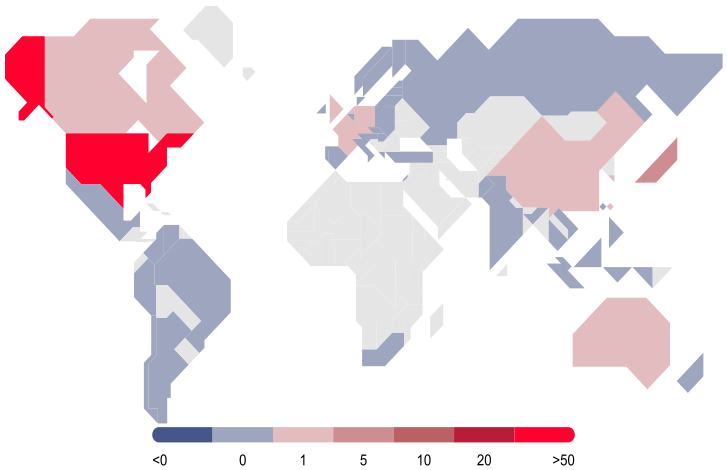
Top 10 Holdings

Portfolio Date: 30/09/2026

	Portfolio Weighting %
iShares North American Eq Idx (UK) D Acc	55.78
L&G Global Aggregate Bd Idx B GBP H Acc	9.66
HSBC European Index Accumulation C	8.70
iShares Pacific ex Jpn Eq Idx (UK) D Acc	7.14
Vanguard Glb Small-Cp Idx £ Acc	5.86
iShares Emerging Mkts Eq Idx (UK) D Acc	5.45
iShares Japan Equity Index (UK) D Acc	4.85
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	2.56

Equity Country/Region Exposure - GAM Passive MPS 90

Portfolio Date: 30/09/2026



	%
United States	62.9
Japan	6.2
Taiwan	4.9
Canada	3.1
United Kingdom	2.9
South Korea	2.3
Switzerland	2.1
Germany	1.8
France	1.7
China	1.7

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

Simulated Past Performance

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



GAM Passive MPS 90 157.7%

IA Mixed Investment 40-85% Shares 72.7%

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
-5.03	7.82	18.77	15.37	18.00

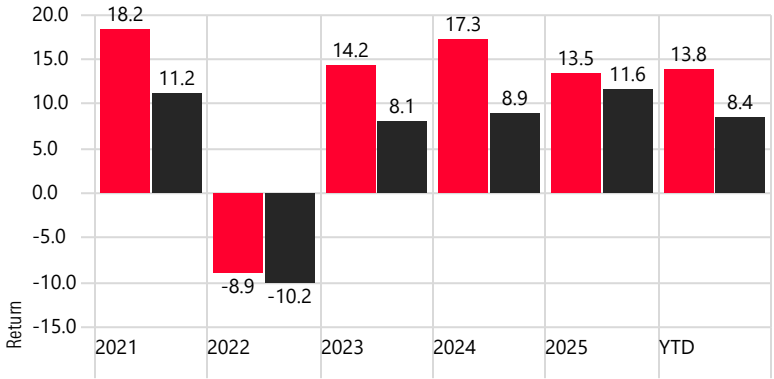
Cumulative Performance (%)

3 Months	6 Months	1 Year	3 Years	5 Years
1.38	16.44	18.00	61.69	65.57

Source: Morningstar Direct - total return, bid-to-bid. Past performance is not a guide to future performance.
The GAM Passive MPS 90 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.

The simulated past performance displayed in the charts above shows the performance of GAM Passive MPS 90 going back further than the portfolio inception date. All trade dates and asset allocation changes used in the modelling to simulate the past performance of GAM Passive MPS 90 above have been conducted in line with the mandate. The above ensures that the simulated performance of GAM Passive MPS 90 is as accurate as possible to the performance which could have been generated by GAM Passive MPS 90 over the time period shown prior its inception on 1st May 2023.

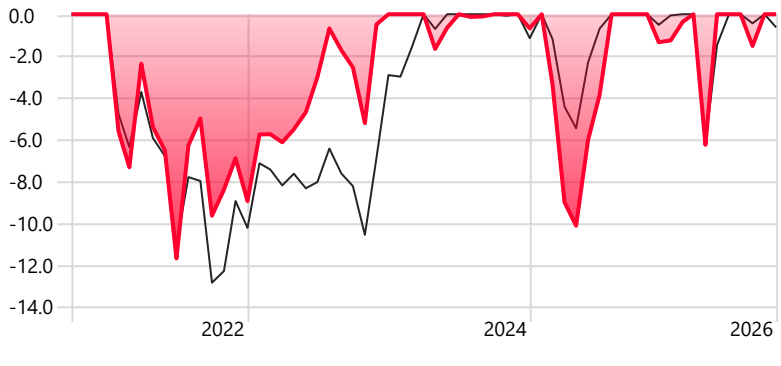
Portfolio Journey



GAM Passive MPS 90 IA Mixed Investment 40-85% Shares

This chart shows the calendar year returns of the GAM Passive MPS 90 portfolio, only including the fund charges. Return is shown as a percentage.

5-Year Drawdown



GAM Passive MPS 90 IA Mixed Investment 40-85% 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: Simulated 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. Simulated 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