

PORTFOLIO INFORMATION

Information as at	31 Jul 2026
OCF ¹	0.50%
Portfolio Yield ²	3.73%
Our AMC (+VAT) ³	0.35%
Admin Charge	0.30%
Model Volatility (3 years)	6.34
Benchmark Volatility (3 years)	6.12
Launch Date	30 Nov 2011

TOP 10 HOLDINGS

ISHARES III PLC CORE GBL HDG DIS	15.0%
ISHARES II PLC USD TIPS UCITS ETF GBP DIS HEDGED	8.5%
STATE STREET GBL ADVISORS LUX SICAV SS GBL TREAS BD IDX FD I GBP H D	6.5%
INVESCO FIXED INTEREST INV SERIES INVESCO TACTICAL BOND (UK) M GBP DIS	6.0%
LEGAL & GENERAL(UNIT TRUST MGRS)LTD L&G STRATEGIC BOND C GBP DIS	6.0%
ARTEMIS FUND MRGS INC FUND I DIS	5.0%
AEGON ASST MGMT GLOBAL EQTY INC C INC NAV	4.4%
INVSCO GLB INV SRS EQTY INC UK DIS	4.4%
M&G GLB DIV STRLG DIS	4.4%
TM REDWHEEL FUNDS ICVC GLB EQTY INC DIS	4.4%

Data is correct as at 31 Jul 2026, but is subject to change

CONTACT

Rowan Dartington
Administration Centre
PO Box 13197
Chelmsford
CM99 2GG
Tel: 0117 933 0000

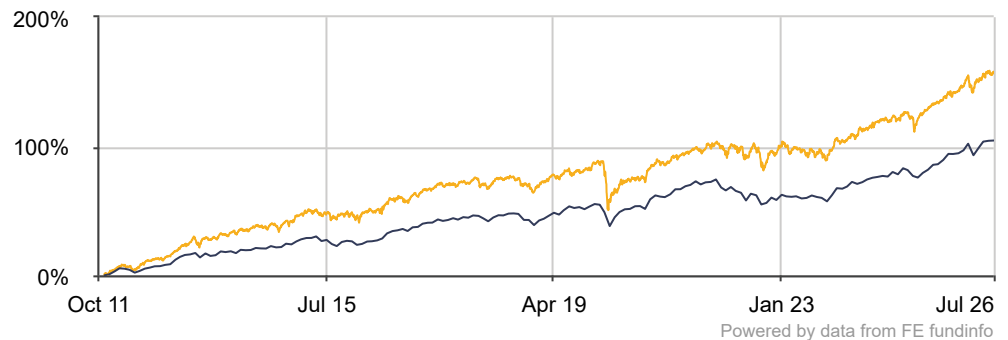
Email: enquiries@rowan-dartington.co.uk

INVESTMENT OBJECTIVE:

July 2026

The aim of your portfolio is to deliver long-term returns exceeding those of the ARC Balanced Asset benchmark, while remaining within your risk profile. The portfolio aims to achieve this return primarily through income, but may also generate returns through capital appreciation. Equity exposure will range from 35% to 55%. Your portfolio will be invested in a number of different asset classes, such as Equities, Fixed Interest, Alternatives and Cash, and will include a range of funds. Rowan Dartington will manage your assets in line with your objective and risk profile throughout the lifetime of the portfolio, unless prevented from doing so by investment constraints agreed with you. Investors should be willing and able to put their capital at risk and be able to tolerate a loss to their investment or initial amount invested.

CUMULATIVE PAST PERFORMANCE (%)



— Intermediaries Income

— ARC Sterling Balanced Asset PCI

Oct 11 - Jul 26 Data from FE fundinfo 2026

Past performance is not indicative of future performance. Please refer to page 3 for all Benchmark explanations. The value of shares and the income from them can fall as well as rise and investors may get back less than the amount invested.

CUMULATIVE (%)

	1m	3m	6m	1yr	3yrs	5yrs
Intermediaries Income	-0.05	3.29	4.65	10.64	30.49	31.82
ARC Sterling Balanced Asset PCI	0.10	2.97	3.84	10.13	26.29	20.22

12 MONTH DISCRETE PERFORMANCE PERIODS (%)

	Jul 25 - Jul 26	Jul 24 - Jul 25	Jul 23 - Jul 24	Jul 22 - Jul 23	Jul 21 - Jul 22
Intermediaries Income	10.64	7.23	10.00	-0.11	1.13
ARC Sterling Balanced Asset PCI	10.13	5.70	8.49	-0.83	-4.01

The benchmark selected is the one most suitable for this model's asset allocation.

All figures are percentage growth on a bid to bid basis for accumulation units, income reinvested and in fund currency. Portfolios are not rebalanced automatically with regard to a central model and will have different securities and fund allocations such as their bespoke nature, often also influenced by capital gains tax. Therefore, individual investment experience will vary to that shown. For the performance of your own portfolio, you should refer to your personalised quarterly valuation or request a detailed portfolio performance review.



KEY POINTS

Strategic asset allocation investment process

High income

Defensive portfolio

Multiple asset classes

High quality securities

Active management

Portfolios are not rebalanced automatically with regard to a central model and will have different securities and fund allocations such as their bespoke nature, often also influenced by capital gains tax. Therefore, individual investment experience will vary to that shown. Past performance of the individual funds are displayed through the fund factsheets, which are available on request.

PLATFORMS

7IM

Aegon

Ardan

Ascentric

Aviva - 0.35% AMC applicable

Fusion

Nucleus

Elevate

Novia

Standard Life

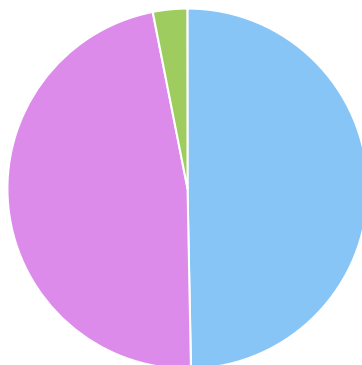
Transact



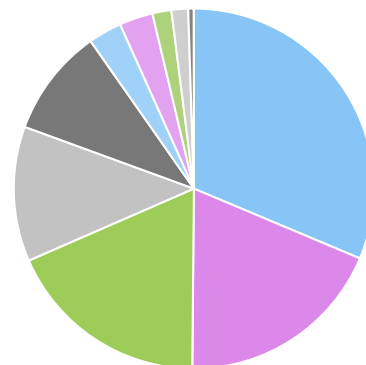
INVESTMENT OUTLOOK

July delivered mixed market performance as investors navigated changing geopolitical and economic conditions. Oil prices were volatile amid fluctuating US-Iran tensions, helping commodities post solid gains. Bond markets were mixed as government bond yields edged higher amid inflation concerns, fiscal deficits and tariff-related pricing pressures. Central banks, including the Federal Reserve and Bank of England, maintained a cautious approach to interest rates. The M&G Emerging Market Debt Fund outperformed on a relative basis as this part of the fixed income universe continued to draw investor flows as a diversifier away from some of the more traditional Fixed income assets that portfolios have typically held historically. Portfolios remain broadly neutral equity risk. We view the economy as in the late cycle phase – in which equities typically do well, albeit with increased volatility – with our base case scenario being a soft landing.

ASSET, GEOGRAPHIC & RISK ALLOCATION



Fixed Interest	49.7%
Equities	47.2%
Money Market	3.1%
Alternative Investment Strategies	-0.1%



North America	31.3%
UK	18.8%
Other	18.3%
Europe ex UK	12.1%
Asia Pacific	9.7%
Money Market	3.0%
Japan	3.0%
Central & S America	1.7%
Europe	1.5%
Middle East/ Africa	0.5%

Risk Group 1
20%Risk Group 2
30%Risk Group 3
40%Risk Group 4
10%Risk Group 5
0%

Please note:

Please find the definitions for each 'Risk Group' in our Investment Risk Classification Matrix. The risk gauge is a graphical representation of the portfolio's risk weighting for illustrative purposes only.

¹ The Ongoing Charges Figure (OCF), Transaction and Incidental costs are those relating to investments made and held on the Rowan Dartington platform. If you are investing via an alternative third-party platform, the OCF and other costs may be different and will depend on the types of units (retail or institutional, for example) that can be accessed via that third party platform. Rowan Dartington cannot be held responsible for any changes in the published OCF or other costs when using a third party platform.

² Portfolio yield gives an indication of the current level of income which is expected to be distributed over the coming 12 months. This is based on the current holdings within the portfolio, and after the deduction of the investment funds' annual management charges – it is gross of basic rate tax. It excludes the annual Rowan Dartington management charge.

³ Our Annual Management Charge (AMC) is the maximum management charge that will be applied to this portfolio. If you are unsure as to the charge applicable in your own circumstances, please contact your portfolio manager.

Source: Performance and sector analysis data compiled by FE fundinfo.



GENERAL RISKS

The past performance is not a reliable guide to future performance. The value of shares and the income from them can fall as well as rise and investors may get back less than they originally invested. The tax treatment of investments depends on each individual's circumstances and is subject to changes in tax legislation. The sterling value of overseas investments, and the income from them, is subject to currency fluctuations. All estimates and prospective figures quoted in this publication are forecast and are not guaranteed.

SPECIFIC RISKS

Equity: This portfolio invests in equities. The value of equities can rise and fall quite sharply at times. Returns are not guaranteed and, whilst equities have tended to outperform over the long term, there have been periods when equities have fallen significantly in value over the short term.

Bond: This portfolio holds bonds issued by companies and governments. There is a chance that some of the companies or governments that issued these bonds will fail to make interest or capital payments, or other investors may believe the security of the government or company has declined, both of which would reduce the value of your investments. The values of bonds are also sensitive to changes in interest rates; for example, an increase in interest rates will usually cause a fall in the value of an investment in bonds.

Emerging Markets: This portfolio holds investments in less developed economies and invests in less mature stock markets, so its value may fluctuate more than a portfolio which invests in developed countries.

Property: This portfolio invests in property (i.e. land and buildings). Property can be difficult to sell in a short period, so you may not be able to sell or switch out of the investment when you want to due to the delay in acting upon the instruction. The value of property can fall as well as rise, particularly if there are more people trying to sell rather than buy, and is generally a matter of a valuers opinion until the property is sold.

IMPORTANT INFORMATION

This publication is provided solely to assist investors to make their own investment decisions, and is for illustrative purposes only. The Model Portfolio may not be suitable for all recipients and does not constitute a personal recommendation to invest, or a solicitation to purchase any investment or product. The opinions expressed within this are those of Rowan Dartington and are subject to change without notice. You should seek advice from your adviser before making any investments.

Rowan Dartington, its associate companies and/or their clients, directors and employees may own or have a position in the securities mentioned herein and may add to or dispose of any such securities. The information contained within this document is believed to be correct, but it cannot be guaranteed. This factsheet may not be reproduced or distributed in any format or by any means without the prior written consent of Rowan Dartington.

Rowan Dartington is a trading name of St. James's Place Investment Management Limited which is part of St. James's Place PLC. St. James's Place Investment Management Limited is a member firm of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 02752304 at St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom.