

Date: 31/03/2024

Portfolio

The Verso IM 60% Equity portfolio aims to generate above inflation returns over the long term (5+years), through a combination of capital growth and income. The portfolios are constructed using low-cost funds were possible to help keep overall investment charges to a minimum.

The portfolio will normally invest 60% in growth producing assets (equities & property), however, this can be increased and decreased by 5% if seen to be favourable to do so. The remaining assets will be invested in defensive assets (bonds & money markets).

The portfolio is managed on a discretionary basis by Verso Investment Management LLP. This means that Verso investment managers will be able to modify the underlying investments and weightings within the portfolio so that it continues to meet its objectives.

Verso IM Portfolio Risk Indicator

There are seven portfolios within the Verso IM Equity Portfolio range each designed to provide a different level of Risk and Return:

| | | | | | | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|
| 1 20% Equity | 2 35% Equity | 3 50% Equity | 4 60% Equity | 5 75% Equity | 6 90% Equity | 7 100% Equity |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|

The Verso IM 60% Equity portfolio model represents level 4 within the portfolio range.

The different levels have been created to align with the standard risk profile categories provided by the Finametrica © Risk Profiling System and your adviser can help you find the right portfolio for you and your objectives.

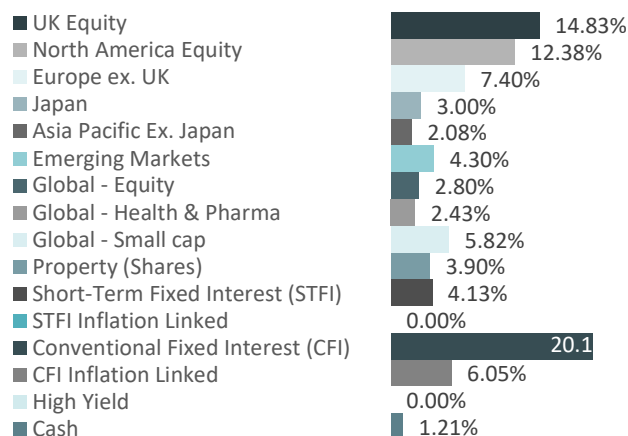
Top 10 Holdings

| | |
|---|--------|
| Vanguard FTSE UK All Share Index Unit | 14.83% |
| Vanguard US Equity Index Fund IP | 12.38% |
| Royal London UK Govt Bond Z Inc | 9.00% |
| Vanguard UK Investment Grade Bond Index | 8.14% |
| iShares Continental Europe Equity Index | 0.00% |
| Vanguard Global Small-Cap Index GBP (Inc) | 5.82% |
| Vanguard Emerging Markets Stock Index GBP | 4.30% |
| Royal London Short Duration Global High | 4.21% |
| Royal London Short Term Fixed Income Fund | 4.13% |
| iShares Global Property Securities Equity | 3.90% |

Portfolio Characteristics

| | |
|--|--------------|
| Portfolio Launch Date | 1/01/2023 |
| Underlying Fund Charge | 0.15% |
| Portfolio Management Charge | 0.17% |
| Total Charge | 0.32% |
| Underlying Funds Within the Portfolio | 18 |
| Income Yield (Based on Recent Performance) | 2.76% |

Asset Mix



Historic Performance

Cumulative return since inception (1/01/23-31/03/24)



Discrete return over specified periods:

| | 1m | 6m | 1yr |
|----------------------------|------|-------|-------|
| Verso IM 60% Equity | 2.7% | 9.5% | 10.0% |
| IA MI 40-85% Shares | 2.8% | 10.2% | 10.2% |

Capital at risk: All financial investments involve an element of risk. Therefore, the value of your investment and the income from it will vary and your initial investment amount cannot be guaranteed.

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