

Quorum Capital Ethical Income Portfolio (RGEIUK)

Strategy Description

For clients who wish to achieve investment returns in excess of cash and government bonds, can tolerate moderate equity-like investment risk, can accept there is a risk of capital loss as capital markets fluctuate and also want to receive regular income from funds that qualify as ethical and sustainable. The Quorum Capital Ethical Income Portfolio seeks to prioritise Capital Growth and Income over Preservation of Principal, but will still look to give sufficient weighting in the portfolio towards Preservation of Principal. The Strategy endeavours to adhere to a maximum volatility threshold of 10%, on a monthly and annual basis. The volatility of the portfolio will of course fluctuate according to market conditions, if it breaches 10% the investment manager would look to bring it back down under the threshold as soon as possible. The asset class from which qualifying funds will be selected is Equities and Fixed Income, and these funds will be selected from the ethical universe of each asset class.

Our Risk Rating



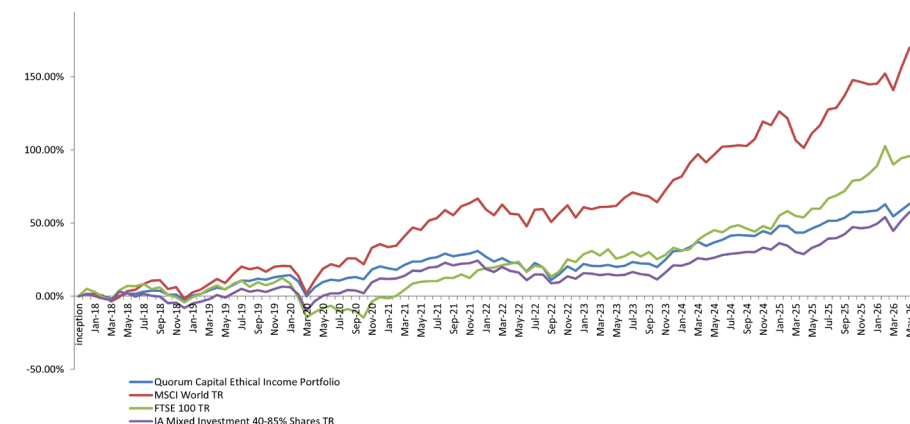
Cumulative Portfolio Performance to Last Month End

	1 Year	2 Year	3 Year	4 Year	5 Year
RGEIUK	11.50%	19.41%	35.91%	32.95%	32.00%
IA Mixed Investment 40-85% Shares TR	18.36%	24.64%	37.85%	35.49%	34.32%

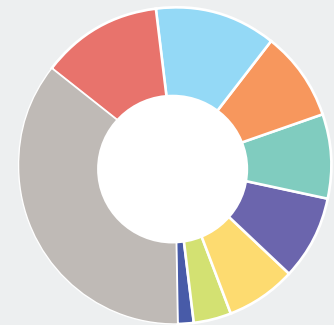
Volatility To Last Month End

	12 Month vol	36 Month vol	60 Month vol
RGEIUK	7.57%	6.85%	8.04%
IA Mixed Investment 40-85% Shares TR	9.96%	8.04%	8.37%

Cumulative Strategy Performance since Inception



Asset Allocation



Asset Class	%
UK Corporate Bonds - Short Dated	35.9
Diversified Bonds	12.6
UK Equity Income	12.6
Equity Global Income	9.0
Japan Large/Mid Cap Equity	8.7
Equity US Income	8.7
Global Equity	7.1
UK Large-Cap Equity	4.0
Cash (GBP)	1.5

Portfolio Composition as at 31st May 2026

Name	Weighting
Fidelity US Quality Income UCITS ETF Inc GBP TR in GB	8.68%
CT Responsible UK Income 2 Inc TR in GB	6.51%
Fidelity Global Quality Income UCITS ETF Inc GBP TR in GB	8.96%
Vanguard ESG Developed World All Cap Equity Index Acc GBP in GB	7.14%
Janus Henderson UK Responsible Income I Inc TR in GB	6.04%
Xtrackers MSCI Japan ESG Screened UCITS ETF 1D GBP TR in GB	8.68%
UBS (Irl) ETF plc MSCI UK IMI Socially Resp UCITS ETF A Dis TR in GB	3.99%
Rathbone Ethical Bond Fund I Acc GBP in GB	14.31%
Royal London Ethical Bond M Acc TR in GB	12.62%
Liontrust Sustainable Future Monthly Income Bond PG Gr Inc TR in GB	9.93%
Fidelity Sustainable MoneyBuilder Income W Dis GBP TR in GB	11.64%
cash	1.50%
Total	100.00%

It is important to understand the composition of the Portfolio may change in the future as part of on-going managing and rebalancing in accordance with the Risk Profile and Objectives of the Portfolio.

Key Stats

Annual Management Charge	0.25%
Total Ongoing Charges (of underlying funds)	0.45%
Portfolio Total Ongoing Charge	0.70%
Monthly performance	2.70%
YTD performance	3.28%
12 month performance	11.50%
Quarterly performance	0.28%
Current Yield	3.66%

The RGEIUK was launched in October 2023, performance figures from before that point were derived from extensive back testing of the strategy. In addition, please note that all data expressed herein is based on fund prices alone and is gross of any individual investment plans charges including fees charged for investment wrappers, platform, investment advice and Quorum Capital's DFM fees. Performance data for Quorum Capital Ethical Income Portfolio, MSCI World TR, FTSE 100 TR and IA Mixed Investment 40-85% Shares TR has been taken from FE Analytics.