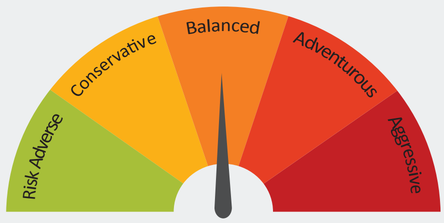
# Quorum Capital Passive Balanced Portfolio (RG3pUK)

## Strategy Description

The Quorum Capital Passive Balanced Portfolio is designed for clients seeking a low-cost, market-driven investment approach, with a higher allocation to equities than fixed income in pursuit of long-term capital growth. Investors should be willing to accept a moderate-to-higher level of investment risk and understand that capital values can fall as well as rise. The portfolio follows a strategic asset allocation approach, using index-tracking funds to gain broad market exposure while keeping underlying investment costs low. It is designed to reflect whole-of-market exposure across major asset classes, rather than short-term tactical positioning or active fund selection. The long-term strategic asset allocation is determined using historic return and risk data across a range of asset classes, including regional equity markets, global government bonds, corporate bonds, property securities and cash. The allocation is reviewed at least annually, with adjustments generally made annually to maintain alignment with the intended market exposure and the portfolio's risk profile. The portfolio seeks to provide long-term capital growth through a diversified allocation of approximately 80% equities and 20% fixed income.

## Our Risk Rating



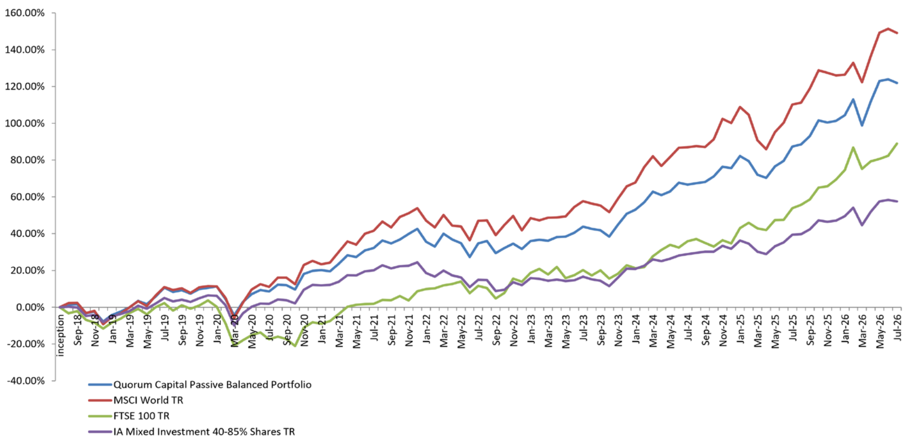

## Cumulative Portfolio Performance to Last Month End

| | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year |
|---|---|---|---|---|---|
| **RG3pUK** | **18.38%** | **33.18%** | **54.26%** | **64.73%** | **67.78%** |
| **IA Mixed Investment 40-85% Shares TR** | **13.02%** | **22.23%** | **35.13%** | **37.16%** | **31.19%** |

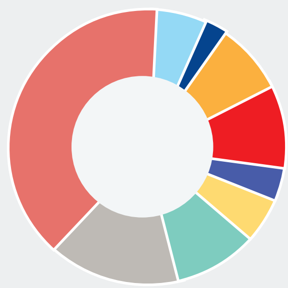
## Volatility To Last Month End

| | 12 Month vol | 36 Month vol | 60 Month vol |
|---|---|---|---|
| **RG3PUK** | **12.11%** | **9.42%** | **9.69%** |
| **IA Mixed Investment 40-85% Shares TR** | **9.97%** | **8.06%** | **8.35%** |

## Cumulative Strategy Performance since Inception




## Asset Allocation



| Asset Class | % |
|---|---|
| US Large-Cap Equity | 39.8 |
| UK Large-Cap Equity | 16.0 |
| Global Bonds | 10.1 |
| UK Corporate Bonds | 10.0 |
| Europe ex UK Large-Cap Equity | 8.1 |
| Asia Pacific ex Japan Large/Mid Cap Equity | 5.9 |
| Japan Large/Mid Cap Equity | 5.2 |
| Global Emerging Markets Equity | 4.0 |
| Cash (GBP) | 1.0 |

## Portfolio Composition as at 31st July 2026

| Name | Weighting |
|---|---|
| HSBC American Index C Acc in GB | 40.00% |
| Vanguard - FTSE100 Index Unit Trust Acc GBP | 16.00% |
| iShares Continental European Equity Index (UK) D Acc | 8.00% |
| iShares - Emerging Markets Equity Index D Acc | 4.00% |
| iShares - Pacific ex Japan Equity Index (UK) D Acc | 6.00% |
| Fidelity Index Japan P Acc | 5.00% |
| Vanguard Global Bond Index Hedged Acc GBP | 10.00% |
| iShares Corporate Bond Index Fund (UK) D Acc | 10.00% |
| Cash | 1.00% |
| **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 | 0.15% |
| Total Ongoing Charges (of underlying funds) | 0.08% |
| Portfolio Total Ongoing Charge | 0.23% |
| Monthly performance | -0.89% |
| YTD performance | 4.20% |
| 12 month performance | 18.38% |
| Quarterly performance | 4.78% |

*The RG3pUK was launched in August 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 Passive Balanced Portfolio, MSCI World TR, FTSE 100 TR and IA Mixed Investment 40-85% Shares TR has been taken from FE Analytics.*