NAM Multi-Asset Cautious Portfolio (GBP)

a Momentum Wealth International platform MPS

December 2025

PLATFORM ACCESS

Momentum Wealth International

Investment Adviser

Newport Asset Management

Investment Category

Multi-Asset Cautious

Investment Objective

The objective of the portfolio is to provide a modest level of investment return in the form of capital growth and income with a modest risk of drawdown and low price volatility

Risk Profile

LOW - the estimated frequency of an annual negative return being 1 in 10 years

Sector / Peer Group

IA Mixed Investment 0-35% Shares

Minimum suggested time frame

5 Years

Underlying Investments

Collective Investment Schemes

Exchange Traded Funds (ETFs)

Number of Holdings

8

Model Management Fee

0.50% p.a.

Notes

1. Past performance is not an indication of future performance
2. Returns and holdings will vary between investors given the nature of timing and separate account ownership on the platform
3. Model portfolio gross total returns assume re-investment of all dividends and coupon income, nil entry & exit and do not take taxes into account
4. Returns greater than 12 months are cumulative gross total returns
5. Returns are net of underlying fund fees, but do not take into account any platform fees and management fees levied by NPW or platform

*Commencement of performance data = 30/06/2014. Performance prior to inception is simulated based on the portfolio holdings and % allocations at the time of inception and assumes an annual 30 June re-balance

Investment Style/Strategy

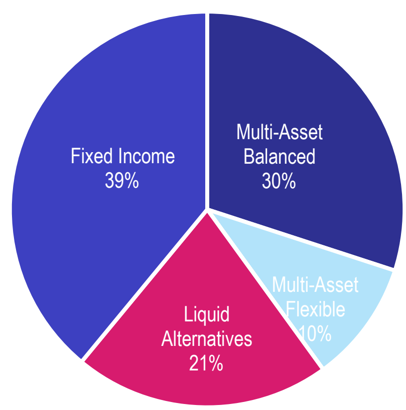
The portfolio is built using a core/satellite approach. The core is made up of a multi-asset, multi-manager fund that has a balanced (capital growth & income/yield) risk & return target. The satellite holdings will add either some further growth or defensive allocations depending on the risk profile as well as an allocation to absolute return strategies

Suitability

The portfolio is designed for investors who…

- Seek modest capital growth through more defensive asset classes
- Seek diversification across asset classes and specialist fund managers
- Seek capital growth with reduced drawdown risk & low volatility

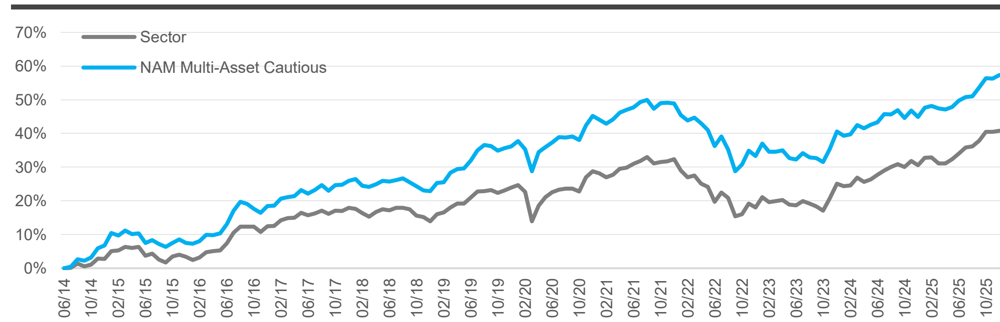
Current Asset Allocation



Holding Static Weights

Harmony Sterling Balanced
Sanlam AI Global Managed Risk
iShares Core UK Gilts UCITS ETF
iShares $ Treasury Bond 20+yr (Hedged)
iShares Core GBP Corporate Bond UCITS ETF
Invesco Sterling Bond
Schroder Sterling Corporate Bond Fund
LF Ruffer - Total Return
Bowmoor Global Alpha
Jupiter Merian Global Equity Absolute Return

Performance - Cumulative Return*



Performance - % Returns* (to last month end)

	1m	3m	6m	1yr	3yr ann.	5yr ann.
NAM Multi-Asset Cautious	**0.69%**	**2.38%**	**5.03%**	**8.58%**	**18.04%**	**8.31%**
IA Mixed Investment 0-35% Shares	0.26%	2.17%	5.05%	7.83%	19.32%	9.37%

IA = FE fundinfo's UK Investment Association fund universe