

## Is this right for you?

This portfolio would potentially be suitable for someone looking for the potential of long-term returns to beat inflation and provide some additional growth on top whilst being happy with moderate short-to-medium-term volatility in the returns. The investor would need to accept the potential for capital loss.

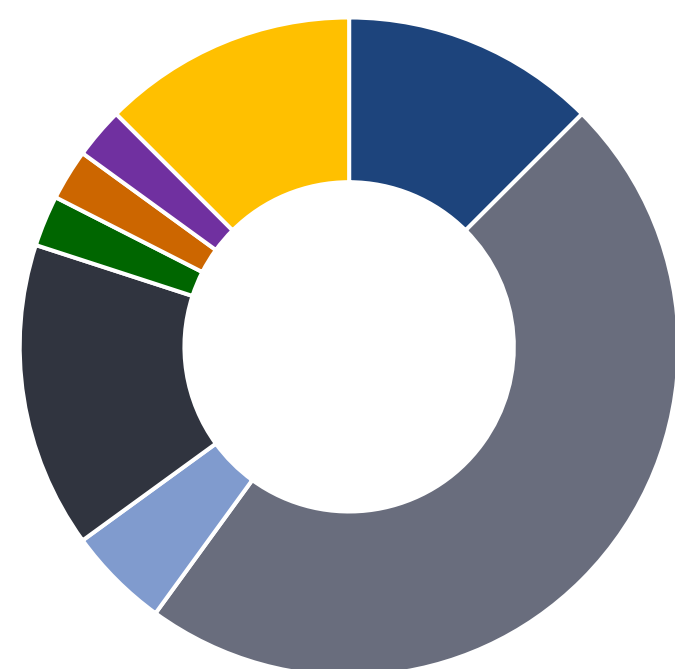
## Investment Approach

The portfolio utilises a core-satellite approach investing 80-90% of the funds into low-cost passive funds with the remaining 10-20% in active investments for alternative positions.

Our approach to managing the passive element of the portfolio is to make asset allocation decisions dependent on the global economic outlook.

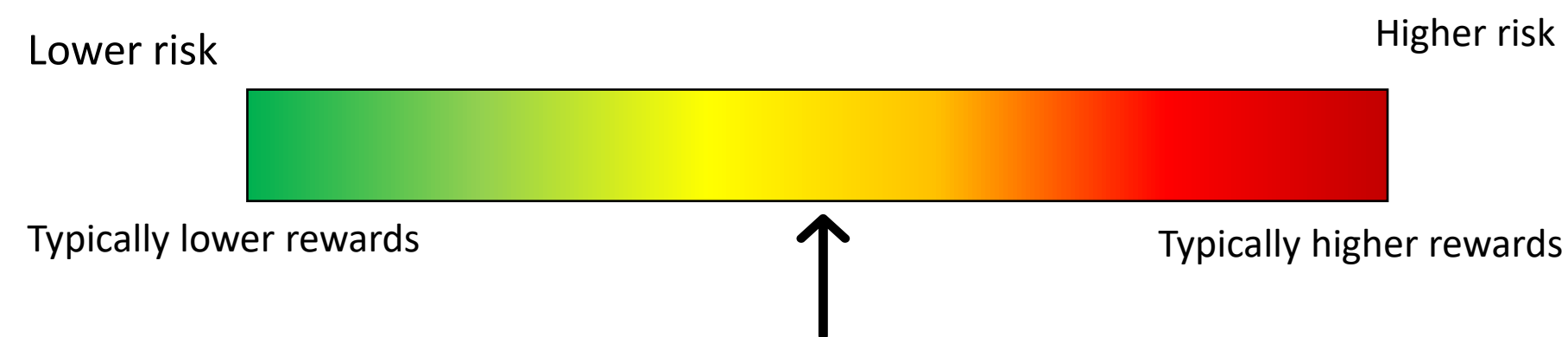
The MSCI PIMFA benchmarks series consists of five composite indices designed to represent the weightings and show returns of selected multi-asset-class strategies, determined by the PIMFA Private Investor Indices Committee, the MSCI PIMFA Balanced benchmark aims to represent an investment strategy of a client seeking a balanced approach between income and capital growth in their portfolio.

## Asset Allocation



UK Equities	12.5%	Inflation-linked bonds	2.5%
International Equities	47.5%	Cash	2.5%
Government bonds	5.0%	Real Estate	2.5%
Corporate bonds	15.0%	Alternative	12.5%

## Portfolio rating



The risk rating of a portfolio is determined on the asset types it invests in.

Equities are typically higher risk yet typically provide a higher return. While bonds are typically lower risk though providing a lower return over the long term.

Please note: all asset allocations and returns provided in this document are valid as of 31<sup>st</sup> March 2026.

## 5 Year cumulative performance



## Discrete performance

Time period	Portfolio Total returns
31/03/2025 – 31/03/2026	+12.81%
31/03/2024 – 31/03/2025	+4.85%
31/03/2023 – 31/03/2024	+12.01%
31/03/2022 – 31/03/2023	-2.64%
31/03/2021 – 31/03/2022	+7.65%

The returns in the above graph and table are simulated historical returns based on the asset allocation and weighting of the Daintree Wealth Management Core Balanced portfolio against the ARC Sterling Steady Growth PCI Benchmark from 31<sup>st</sup> March 2021 to 31<sup>st</sup> March 2026.

The above table provides discrete yearly performance in one-year blocks from the 31<sup>st</sup> March 2021.

As they are based on benchmark returns, they are therefore exclusive of charges.

This data is valid as of the 31<sup>st</sup> March 2026.

# March 2026 Balanced Portfolio



Asset Class	Security name	Weight (%)
International equities	Vanguard developed world (ex-UK) ETF	19.50%
International equities	SPDR® MSCI ACWI IMI UCITS ETF	19.50%
International equities	iShares S&P 500 Equal Weight UCITS ETF Hdg GBP Acc	3.00%
International equities	Vanguard LifeStrategy® 100% Equity Fund	5.50%
UK equities	iShares MSCI UK UCITS ETF	12.50%
Government bonds	Royal London Short Duration Gilts Fund	1.25%
Government bonds	Vanguard UK Gilt UCITS ETF Accumulating	3.75%
Corporate bonds	iShares Corporate Bond Index Fund (UK)	7.50%
Corporate bonds	M&G Short Dated Corporate Bond Fund	7.50%
Inflation-linked bonds	iShares Index-Linked Gilt ETF	2.50%
Property	iShares MSCI Target UK Real Estate ETF	2.50%
Alternatives	iShares Global Inflation-Linked Bond Index Fund (IE)	4.375%
Alternatives	Dimensional Global Short Dated Bond	4.375%
Alternatives	iShares MSCI World Multifactor ETF	3.75%
Cash	Cash	2.50%
<b>Total</b>		<b>100.00%</b>

The above table represents the target weight of our balanced portfolio as of 31<sup>st</sup> March 2026, the actual weight may vary between portfolios based on the actual performance of the holdings.

## Costs and charges

In alignment with our values, we believe in being transparent and honest.

Below is an example of the monetary amount you pay based on a £400,000, >£400,000.00 investment.

Fee type	Portfolio £400,000 or less	Portfolio > £400,000
Fee type	Percentage amount (per annum)	Percentage amount (per annum)
Investment Management fee*	0.42%*	0.42%*
Underlying funds fee**	0.20%**	0.20%**
Raymond James platform fee	0.30%	0.15% + £27 per trade
Raymond James account maintenance fee	N/A	£50 + VAT
Exit fee	0%	£0
<b>Total</b>	<b>0.92%</b>	<b>(£500,000 Portfolio) 0.84%***</b>

\*These fees are in addition to our financial planning fee of 0.75%

\*\* Subject to variation depending on investment performance.

\*\*\* This assumes 10 trades are placed on the portfolio per annum at £27 per trade

These figures are valid as of the 31<sup>st</sup> March 2026.