July 2026

Income Portfolio

Daintree WEALTH MANAGEMENT

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 low growth on top whilst being happy with low short-to-medium-term volatility in the returns. The investor would need to accept the potential for capital loss.

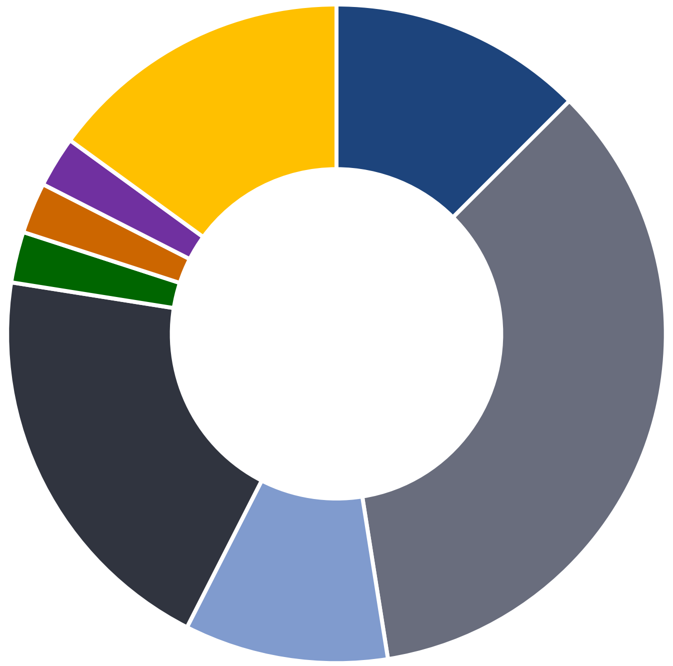
Investment Approach

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 real estate and alternative positions.

Our approach to managing the passive element of the portfolio is to make asset allocation decisions dependent on the global economic outlook. Our investment mandate provides the flexibility to go 10% over/under the Morningstar PIMFA benchmark asset allocation weightings we measure our performance against.

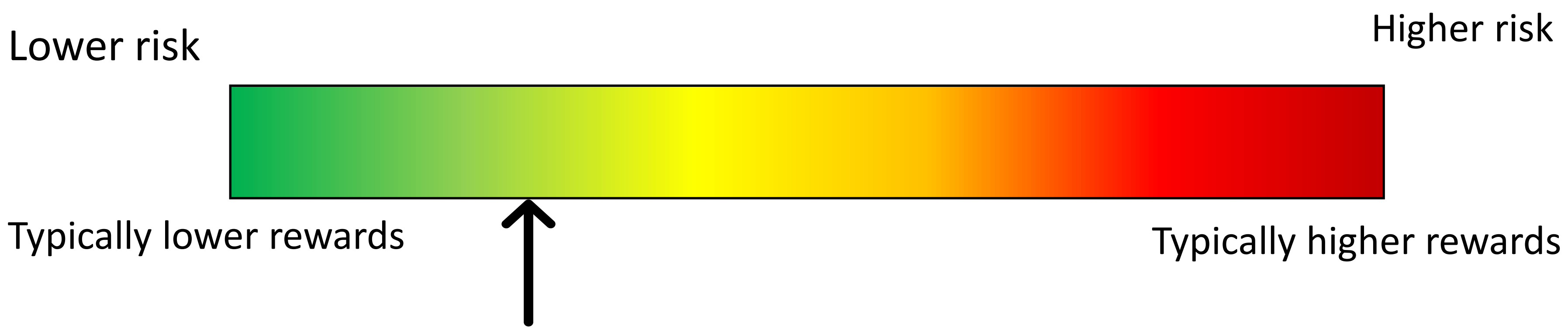
The Morningstar PIMFA benchmarks series consists of five composite indices designed to represent the weightings and show returns of selected multi-asset-class strategies, determined by the PIMFA Private Investor Indices Committee, the Morningstar PIMFA Income benchmark aims to represent an investment strategy of a client seeking income flow from their portfolio.

Asset Allocation



UK Equities	12.5%	Inflation-linked bonds	2.5%
International Equities	35.0%	Cash	2.5%
Government bonds	10.0%	Real Estate	2.5%
Corporate bonds	20.0%	Alternative	15.0%

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 31st July 2026.

This fact sheet is only a guide to the portfolio described and the constituents and their weightings are subject to change at any time. Issued by Daintree Wealth Management which is a limited company registered in England and Wales under registered number 10862963 and is authorised and regulated by the Financial Conduct Authority. Registered office: Unit 3, Building 2 The Colony Wilmslow, Altrincham Road, Wilmslow, Cheshire, England, SK9 4LY. Trading Address: 1 Balloon Street, Manchester, M4 4BE.

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5 Year cumulative performance

Discrete performance

Time period	Portfolio Total returns
31/07/2025 – 31/07/2026	+12.00%
31/07/2024 – 31/07/2025	+7.20%
31/07/2023 – 31/07/2024	+11.75%
31/07/2022 – 31/07/2023	+1.57%
31/07/2021 – 31/07/2022	-2.14%

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 Income portfolio from 31st July 2021 to 31st July 2026.

The above table provides discrete yearly performance in one-year blocks from the 31st July 2021.

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

This data is valid as of the 31st July 2026.

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Asset Class	Security name	Weight (%)
International equities	Vanguard developed world (ex-UK) ETF	15.00%
International equities	SPDR® MSCI ACWI IMI UCITS ETF	15.00%
International equities	iShares S&P 500 UCITS ETF	2.50%
International equities	Vanguard LifeStrategy® 100% Equity Fund	2.50%
UK equities	iShares MSCI UK UCITS ETF	12.50%
Government bonds	Royal London Short Duration Gilts Fund	5.00%
Government bonds	Vanguard UK Gilt UCITS ETF Accumulating	5.00%
Corporate bonds	iShares Corporate Bond ETF	11.25%
Corporate bonds	M&G Short Dated Corporate Bond Fund	11.25%
Property	iShares MSCI Target UK Real Estate ETF	2.50%
Alternatives	Dimensional Global Short Dated Bond	7.50%
Alternatives	iShares MSCI World Multifactor ETF	7.50%
Cash	Cash	2.50%
Total		100.00%

The above table represents the target weight of our income portfolio as of 31st July 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.

Fee type	Percentage amount (per annum)
Investment Management fee*	0.42%
Underlying funds fee**	0.19%

*These fees are in addition to our financial planning fee of 0.75%
** Subject to variation depending on investment performance.

These figures are valid as of the 31st July 2026.