Oakglen Wealth

Oakglen Wealth MPS - Sterling Diversify Strategy — October 2026

Strategy Objective

The Diversify strategy is a long-only investment approach designed to deliver capital growth over the medium to long term through a balanced, unconstrained asset allocation. It maintains a higher allocation to equities (approximately 60%) while incorporating a more substantial exposure to fixed income than the Enhance strategy, alongside selective allocations to alternative assets.

This diversified asset mix is intended to help reduce portfolio volatility and provide a more stable return profile compared with more growth-focused strategies. The strategy targets a medium risk level, making it suitable for investors seeking a more measured approach to risk.

The portfolio is constructed using high-conviction active fund managers with a global perspective, complemented by the selective use of passive vehicles—such as low-cost ETFs—to efficiently access specific markets and thematic opportunities.

The Diversify strategy is most appropriate for investors with a medium to long-term time horizon (typically 5–7+ years) who are seeking steady capital growth with some income, and who are comfortable with moderate levels of risk, including periodic and sustained fluctuations in portfolio value.

Key Facts

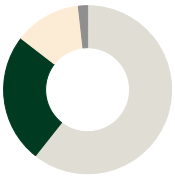
Inception date	31 December 2019
Minimum investment size	£25,000
Minimum recommended time horizon	5 Years
12-month yield (trailing)	1.55%
Oakglen annual management charge	0.30%

5 defaqto Balanced RISK RATED

Portfolio Breakdown

Asset Class Weightings

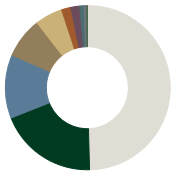
Portfolio Date: 30/09/2026



	%
Equity	60.7
Fixed Income	24.8
Other	12.8
Cash & Equivalents	1.8
Total	**100.0**

Equity Regional Exposure

Portfolio Date: 30/09/2026



	%
North America	49.6
Europe dev	19.4
Japan	12.5
United Kingdom	8.0
Asia dev	5.4
Asia emrg	1.8
Australasia	1.8
Africa/Middle East	0.8
Latin America	0.6
Europe emrg	0.1
Total	**100.0**

Equity Regional Exposure

Portfolio Date: 30/09/2026



	%
Technology	22.1
Industrials	21.3
Healthcare	12.4
Basic Materials	11.1
Energy	9.7
Financial Services	8.6
Consumer Defensive	5.1
Consumer Cyclical	4.6
Communication Services	3.5
Utilities	1.3
Real Estate	0.3
Total	**100.0**

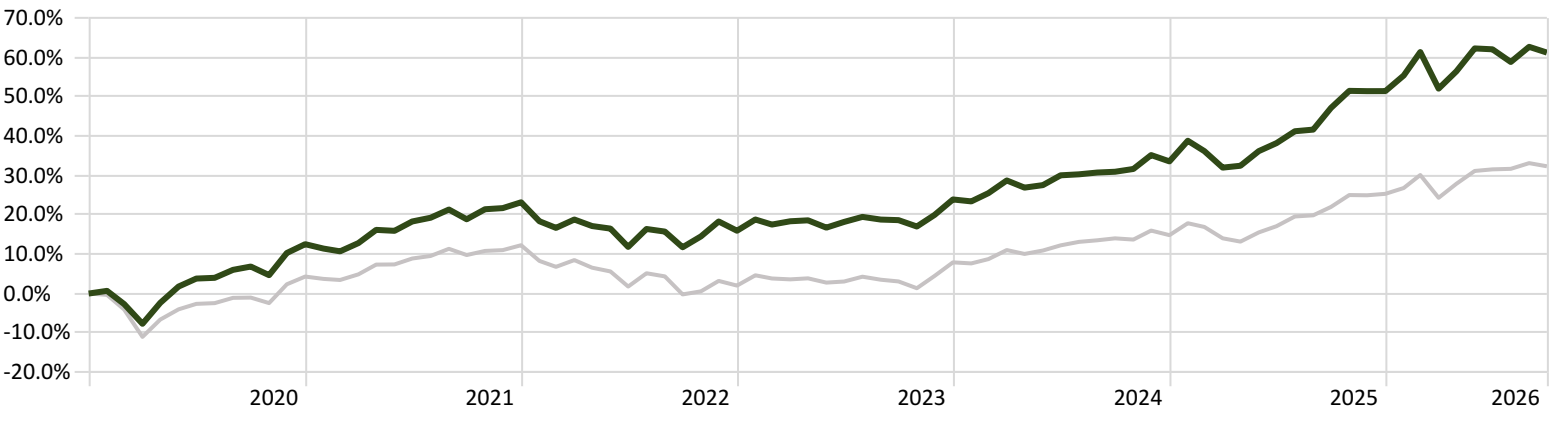
Top 10 Invested Holdings

Portfolio Date: 30/09/2026

	Weighting %
Polar Capital Global Tech	10.00
Fidelity Global Defensive Equity Fund	7.20
Latitude Global Equity Fund	6.97
Capital Group New Perspectives	6.75
Zennor Japan Fund	6.40
Xtrackers MSCI World Energy ETF	5.63
Invesco Sterling Bond Fund	5.51
Pimco Global Bond Fund	5.23
GS Acs UK Gilt 1-10 Yrs ETF	4.93
Polar Capital Global Absolute Return	4.77

Performance since inception

Time Period: 01/01/2020 to 30/09/2026



Oakglen Wealth MPS - GBP Diversify 61.3% — ARC Balanced Asset PCI TR GBP 32.3%

Past performance is not an indicator of future performance, the value of investments can go down as well as up.

Cumulative Investment Performance %

	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	Since Inception	CAGR Since Inception
Oakglen Wealth MPS - GBP Diversify	-0.90	-0.51	6.47	9.56	35.90	35.64	61.25	7.34
ARC Balanced Asset PCI TR GBP	-0.60	0.59	5.59	8.47	28.40	20.55	32.35	4.24

Calendar Year Performance %

	2025	2024	2023	2022	2021	2020
Oakglen Wealth MPS - GBP Diversify	13.37	7.81	6.85	-5.87	9.46	12.55
ARC Balanced Asset PCI TR GBP	9.15	6.41	5.79	-9.14	7.64	4.31

Commentary

Three key developments shaped markets during the third quarter. Renewed conflict involving the U.S., Israel and Iran disrupted shipping through the Strait of Hormuz and pushed Brent crude above $100 per barrel. Damage to refineries also constrained refined-product supplies, adding to inflationary pressures. Higher energy prices, monetary tightening and improving economic growth subsequently pushed government bond yields higher, weighing on fixed income and equities. Despite these headwinds, strong corporate earnings continued to support employment and investment, while AI infrastructure spending remained robust as companies expanded computing capacity and upgraded digital networks. With inflation above target, further modest monetary tightening appears likely. Portfolios therefore remain diversified across technology, defence, energy, mining and healthcare. Within fixed income, we favour shorter-to-intermediate maturities and higher-quality credit to reduce sensitivity to further increases in yields.

Against this backdrop, the **Oakglen Wealth GBP Diversify strategy** returned **-0.90%** in September, compared with -0.60% for its benchmark. Year to date, the strategy remains slightly ahead, with a return of **+6.47%**, versus +5.59% for the benchmark. The modest shortfall during the month primarily reflected weakness across mining, gold and selected equity positions, which outweighed positive contributions from technology and Japanese equities.

The Polar Capital Global Technology Fund was the largest positive contributor, adding +0.87%, supported by renewed enthusiasm for AI and exposure to cloud computing, semiconductors and digital infrastructure. Zennor Japan added +0.14%, benefiting from its industrial, materials and financial holdings, while Capital Group New Perspective contributed +0.09% through its diversified exposure to high-quality global companies.

The VanEck Global Mining ETF was the largest detractor, reducing performance by -0.42%, reflecting weakness across precious-metal miners as gold and silver prices declined. The iShares Physical Gold ETC detracted -0.23% as rising yields increased the opportunity cost of holding a non-yielding asset, while a stronger US dollar and profit-taking following August's rally also weighed.

While these positions acted as a short-term headwind, they remain aligned with our conviction-led investment approach. We continue to favour structural growth themes including artificial intelligence, defence, healthcare innovation and resource scarcity, while maintaining diversified exposure across sectors and asset classes. We believe this positioning leaves portfolios well placed to benefit from long-term secular trends, while helping to navigate an environment of elevated inflation, geopolitical uncertainty and higher interest rates.

AVAILABLE VIA THE FOLLOWING PLATFORMS

Quilter transact take control MORNINGSTAR Fundment AVIVA

Performance is based upon the total return of the investment strategy and actual client returns may vary. Performance is calculated using a time-weighted rate of return using daily valuations. Strategy inception date is 01.01.2020. All of the investments used in the strategy were available during the time period presented. The strategy holds both accumulation and distribution share classes. All transactions are executed using closing prices on the day they are communicated.*Strategy is subject to rebalancing at least half-yearly. Performance is stated net of a 0.30% per annum Oakglen management fee and underlying investment manager fees. Expected volatility is the maximum standard deviation that can be expected of the strategy over an economic cycle (typically 7 years but this can vary significantly). Standard deviation measures the dispersion of returns relative to the average return. It depicts how widely the returns vary over a period of time. When an investment has a high standard deviation, the expected range of performance is wide, implying greater volatility. Expected maximum drawdown is an indicator of downside risk over a specified time period. It is the portfolio's maximum loss, expressed as a percentage, in a peak-to-trough decline before a new peak is attained. Portfolio Breakdown is reflective of the current strategy exposure but is subject to change. The ARC Sterling Balanced Asset PCI is determined by Oakglen to be the most suitable benchmark for comparison purposes only. It must be noted that the last 3-month performance figures may be based on ARC estimates and may therefore be subject to revision. Further information can be found here: www.suggestus.com. (c) Morningstar [2025]. All rights reserved. Use of this content requires expert knowledge. It is to be used by specialist institutions only. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied, adapted or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information, except where such damages or losses cannot be limited or excluded by law in your jurisdiction. The performance of actual portfolios linked to this strategy may differ from the performance of the strategy shown herein due to certain funds contained in the strategy not being made available for investment into actual portfolios by some investment platforms, the variation in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits on the investment platform.

This document is distributed by Oakglen Wealth Limited and / or Oakglen Wealth (Jersey) Limited (hereafter "Oakglen") to you for your information and discussion only. Unless otherwise stated nothing in this document constitutes investment or tax advice, or a representation that any investment is suitable or appropriate to your individual circumstances, or otherwise constitutes a personal recommendation to you. It is not a solicitation or an offer to buy or sell any security or other financial instrument. Any information including facts, opinions or quotations, may be condensed or summarised and is expressed as of the date of writing. The information may change without notice and Oakglen is under no obligation to ensure that such updates are brought to your attention. If an investment is denominated in a currency other than your base currency, changes in the rate of exchange may have an adverse effect on value, price or income. This document may relate to investments or services of an entity/person outside the United Kingdom, or to other matters which are not regulated by the Financial Conduct Authority, or in respect of which the protections of the Financial Services Compensation Scheme apply. Further details as to where this may be the case are available on request in respect of this document. Additionally, this document may relate to investments or services of an entity/person outside Jersey, or to other matters which are not regulated by the Jersey Financial Services Commission, or in respect of which the protections of the Jersey Financial Services Commission for retail clients. Further details as to where this may be the case are available on request in respect of this document. This document has been prepared from sources Oakglen believes to be reliable, but we do not guarantee its accuracy or completeness and do not accept liability for any loss arising from its use. Oakglen reserves the right to remedy any errors that may be present in this document. Oakglen, its affiliates and / or their employees may have a position or holding, or other material interest or effect transactions in any securities mentioned or options thereon, or other investments related thereto and from time to time may add to or dispose of such investments. This document may not be reproduced either in whole, or in part, without our written permission. The distribution of this document and the offer and sale of the investment in certain jurisdictions may be forbidden or restricted by law or regulation. This communication does not constitute the solicitation of an offer to purchase or subscribe for any investment or service in any jurisdiction where, or from any person in respect of whom, such a solicitation of an offer is unlawful. The services described are provided by Oakglen or by its subsidiaries and/or affiliates in accordance with appropriate local legislation and regulation. Data Source: Oakglen Wealth (Jersey) Limited and Oakglen Wealth Limited, unless otherwise specified. Oakglen is a registered business name of Oakglen Wealth (Jersey) Limited and Oakglen Wealth Limited. Oakglen Wealth (Jersey) Limited is regulated in Jersey by the Jersey Financial Services Commission for the conduct of Investment and Fund Services Business and is a limited company with company number 121454, incorporated in Jersey on 7 June 2016. Its business address is 1 IFC, St Helier, Jersey, JE2 3BX. Oakglen Wealth Limited is authorised and regulated by the Financial Conduct Authority. The registered address of Oakglen Wealth Limited is 30 Golden Square, London, W1F 9LD and is registered in England and Wales with number 13182724.