ALBERT E SHARP

INVESTMENT MANAGEMENT & STOCKBROKING

Bespoke Portfolio Service

Risk Rating 3/10

Q3 2026

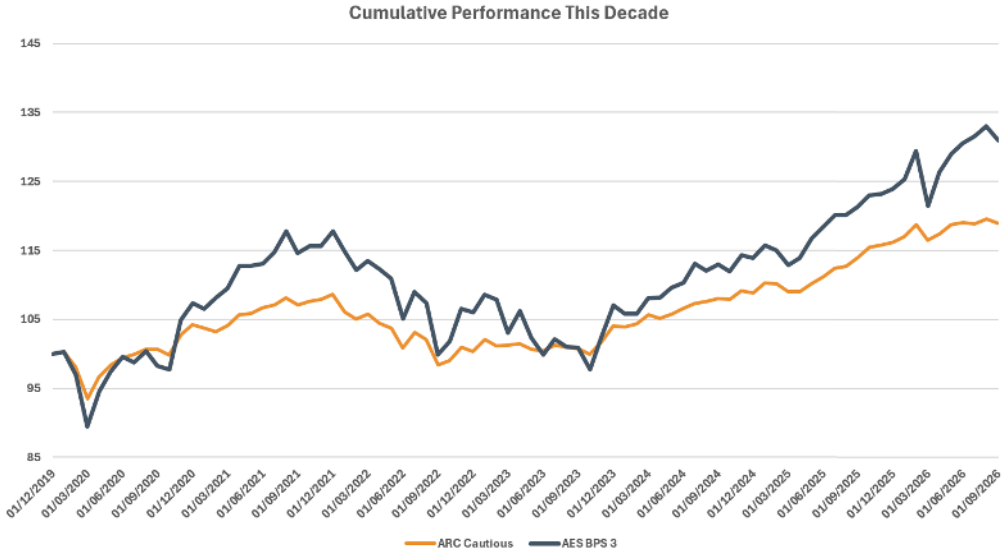
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Cumulative Performance *

	3 Months	6 Months	YTD	1 Year	2 Years	3 Years	5 Years	This Decade
AES 3	**0.33%**	**7.85%**	**5.68%**	**7.91%**	**15.97%**	**29.81%**	**14.24%**	**30.95%**
ARC Cautious Index	-0.02%	2.13%	2.44%	4.47%	10.13%	18.10%	11.15%	18.98%



ARC Wealth Indices

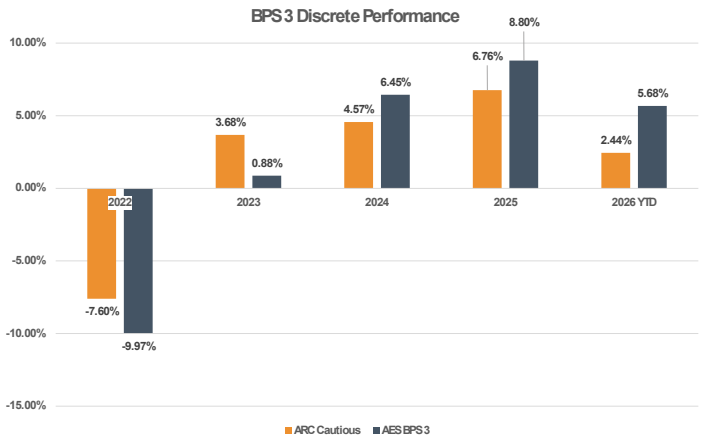
The ARC Wealth Indices are constructed from the actual returns of over 300,000 private client discretionary portfolios managed by approximately one hundred and twenty contributing investment firms.

They provide a unique insight into the performance of private client portfolios across the industry.

The ARC Cautious Index reflects portfolios which capture between 0% and 40% of the risk of world equities.

Discrete Performance *

	2026 YTD	2025	2024	2023	2022
AES 3	**5.68%**	**8.80%**	**6.45%**	**0.88%**	**-9.97%**
ARC Cautious Index	2.44%	6.76%	4.57%	3.68%	-7.60%



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For Commitment to Transparency 2026

defaqto
DFM Bespoke 2026
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* AES performance shown is calculated using Bloomberg data to track the BPS framework portfolio. It is shown net of fund OCFs and gross of investment management fees. ARC Indices are reported net of all fees.

Performance data as of 30th September 2026.

Albert E Sharp, 7 Elm Court, Arden Street, CV37 6PA
www.albertesharp.com 01789 404000

ALBERT E SHARP

INVESTMENT MANAGEMENT & STOCKBROKING

Bespoke Portfolio Service

Risk Rating 3/10

Q3 2026

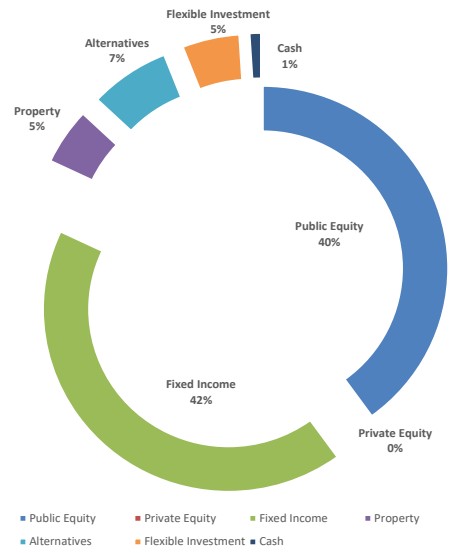
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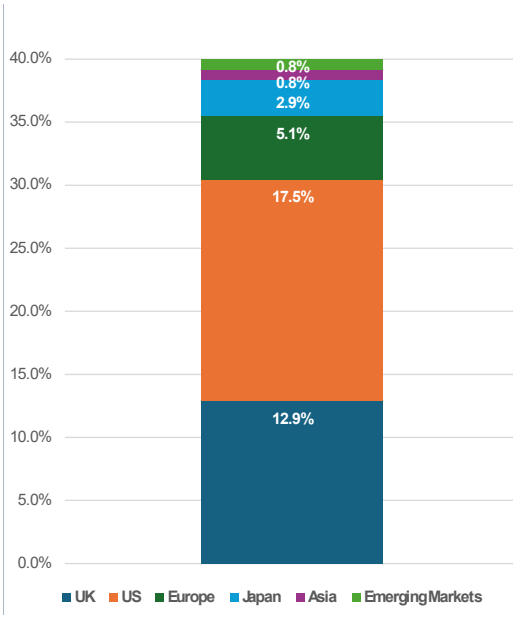
Framework Portfolio

Sector	Holding	Weight
UK Equity	Merchants Trust	5.0%
	JPMorgan Claverhouse IT	4.0%
	Finsbury Growth & Income Trust	2.0%
UK Equity Total		11.0%
Global Equity	F&C IT	4.0%
	Brunner IT	4.0%
	Alliance Witan PLC	3.0%
	The Global Smaller Companies Trust	2.0%
Global Equity Total		13.0%
US Equity	North American Income Trust	4.0%
	JPMorgan American IT	3.0%
	iShares S&P500	2.0%
	Pershing Square Holdings	2.0%
US Equity Total		11.0%
Europe Equity	Fidelity European Trust	3.0%
Europe Equity Total		3.0%
Japan Equity	JPMorgan Japanese IT	2.0%
Japan Equity Total		2.0%
Fixed Income	UK Tsy 0.5% 2029	19.0%
	UK Tsy 0.25% 2031	12.0%
	Invesco Bond Income Plus Ltd	4.0%
	M&G Credit Income Trust	3.0%
	TwentyFour Select Monthly Income Fund Ltd	2.0%
	Sequoia Economic Infra Income Fund Ltd	2.0%
Fixed Income Total		42.0%
Property	TR Property IT	5.0%
Property Total		5.0%
Alternatives	HICL Infrastructure PLC	4.0%
	International Public Partnership Ltd	3.0%
Alternatives Total		7.0%
Flexible Investment	Capital Gearing Trust	5.0%
Flexible Investment Total		5.0%
Cash	Cash	1.0%
Cash Total		1.0%
Grand Total		100.0%

Asset Class Breakdown



Estimated Underlying Exposure of Equity Strategies (Including Private Equity)



Representative Portfolio Cost & Yield

Strategy OCF	**0.00%**
Income Yield	2.61%
Adjusted Yield*	3.90%
Adjusted OCF**	0.51%

*Adjusted yield shows the income yield of the portfolio if all direct fixed income holdings were paying a coupon equivalent to their current yield to maturity.

**Adjusted OCF shows the OCF inclusive of investment company costs, which FCA guidance suggests disclosing separately rather than within the combined total costs figure.

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INVESTMENT MANAGEMENT & STOCKBROKING

Bespoke Portfolio Service
Risk Rating 5/10
Q3 2026

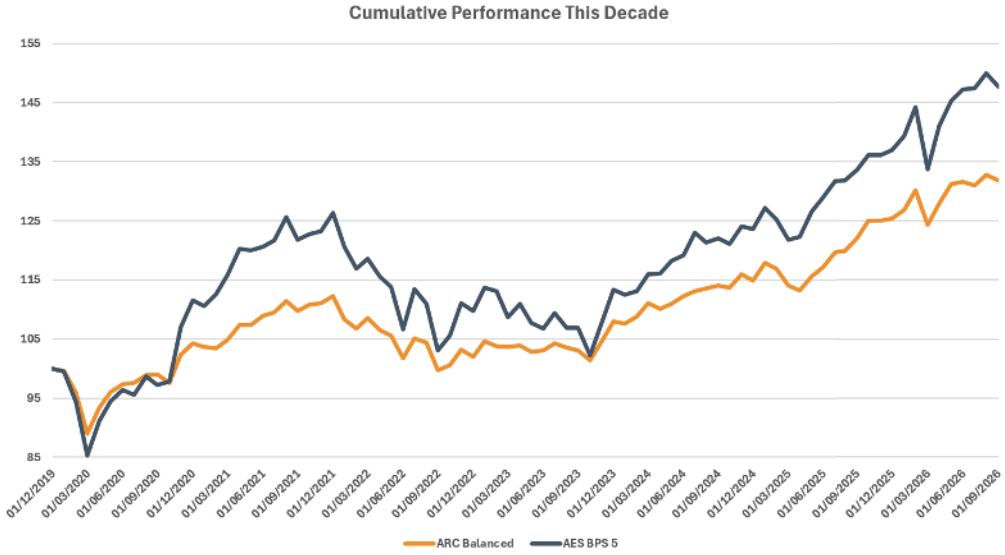
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Cumulative Performance *

	3 Months	6 Months	YTD	1 Year	2 Years	3 Years	5 Years	This Decade
AES 5	**0.34%**	**10.46%**	**7.79%**	**10.50%**	**21.03%**	**38.15%**	**21.21%**	**47.65%**
ARC Balanced Index	0.14%	5.95%	5.11%	7.98%	15.54%	27.82%	20.01%	31.76%



ARC Wealth Indices

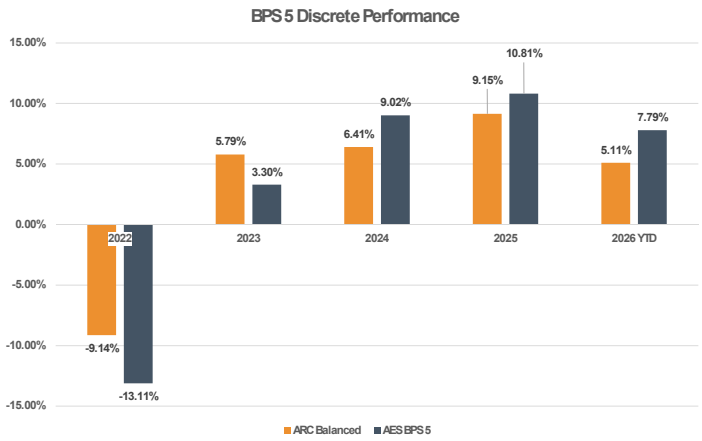
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They provide a unique insight into the performance of private client portfolios across the industry.

The ARC Balanced Index reflects portfolios which capture between 40% and 60% of the risk of world equities.

Discrete Performance *

	2026 YTD	2025	2024	2023	2022
AES 5	**7.79%**	**10.81%**	**9.02%**	**3.30%**	**-13.11%**
ARC Balanced Index	5.11%	9.15%	6.41%	5.79%	-9.14%



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Performance data as of 30th September 2026.

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ALBERT E SHARP

INVESTMENT MANAGEMENT & STOCKBROKING

Bespoke Portfolio Service

Risk Rating 5/10

Q3 2026

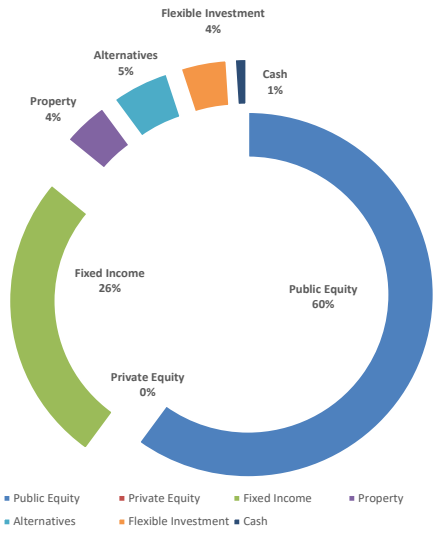
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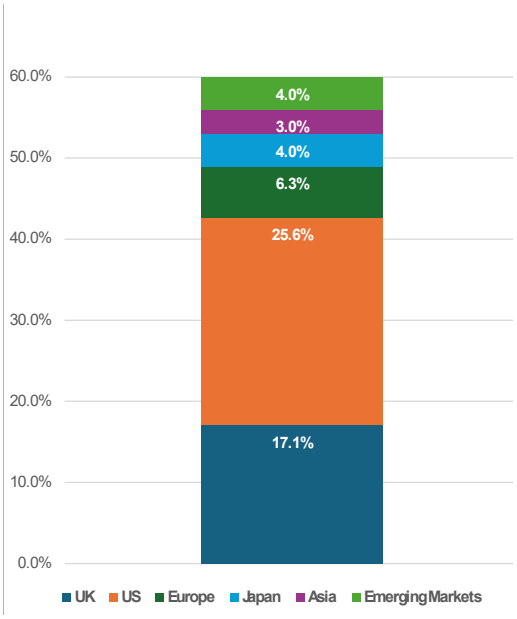
Framework Portfolio

Sector	Holding	Weight
UK Equity	Merchants Trust	5.0%
	JPMorgan Claverhouse IT	4.0%
	Finsbury Growth & Income Trust	2.0%
	Schroder UK Mid Cap IT	2.0%
	Blackrock Smaller Companies IT	2.0%
UK Equity Total		15.0%
Global Equity	F&C IT	5.0%
	Brunner IT	4.0%
	Alliance Witan PLC	3.0%
	The Global Smaller Companies Trust	3.0%
Global Equity Total		15.0%
US Equity	North American Income Trust	4.0%
	JPMorgan American IT	4.0%
	iShares S&P500	4.0%
	SS SPDR S&P 400 Mid Cap	2.0%
	JPMorgan US Smaller Cos IT	2.0%
	Pershing Square Holdings	2.0%
US Equity Total		18.0%
Europe Equity	Fidelity European Trust	4.0%
Europe Equity Total		4.0%
Japan Equity	JPMorgan Japanese IT	3.0%
Japan Equity Total		3.0%
Asia Equity	Schroder Asia Pacific IT	2.0%
Asia Equity Total		2.0%
Emerging Market Equity	JPMorgan Emerging Markets Growth & Income	3.0%
Emerging Market Equity Total		3.0%
Fixed Income	UK Tsy 0.5% 2029	12.0%
	UK Tsy 0.25% 2031	9.0%
	Invesco Bond Income Plus Ltd	3.0%
	M&G Credit Income Trust	2.0%
Fixed Income Total		26.0%
Property	TR Property IT	4.0%
Property Total		4.0%
Alternatives	HICL Infrastructure PLC	3.0%
	International Public Partnership Ltd	2.0%
Alternatives Total		5.0%
Flexible Investment	Capital Gearing Trust	4.0%
Flexible Investment Total		4.0%
Cash	Cash	1.0%
Cash Total		1.0%
Grand Total		100.0%

Asset Class Breakdown



Estimated Underlying Exposure of Equity Strategies (Including Private Equity)



Representative Portfolio Cost & Yield

Strategy OCF	**0.01%**
Income Yield	2.29%
Adjusted Yield*	3.16%
Adjusted OCF**	0.54%

*Adjusted yield shows the income yield of the portfolio if all direct fixed income holdings were paying a coupon equivalent to their current yield to maturity.

**Adjusted OCF shows the OCF inclusive of investment company costs, which FCA guidance suggests disclosing separately rather than within the combined total costs figure.

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INVESTMENT MANAGEMENT & STOCKBROKING

Bespoke Portfolio Service
Risk Rating 7/10
Q3 2026

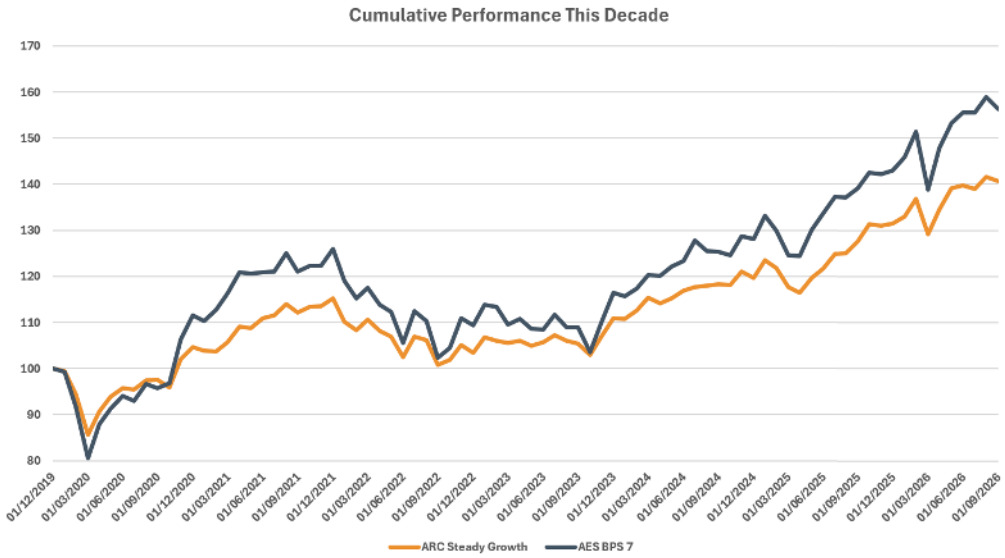
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Cumulative Performance *

	3 Months	6 Months	YTD	1 Year	2 Years	3 Years	5 Years	This Decade
AES 7	**0.42%**	**12.57%**	**9.26%**	**12.32%**	**24.66%**	**43.51%**	**29.12%**	**56.25%**
ARC Steady Growth	0.60%	8.83%	6.99%	10.22%	18.82%	33.36%	25.33%	40.61%



ARC Wealth Indices

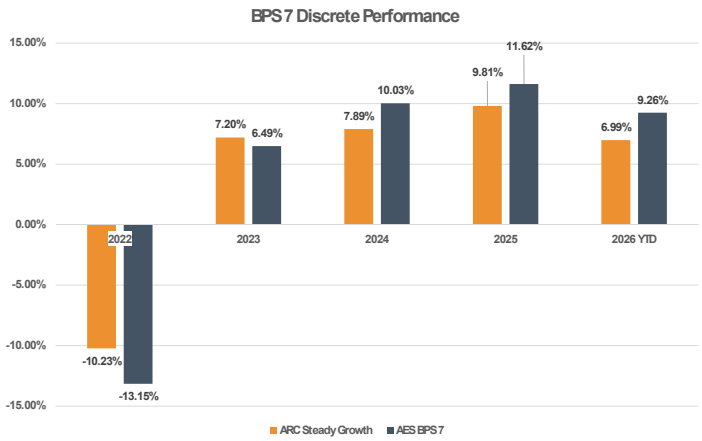
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They provide a unique insight into the performance of private client portfolios across the industry.

The ARC Steady Growth Index reflects portfolios which capture between 60% and 80% of the risk of world equities.

Discrete Performance *

	2026 YTD	2025	2024	2023	2022
AES 7	**9.26%**	**11.62%**	**10.03%**	**6.49%**	**-13.15%**
ARC Steady Growth Index	6.99%	9.81%	7.89%	7.20%	-10.23%



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Bespoke Portfolio Service

Risk Rating 7/10

Q3 2026

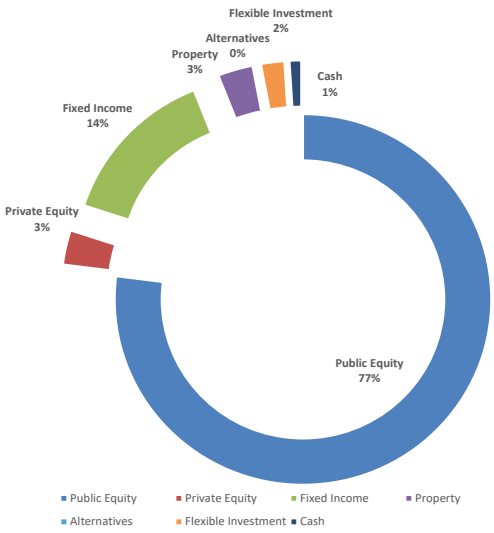
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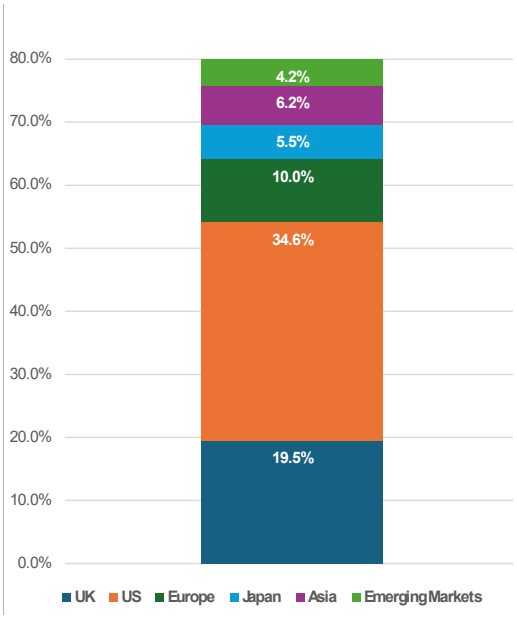
Framework Portfolio

Sector	Holding	Weight
UK Equity	Merchants Trust	5.0%
	JPMorgan Claverhouse IT	4.0%
	Finsbury Growth & Income Trust	3.0%
	Schroder UK Mid Cap IT	3.0%
	Blackrock Smaller Companies IT	2.0%
UK Equity Total		17.0%
Global Equity	F&C IT	4.0%
	Brunner IT	4.0%
	Invesco MSCI World Equal Weight ETF	3.0%
	The Global Smaller Companies Trust	3.0%
	Alliance Witan PLC	3.0%
Global Equity Total		17.0%
US Equity	North American Income Trust	5.0%
	JPMorgan American IT	4.0%
	iShares S&P500	4.0%
	SS SPDR S&P 400 Mid Cap	4.0%
	Brown Advisory US Smaller Cos IT	3.0%
	JPMorgan US Smaller Cos IT	3.0%
	Pershing Square Holdings	2.0%
US Equity Total		25.0%
Europe Equity	Fidelity European Trust	4.0%
	Montanaro European Smaller Cos Trust	2.0%
Europe Equity Total		6.0%
Japan Equity	JPMorgan Japanese IT	2.0%
	CC Japan Income & Growth Trust	2.0%
Japan Equity Total		4.0%
Asia Equity	Abrdn Asia Focus IT	3.0%
	Schroder Asia Pacific IT	2.0%
Asia Equity Total		5.0%
Emerging Market Equity	JPMorgan Emerging Markets Growth & Income	3.0%
Emerging Market Equity Total		3.0%
Private Equity	ICG Enterprise Trust	3.0%
Private Equity Total		3.0%
Fixed Income	UK Tsy 0.5% 2029	7.0%
	UK Tsy 0.25% 2031	5.0%
	Invesco Bond Income Plus Ltd	2.0%
Fixed Income Total		12.0%
Property	TR Property IT	3.0%
Property Total		3.0%
Flexible Investment	Capital Gearing Trust	2.0%
Flexible Investment Total		2.0%
Cash	Cash	1.0%
Cash Total		1.0%
Grand Total		100.0%

Asset Class Breakdown



Estimated Underlying Exposure of Equity Strategies (Including Private Equity)



Representative Portfolio Cost & Yield

Strategy OCF	**0.02%**
Income Yield	1.88%
Adjusted Yield*	2.38%
Adjusted OCF**	0.61%

*Adjusted yield shows the income yield of the portfolio if all direct fixed income holdings were paying a coupon equivalent to their current yield to maturity.

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INVESTMENT MANAGEMENT & STOCKBROKING

Bespoke Portfolio Service
Risk Rating 9/10
Q3 2026

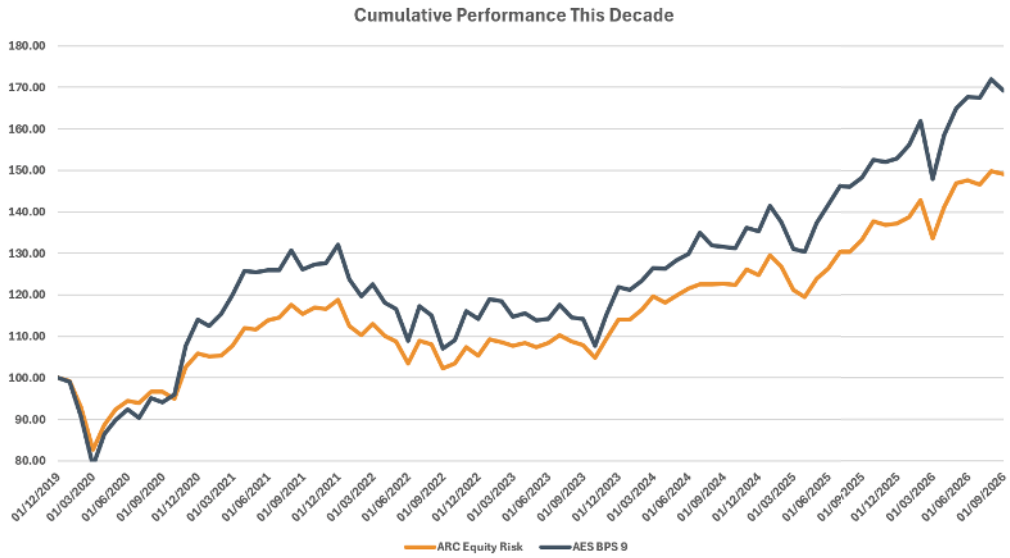
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Cumulative Performance *

	3 Months	6 Months	YTD	1 Year	2 Years	3 Years	5 Years	This Decade
AES 9	**0.94%**	**14.49%**	**10.78%**	**14.16%**	**28.67%**	**48.34%**	**34.27%**	**69.28%**
ARC Equity Risk Index	0.98%	11.58%	8.66%	11.95%	21.56%	38.22%	29.24%	49.11%



ARC Wealth Indices

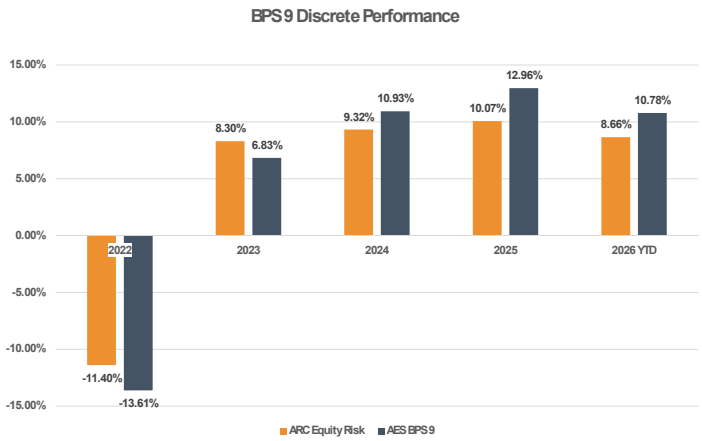
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They provide a unique insight into the performance of private client portfolios across the industry.

The ARC Equity Risk Index reflects portfolios which capture between 80% and 110% of the risk of world equities.

Discrete Performance *

	2026 YTD	2025	2024	2023	2022
AES 9	**10.78%**	**12.96%**	**10.93%**	**6.83%**	**-13.61%**
ARC Equity Risk Index	8.66%	10.07%	9.32%	8.30%	-11.40%



ARC RESEARCH now a part of S&P Dow Jones Indices
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For Commitment to Transparency 2026

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Bespoke Portfolio Service

Risk Rating 9/10

Q2 2026

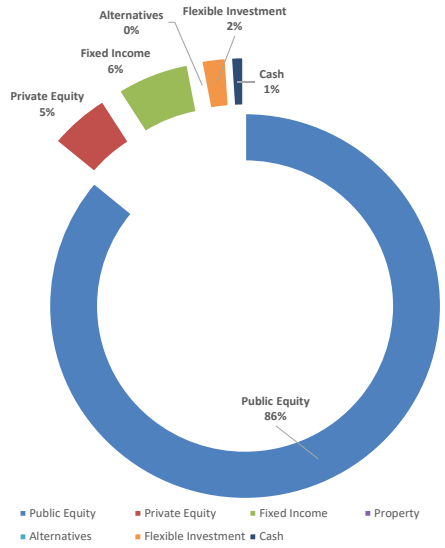
The below portfolio is the framework from which our Bespoke Portfolio Service team approaches a risk rated 9/10 mandate. Ultimately, a risk rated 9/10 client portfolio may look very different from below due to many factors. Investment Managers may deviate from the below tactically, opportunistically, or strategically.

To request a personal proposal please get in touch with your usual contact at Albert E Sharp or email us at BPS@albertesharp.com

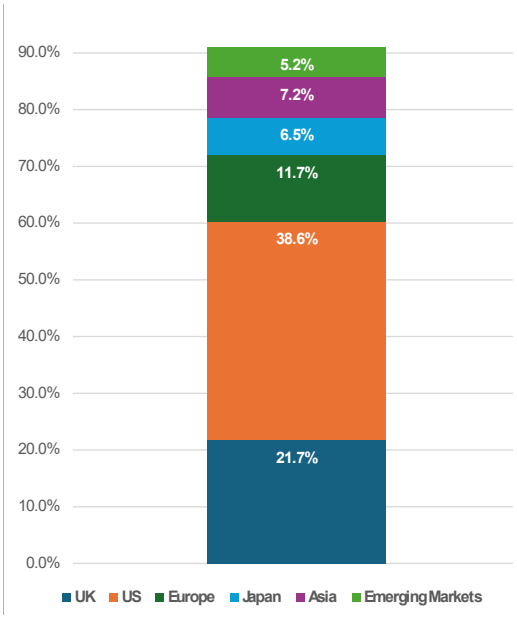
Framework Portfolio

Sector	Holding	Weight
UK Equity	Merchants Trust	5.0%
	JPMorgan Claverhouse IT	4.0%
	Schroder UK Mid Cap IT	4.0%
	Finsbury Growth & Income Trust	3.0%
	Blackrock Smaller Companies IT	3.0%
UK Equity Total		19.0%
Global Equity	F&C IT	4.0%
	Brunner IT	4.0%
	Invesco MSCI World Equal Weight ETF	3.0%
	The Global Smaller Companies Trust	3.0%
	Alliance Witan PLC	3.0%
Global Equity Total		17.0%
US Equity	JPMorgan American IT	5.0%
	North American Income Trust	5.0%
	iShares S&P500	4.0%
	SS SPDR S&P 400 Mid Cap	4.0%
	Brown Advisory US Smaller Cos IT	4.0%
	JPMorgan US Smaller Cos IT	4.0%
	Pershing Square Holdings	2.0%
US Equity Total		28.0%
Europe Equity	Fidelity European Trust	5.0%
	Montanaro European Smaller Cos Trust	2.0%
Europe Equity Total		7.0%
Japan Equity	JPMorgan Japanese IT	3.0%
	CC Japan Income & Growth Trust	2.0%
Japan Equity Total		5.0%
Asia Equity	Abrdn Asia Focus IT	4.0%
	Schroder Asia Pacific IT	2.0%
Asia Equity Total		6.0%
Emerging Market Equity	JPMorgan Emerging Markets Growth & Income	4.0%
Emerging Market Equity Total		4.0%
Private Equity	ICG Enterprise Trust	5.0%
Private Equity Total		5.0%
Fixed Income	UK Tsy 0.5% 2029	4.0%
	UK Tsy 0.25% 2031	2.0%
Fixed Income Total		4.0%
Flexible Investment	Capital Gearing Trust	2.0%
Flexible Investment Total		2.0%
Cash	Cash	1.0%
Cash Total		1.0%
Grand Total		100.0%

Asset Class Breakdown



Estimated Underlying Exposure of Equity Strategies (Including Private Equity)



Representative Portfolio Cost & Yield

Strategy OCF	**0.02%**
Income Yield	1.75%
Adjusted Yield*	2.00%
Adjusted OCF**	0.67%

*Adjusted yield shows the income yield of the portfolio if all direct fixed income holdings were paying a coupon equivalent to their current yield to maturity.

**Adjusted OCF shows the OCF inclusive of investment company costs, which FCA guidance suggests disclosing separately rather than within the combined total costs figure.

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