AJBell Investcentre

MANAGED PORTFOLIO SERVICE

MULTI-ASSET INVESTING MADE EASY

CURRENT PORTFOLIOS

AS AT 31 OCTOBER 2026



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AJ Bell Passive MPS

Investment Management Fee (1)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
Underlying OCF (2)	0.11%	0.11%	0.11%	0.11%	0.11%	0.10%	0.19%	0.26%
Historical Yield (3)	3.68%	3.00%	2.64%	2.10%	1.58%	1.27%	3.52%	3.10%
Incidental charges (4)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transaction charges (5)	0.03%	0.03%	0.03%	0.03%	0.03%	0.02%	0.04%	0.06%
No. of holdings (exc. Cash)	18	20	22	20	14	13	18	11

							Allocation							
Asset type	**Sub-Asset type**	**Name**	**SEDOL**	**Historic Yield**	**OCF**	**Passive MPS 1**	**Passive MPS 2**	**Passive MPS 3**	**Passive MPS 4**	**Passive MPS 5**	**Passive MPS 6**	**Passive MPS Income 1**	**Passive MPS Income 2**
Equity	Asia Pacific ex-Japan equity	Vanguard Pacific ex-Japan Stock Index	BPT2BH5	3.24%	0.12%								3.0%
Equity	Asia Pacific ex-Japan equity	Vanguard Pacific ex-Japan Stock Index	BPT2BJ7	3.12%	0.12%				3.0%	3.0%	3.0%		
Equity	China equity	Franklin FTSE China ETF	BJ316N7	0.00%	0.19%		3.0%	4.0%	5.0%	6.0%	8.0%	3.0%	
Equity	Emerging markets equity	Fidelity Emerging Markets Quality Income ETF	BK1KWQ8	2.75%	0.50%							5.0%	17.5%
Equity	Emerging markets equity	Invesco FTSE Emerging Markets High Dividend Low Volatility ETF	BYZQD90	4.76%	0.49%								3.5%
Equity	Emerging markets ex-China equity	Amundi MSCI Emerging Markets ex China ETF	BTBMG43	0.00%	0.15%	4.0%	5.0%	7.0%	9.0%	15.0%	20.0%	3.0%	
Equity	Europe ex-UK equity	Franklin Templeton European Quality Dividend ETF	BF14QS5	3.92%	0.25%							3.0%	5.0%
Equity	Europe ex-UK equity	Vanguard FTSE Developed Europe ex UK Equity Index Plus	BPN5P01	2.20%	0.08%	3.0%	4.0%	6.0%	7.0%	10.0%	9.0%		
Equity	Europe ex-UK equity	Xtrackers S&P Europe ex-UK ETF	BGV5VM4	2.29%	0.09%						4.0%		
Equity	Europe ex-UK equity	iShares MSCI Europe Quality Dividend ETF	BYQMV93	2.94%	0.28%							3.0%	5.0%
Equity	Japan equity	Amundi Prime Japan ETF	BJJZ257	1.74%	0.05%		4.0%	6.0%	7.0%	6.0%	8.0%	6.0%	6.0%
Equity	North America equity	Fidelity US Quality Income ETF	BDQZ1H3	1.37%	0.25%							10.5%	15.0%
Equity	North America equity	Invesco S&P 500 Equal Weight Swap ETF	BL54B00	0.00%	0.20%		1.0%	0.5%	1.0%	2.5%	1.5%		
Equity	North America equity	Invesco S&P 500 High Dividend Low Volatility ETF	BWZMM75	3.68%	0.30%							15.0%	15.0%
Equity	North America equity	SPDR S&P 500 ETF	BRJ9NP2	0.00%	0.03%	7.0%	12.0%	15.5%	19.0%	18.0%	14.0%		
Equity	North America equity	Xtrackers MSCI US Health Care ETF	BF2LFT9	0.00%	0.12%	2.0%	2.0%	2.0%	2.0%	3.5%	2.5%		
Equity	North America equity	iShares S&P 500 Energy Sector ETF	B45CJS9	0.00%	0.15%			2.0%	2.0%	3.0%	3.0%		
Equity	North America equity	iShares S&P 500 Equal Weight ETF	BNZGC63	0.00%	0.15%	2.0%	3.0%	3.0%	4.0%	3.0%	2.0%		
Equity	North America equity	iShares S&P 500 Utilities Sector ETF	B453BJ7	0.00%	0.15%	2.0%	2.0%	2.0%	2.0%				
Equity	UK equity	Amundi UK Equity All Cap ETF	BFX0551	2.75%	0.04%	6.0%	12.0%						
Equity	UK equity	Vanguard FTSE 250 ETF	BKXH1T3	3.42%	0.10%			2.0%	2.0%	2.0%	5.0%		
Equity	UK equity	iShares Core FTSE 100 ETF	504245	3.05%	0.07%			12.0%	16.0%	19.0%	19.0%	13.5%	21.0%
Fixed Income	Emerging market debt	State Street Emerging Markets Hard Currency Government Bond Index	BKPJPT5	6.19%	0.22%	5.0%	5.0%	3.0%	1.0%				
Fixed Income	Emerging market debt	Vanguard USD Emerging Markets Government Bond ETF	BYM2X68	5.87%	0.23%			2.0%	3.0%	3.0%		5.0%	3.0%
Fixed Income	Global corporate bonds (GBP hedged)	iShares ESG Overseas Corporate Bond Index	BN09137	4.09%	0.09%	10.0%	7.0%	4.0%					
Fixed Income	Global corporate bonds (GBP hedged)	iShares ESG Overseas Corporate Bond Index	BRTCSG7	4.20%	0.09%							4.0%	
Fixed Income	Global government bonds (GBP hedged)	Invesco US Treasury 1-3 Year ETF	BF2FNL9	3.81%	0.10%	5.0%	3.0%						
Fixed Income	Global government bonds (GBP hedged)	Xtrackers Eurozone government Bond ETF	BRSD4T6	2.43%	0.20%	5.0%	3.0%						
Fixed Income	Global government bonds (GBP hedged)	iShares US TIPS 0-5yr	BDZVHB8	5.83%	0.12%	13.0%	10.0%	8.0%	4.0%			8.0%	
Fixed Income	Global high yield bonds (GBP hedged)	Invesco Global High Yield Corporate Bond ESG Climate Transition UCITS ETF	BP918D7	6.74%	0.30%	5.0%	5.0%	5.0%	5.0%	5.0%		5.0%	5.0%

(1) MPS Service AMC: 12bps.
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(3) Historic yield of the portfolio has been calculated using the yield of the underlying investments over the past 12 months. It is important to note that the income generated by investments is not guaranteed and may fluctuate.
(4) Incidental charges represent non-recurring charges such as performance fees charged by the fund manager.
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Asset type	Sub-Asset type	Name	SEDOL	Historic Yield	OCF	Passive MPS 1	Passive MPS 2	Passive MPS 3	Passive MPS 4	Passive MPS 5	Passive MPS 6	Passive MPS Income 1	Passive MPS Income 2
Fixed Income	Global high yield bonds (GBP hedged)	iShares Broad € High Yield Corp Bond UCITS ETF	BSTRK63	5.62%	0.22%			2.0%	2.0%			2.0%	
Fixed Income	UK corporate bonds	Invesco GBP Corporate Bond ETF	BL9BWH1	5.49%	0.10%	8.0%	8.0%	6.0%	4.0%			6.0%	
Fixed Income	UK government bonds	Amundi UK Government Bond 0-5Y ETF	BD6P6G7	2.32%	0.05%	6.0%	4.0%	2.0%				2.0%	
Fixed Income	UK government bonds	iShares Core UK Gilts ETF	B1G52Y3	4.49%	0.07%	6.0%							
Fixed Income	UK index-linked gilts	iShares Up to 10 Years Index Linked Gilt Index Fund	BN091H1	3.36%	0.13%	3.0%	2.0%	3.0%					
Fixed Income	UK index-linked gilts	iShares Up to 10 Years Index Linked Gilt Index Fund	BN091J3	3.47%	0.13%							3.0%	
Cash	Cash equivalent	BlackRock Institutional Sterling Liquidity	B43FT80	3.90%	0.10%				1.0%				
Cash	Cash equivalent	iShares £ Ultrashort Bond ETF	BCRY644	5.29%	0.09%	7.0%	4.0%	2.0%				2.0%	
Cash	Cash	Cash		0.00%	0.00%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

Equity	26.0%	48.0%	62.0%	79.0%	91.0%	99.0%	62.0%	91.0%
Fixed Income	66.0%	47.0%	35.0%	19.0%	8.0%	0.0%	35.0%	8.0%
Cash	8.0%	5.0%	3.0%	2.0%	1.0%	1.0%	3.0%	1.0%

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AJ Bell Active MPS

Investment Management Fee (1)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
Underlying OCF (2)	0.27%	0.38%	0.43%	0.50%	0.54%	0.55%	0.46%	0.56%
Historical Yield (3)	3.65%	3.05%	2.67%	2.15%	1.63%	1.36%	3.63%	2.75%
Incidental charges (4)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transaction charges (5)	0.10%	0.14%	0.16%	0.19%	0.21%	0.22%	0.11%	0.15%
No. of holdings (exc. Cash)	21	26	25	23	18	16	22	16

													Allocation	
Asset type	**Sub-Asset type**	**Name**	**SEDOL**	**Historic Yield**	**OCF**	**Active MPS 1**	**Active MPS 2**	**Active MPS 3**	**Active MPS 4**	**Active MPS 5**	**Active MPS 6**	**Active MPS Income 1**	**Active MPS Income 2**
Equity	Asia Pacific ex-Japan equity	Jupiter Asian Income	BZ2YNL6	2.73%	0.88%								3.5%
Equity	Asia Pacific ex-Japan equity	Jupiter Asian Income	BZ2YNM7	2.69%	0.88%				3.0%	3.0%	3.0%		
Equity	China equity	Franklin FTSE China ETF	BJ316N7	0.00%	0.19%		3.0%	4.0%	5.0%	6.0%	8.0%	3.5%	5.5%
Equity	Emerging markets equity	Fidelity Emerging Markets Quality Income ETF	BK1KWQ8	2.75%	0.50%							2.0%	3.0%
Equity	Emerging markets ex-China equity	Artemis SmartGARP Global Emerging Markets Ex China Equity	BWK98G2	0.00%	0.40%	4.0%	3.0%	5.0%	6.0%	10.0%	10.0%		
Equity	Emerging markets ex-China equity	Artemis SmartGARP Global Emerging Markets Ex China Equity	BWK98H3	0.00%	0.40%							2.5%	7.0%
Equity	Emerging markets ex-China equity	Invesco Emerging Markets ex-China	BNGGW62	2.07%	0.65%		2.0%	2.0%	3.0%	5.0%	10.0%		
Equity	Emerging markets ex-China equity	Invesco Emerging Markets ex-China	BNGGYS8	2.12%	0.65%							3.0%	5.0%
Equity	Europe ex-UK equity	BlackRock Continental European Income	B3Y7MQ7	3.87%	0.91%							4.0%	6.5%
Equity	Europe ex-UK equity	BlackRock European Dynamic	BCZRNN3	0.96%	0.91%	1.5%	2.0%	3.0%	4.0%	5.0%	7.0%		
Equity	Europe ex-UK equity	WS Lightman European	BGPFJM6	2.37%	0.60%	1.5%	2.0%	3.0%	3.0%	5.0%	6.0%		
Equity	Europe ex-UK equity	WS Lightman European	BJCWFY5	2.44%	0.60%							2.0%	3.5%
Equity	Japan equity	Jupiter Japan Income	BFF5BH8	1.90%	0.80%							6.0%	6.0%
Equity	Japan equity	Jupiter Japan Income	BH454W9	1.87%	0.80%		2.0%	3.0%	3.0%	3.0%	4.0%		
Equity	Japan equity	M&G Japan	B74CQP7	1.11%	0.47%		2.0%	3.0%	4.0%	3.0%	4.0%		
Equity	North America equity	Artemis US Select	BMMV510	0.00%	0.84%	3.5%	7.0%	8.0%	8.5%	9.0%	5.0%		
Equity	North America equity	Dodge & Cox Worldwide US Stock	B50M4X1	0.00%	0.63%	3.0%	5.0%	6.0%	8.5%	8.0%	6.5%		
Equity	North America equity	Fidelity US Quality Income ETF	BDQZ1H3	1.37%	0.25%							7.0%	10.0%
Equity	North America equity	Invesco S&P 500 High Dividend Low Volatility ETF	BWZMM75	3.68%	0.30%							8.0%	10.0%
Equity	North America equity	JP Morgan US Income	B3FJQ59	1.67%	0.64%							10.0%	10.0%
Equity	North America equity	SPDR S&P 500 ETF	BRJ9NP2	0.00%	0.03%	2.5%	4.0%	4.5%	6.0%	6.0%	5.0%		
Equity	North America equity	Xtrackers MSCI US Health Care ETF	BF2LFT9	0.00%	0.12%	2.0%	2.0%	2.0%	2.0%	3.5%	3.0%		
Equity	North America equity	iShares S&P 500 Energy Sector ETF	B45CJS9	0.00%	0.15%			2.5%	2.5%	3.5%	3.5%		
Equity	North America equity	iShares S&P 500 Utilities Sector ETF	B453BJ7	0.00%	0.15%	2.0%	2.0%	2.0%	2.5%				
Equity	UK equity	BlackRock UK Income	BK1PK36	3.34%	0.61%							4.0%	6.0%
Equity	UK equity	IFSL Evenlode Income	BJK1168	2.73%	0.63%		2.5%	3.0%	3.5%	4.0%	5.0%		
Equity	UK equity	IFSL Evenlode Income	BJK1179	2.86%	0.63%							5.0%	7.0%
Equity	UK equity	JPM UK Equity Plus	BYMFGF7	2.19%	0.47%	6.0%	6.5%	7.0%	8.5%	9.5%	9.5%		
Equity	UK equity	Man Income	B0117D3	4.21%	0.90%		3.0%	4.0%	6.0%	7.5%	9.5%	5.0%	8.0%
Fixed Income	Emerging market debt	M&G Emerging Markets Bond	BG03Y97	6.76%	0.58%	5.0%	5.0%	5.0%	4.0%	3.0%			
Fixed Income	Emerging market debt	M&G Emerging Markets Bond	BK7XX79	7.75%	0.58%							5.0%	3.0%

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Asset type	Sub-Asset type	Name	SEDOL	Historic Yield	OCF	Active MPS 1	Active MPS 2	Active MPS 3	Active MPS 4	Active MPS 5	Active MPS 6	Active MPS Income 1	Active MPS Income 2
Fixed Income	Global corporate bonds (GBP hedged)	M&G Global Corporate Bond	BS44CV8	3.97%	0.25%	10.0%	7.0%	4.0%					
Fixed Income	Global corporate bonds (GBP hedged)	M&G Global Corporate Bond	BS44CW9	4.36%	0.25%							4.0%	
Fixed Income	Global government bonds (GBP hedged)	Invesco US Treasury 1-3 Year ETF	BF2FNL9	3.81%	0.10%	5.0%	3.0%						
Fixed Income	Global government bonds (GBP hedged)	Xtrackers Eurozone government Bond ETF	BRSD4T6	2.43%	0.20%	5.0%	3.0%						
Fixed Income	Global government bonds (GBP hedged)	iShares US TIPS 0-5yr	BDZVHB8	5.83%	0.12%	13.0%	10.0%	8.0%	4.0%			8.0%	
Fixed Income	Global high yield bonds (GBP hedged)	Invesco High Yield	BQXL4M1	7.19%	0.45%	5.0%	5.0%	7.0%	7.0%	5.0%			
Fixed Income	Global high yield bonds (GBP hedged)	Invesco High Yield	BQXL4N2	7.53%	0.45%							7.0%	5.0%
Fixed Income	UK corporate bonds	Artemis Corporate Bond	BFZ91W5	5.12%	0.35%	5.0%	5.0%	4.0%	2.0%				
Fixed Income	UK corporate bonds	Artemis Corporate Bond	BKPWGV3	5.65%	0.35%							4.0%	
Fixed Income	UK corporate bonds	TwentyFour Corporate Bond	BSMTGF7	5.63%	0.34%							2.0%	
Fixed Income	UK corporate bonds	TwentyFour Corporate Bond	BSMTGG8	5.63%	0.34%	3.0%	3.0%	2.0%	2.0%				
Fixed Income	UK government bonds	Amundi UK Government Bond 0-5Y ETF	BD6P6G7	2.32%	0.05%	6.0%	4.0%	2.0%				2.0%	
Fixed Income	UK government bonds	iShares Core UK Gilts ETF	B1G52Y3	4.49%	0.07%	6.0%							
Fixed Income	UK index-linked gilts	iShares Up to 10 Years Index Linked Gilt Index Fund	BN091H1	3.36%	0.13%	3.0%	2.0%	3.0%					
Fixed Income	UK index-linked gilts	iShares Up to 10 Years Index Linked Gilt Index Fund	BN091J3	3.47%	0.13%							3.0%	
Cash	Cash equivalent	BlackRock Institutional Sterling Liquidity	B43FT80	3.90%	0.10%				1.0%				
Cash	Cash equivalent	iShares £ Ultrashort Bond ETF	BCRY644	5.29%	0.09%	7.0%	4.0%	2.0%				2.0%	
Cash	Cash	Cash		0.00%	0.00%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

Equity	26.0%	48.0%	62.0%	79.0%	91.0%	99.0%	62.0%	91.0%
Fixed Income	66.0%	47.0%	35.0%	19.0%	8.0%	0.0%	35.0%	8.0%
Cash	8.0%	5.0%	3.0%	2.0%	1.0%	1.0%	3.0%	1.0%

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AJ Bell Pactive MPS

Investment Management Fee (1)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
Underlying OCF (2)	0.31%	0.37%	0.40%	0.43%	0.45%	0.46%
Historical Yield (3)	2.36%	2.59%	1.47%	1.90%	0.88%	0.73%
Incidental charges (4)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transaction charges (5)	0.09%	0.11%	0.12%	0.13%	0.14%	0.15%
No. of holdings (exc. Cash)	20	25	24	21	17	15

							Allocation				
Asset type	**Sub-Asset type**	**Name**	**SEDOL**	**Historic Yield**	**OCF**	**Pactive MPS 1**	**Pactive MPS 2**	**Pactive MPS 3**	**Pactive MPS 4**	**Pactive MPS 5**	**Pactive MPS 6**
CG AJ Bell funds	CG AJ Bell funds	CG AJ Bell Adventurous Fund	BYW8VG2	1.38%	0.31%					49.0%	
CG AJ Bell funds	CG AJ Bell funds	CG AJ Bell Balanced Fund	BYW8RX1	2.41%	0.31%			49.0%			
CG AJ Bell funds	CG AJ Bell funds	CG AJ Bell Cautious Fund	BYW8RV9	3.04%	0.31%	49.0%					
CG AJ Bell funds	CG AJ Bell funds	CG AJ Bell Global Growth Fund	BD833W4	1.19%	0.31%						49.0%
CG AJ Bell funds	CG AJ Bell funds	CG AJ Bell Moderately Adventurous Fund	BYW8VL7	1.85%	0.31%				49.0%		
CG AJ Bell funds	CG AJ Bell funds	CG AJ Bell Moderately Cautious Fund	BYW8VJ5	2.49%	0.31%		49.0%				
Equity	Asia Pacific ex-Japan equity	Jupiter Asian Income	BZ2YNM7	2.69%	0.88%				1.5%	1.5%	1.5%
Equity	China equity	Franklin FTSE China ETF	BJ316N7	0.00%	0.19%		1.5%	2.0%	2.5%	3.0%	4.0%
Equity	Emerging markets ex-China equity	Artemis SmartGARP Global Emerging Markets Ex China Equity	BWK98G2	0.00%	0.40%	2.0%	1.5%	2.5%	3.0%	5.0%	5.0%
Equity	Emerging markets ex-China equity	Invesco Emerging Markets ex-China	BNGGW62	2.07%	0.65%		1.0%	1.0%	1.5%	2.5%	5.0%
Equity	Europe ex-UK equity	BlackRock European Dynamic	BCZRNN3	0.96%	0.91%	0.8%	1.0%	1.5%	2.0%	2.5%	3.5%
Equity	Europe ex-UK equity	WS Lightman European	BGPFJM6	2.37%	0.60%	0.8%	1.0%	1.5%	1.5%	2.5%	3.0%
Equity	Japan equity	Jupiter Japan Income	BH454W9	1.87%	0.80%		1.0%	1.5%	1.5%	1.5%	2.0%
Equity	Japan equity	M&G Japan	B74CQP7	1.11%	0.47%		1.0%	1.5%	2.0%	1.5%	2.0%
Equity	North America equity	Artemis US Select	BMMV510	0.00%	0.84%	3.0%	5.5%	6.0%	6.5%	6.0%	4.5%
Equity	North America equity	Dodge & Cox Worldwide US Stock	B50M4X1	0.00%	0.63%	3.0%	4.0%	4.8%	6.5%	7.8%	5.8%
Equity	North America equity	iShares S&P 500 Energy Sector ETF	B45CJS9	0.00%	0.15%			1.3%	1.3%	1.8%	1.8%
Equity	North America equity	iShares S&P 500 Utilities Sector ETF	B453BJ7	0.00%	0.15%	1.0%	1.0%	1.0%	1.3%		
Equity	UK equity	IFSL Evenlode Income	BJK1168	2.73%	0.63%		1.3%	1.5%	1.8%	2.0%	2.5%
Equity	UK equity	JPM UK Equity Plus	BYMFGF7	2.19%	0.47%	3.0%	3.3%	3.5%	4.3%	4.8%	4.8%
Equity	UK equity	Man Income	B0117D3	4.21%	0.90%		1.5%	2.0%	3.0%	3.8%	4.8%
Fixed Income	Emerging market debt	M&G Emerging Markets Bond	BG03Y97	6.76%	0.58%	2.5%	2.5%	2.5%	2.0%	1.5%	
Fixed Income	Global corporate bonds (GBP hedged)	M&G Global Corporate Bond	BS44CV8	3.97%	0.25%	5.0%	3.5%	2.0%			
Fixed Income	Global government bonds (GBP hedged)	Invesco US Treasury 1-3 Year ETF	BF2FNL9	3.81%	0.10%	2.5%	1.5%				
Fixed Income	Global government bonds (GBP hedged)	Xtrackers Eurozone government Bond ETF	BRSD4T6	2.43%	0.20%	2.5%	1.3%				
Fixed Income	Global government bonds (GBP hedged)	iShares US TIPS 0-5yr	BDZVHB8	5.83%	0.12%	7.0%	5.3%	4.0%	2.5%		
Fixed Income	Global high yield bonds (GBP hedged)	Invesco High Yield	BQXL4M1	7.19%	0.45%	2.5%	2.5%	3.5%	3.5%	2.5%	
Fixed Income	UK corporate bonds	Artemis Corporate Bond	BFZ91W5	5.12%	0.35%	2.5%	2.5%	2.0%	1.0%		
Fixed Income	UK corporate bonds	TwentyFour Corporate Bond	BSMTGG8	5.63%	0.34%	1.5%	1.5%	1.0%	1.0%		
Fixed Income	UK government bonds	Amundi UK Government Bond 0-5Y ETF	BD6P6G7	2.32%	0.05%	3.0%	2.3%	1.0%			

(1) MPS Service AMC: 12bps.
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Asset type	Sub-Asset type	Name	SEDOL	Historic Yield	OCF	Pactive MPS 1	Pactive MPS 2	Pactive MPS 3	Pactive MPS 4	Pactive MPS 5	Pactive MPS 6
Fixed Income	UK government bonds	iShares Core UK Gilts ETF	B1G52Y3	4.49%	0.07%	3.0%					
Fixed Income	UK index-linked gilts	iShares Up to 10 Years Index Linked Gilt Index Fund	BN091H1	3.36%	0.13%	1.5%	1.3%	1.5%			
Cash	Cash equivalent	BlackRock Institutional Sterling Liquidity	B43FT80	3.90%	0.10%	3.0%	1.5%	1.0%			
Cash	Cash	Cash		0.00%	0.00%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

CG AJ Bell Funds	49.0%	49.0%	49.0%	49.0%	49.0%	49.0%
Equity	13.5%	24.5%	31.5%	40.0%	46.0%	50.0%
Fixed Income	33.5%	24.0%	17.5%	10.0%	4.0%	0.0%
Cash	4.0%	2.5%	2.0%	1.0%	1.0%	1.0%

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AJ Bell Responsible MPS

Investment Management Fee (1)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
Underlying OCF (2)	0.20%	0.23%	0.24%	0.26%	0.27%	0.26%
Historical Yield (3)	3.18%	2.48%	1.96%	1.40%	1.01%	0.89%
Incidental charges (4)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transaction charges (5)	0.04%	0.05%	0.05%	0.05%	0.05%	0.04%
No. of holdings (exc. Cash)	13	15	16	14	10	8

							Allocation					
Asset type	**Sub-Asset type**	**Name**	**SEDOL**	**Historic Yield**	**OCF**	**Responsible MPS 1**	**Responsible MPS 2**	**Responsible MPS 3**	**Responsible MPS 4**	**Responsible MPS 5**	**Responsible MPS 6**
CG AJ Bell funds	CG AJ Bell funds	CG AJ Bell Responsible Screened Growth Fund	BN0S2V9	0.77%	0.45%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
Equity	Asia Pacific ex-Japan equity	Amundi MSCI Pacific ex Japan SRI PAB	BNM5Q50	0.00%	0.20%				2.0%	2.5%	2.0%
Equity	China equity	UBS MSCI China ESG Universal ETF	BJXS0G9	2.26%	0.30%			2.5%	3.5%	4.5%	6.5%
Equity	Emerging markets equity	Xtrackers ESG MSCI Emerging Markets ETF	BMY8CS5	0.00%	0.25%		3.5%				
Equity	Emerging markets ex-China equity	Amundi MSCI Emerging Markets ex China ETF	BTBMG43	0.00%	0.15%			3.0%	5.5%	11.5%	15.5%
Equity	Europe ex-UK equity	Amundi MSCI Europe SRI PAB ETF	BKTHWD8	0.00%	0.18%			3.5%	4.5%	7.5%	10.0%
Equity	Japan equity	iShares MSCI Japan SRI ETF	BYYDL10	0.00%	0.20%		2.5%	4.5%	5.5%	4.5%	6.5%
Equity	North America equity	iShares MSCI USA SRI ETF	BYVK5J0	0.00%	0.20%	5.5%	13.5%	17.5%	22.5%	22.5%	15.5%
Equity	UK equity	UBS MSCI UK IMI Socially Responsible ETF	BMP3HN9	2.92%	0.23%		7.0%	8.5%	13.0%	15.5%	18.0%
Fixed Income	Emerging market debt	L&G ESG Emerging Markets Government Bond	BGXQTJ8	0.00%	0.18%	4.0%	4.0%	4.0%	3.0%	2.0%	
Fixed Income	Global corporate bonds (GBP hedged)	iShares ESG Overseas Corporate Bond Index	BN09137	4.09%	0.09%	10.0%	7.0%	4.0%			
Fixed Income	Global government bonds (GBP hedged)	Invesco US Treasury 1-3 Year ETF	BF2FNL9	3.81%	0.10%	4.5%	2.8%				
Fixed Income	Global government bonds (GBP hedged)	Xtrackers Eurozone government Bond ETF	BRSD4T6	2.43%	0.20%	4.5%	2.8%				
Fixed Income	Global government bonds (GBP hedged)	iShares US TIPS 0-5yr	BDZVHB8	5.83%	0.12%	13.0%	9.8%	8.0%	4.0%		
Fixed Income	Global high yield bonds (GBP hedged)	Invesco Global High Yield Corporate Bond ESG Climate Transition UCITS ETF	BP918D7	6.74%	0.30%	3.5%	3.5%	3.5%	3.5%	3.5%	
Fixed Income	Global high yield bonds (GBP hedged)	iShares € High Yield Corp Bond ESG ETF	BM8GDV5	0.00%	0.27%			2.0%	2.0%		
Fixed Income	UK corporate bonds	L&G ESG GBP Corp Bond ETF	BMHMZV8	5.35%	0.09%	8.0%	8.0%	6.0%	4.0%		
Fixed Income	UK government bonds	Amundi UK Government Bond 0-5Y ETF	BD6P6G7	2.32%	0.05%	5.0%	3.8%	2.0%			
Fixed Income	UK government bonds	iShares Core UK Gilts ETF	B1G52Y3	4.49%	0.07%	6.0%					
Fixed Income	UK index-linked gilts	iShares Up to 10 Years Index Linked Gilt Index Fund	BN091H1	3.36%	0.13%	3.0%	2.0%	3.0%			
Cash	Cash equivalent	BlackRock Institutional Sterling Liquidity Environmentally Aware	BKC9GJ5	3.87%	0.10%				1.0%		
Cash	Cash equivalent	iShares Ultrashort GBP Corporate Bond ESG ETF	BJP26F0	5.27%	0.09%	7.0%	4.0%	2.0%			
Cash	Cash	Cash		0.00%	0.00%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%

CG AJ Bell funds	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
Equity	5.5%	26.5%	39.5%	56.5%	68.5%	74.0%
Fixed Income	61.5%	43.5%	32.5%	16.5%	5.5%	0.0%
Cash	8.0%	5.0%	3.0%	2.0%	1.0%	1.0%

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AJ Bell Money Market MPS

Investment Management Fee (1)	0.00%
Underlying OCF (2)	0.10%
Historical Yield (3)	3.97%
Incidental charges (4)	0.00%
Transaction charges (5)	0.02%
No. of holdings (exc. Cash)	4

Asset type	Factsheet label	Name	SEDOL	Historic Yield	OCF	Money Market MPS
Cash	Cash equivalent	BlackRock Institutional Sterling Government Liquidity	BN0SKN7	3.36%	0.10%	30.0%
Cash	Cash equivalent	BlackRock Institutional Sterling Liquidity	B3L1035	3.90%	0.10%	30.0%
Cash	Cash equivalent	Royal London Short Term Money Market	B3P2RZ5	3.90%	0.10%	20.0%
Cash	Cash equivalent	iShares £ Ultrashort Bond ETF	BCRY644	5.29%	0.09%	19.0%
Cash	Cash	Cash		0.00%	0.00%	1.0%

Cash	100.0%

(1) MPS Service AMC: 0bps.
(2) Underlying OCF represents the ongoing charges of the underlying investments.
(3) Historic yield of the portfolio has been calculated using the yield of the underlying investments over the past 12 months. It is important to note that the income generated by investments is not guaranteed and may fluctuate.
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Based on target weights at portfolio rebalance. The information and data presented in this document has been taken from the sources stated and was believed to be correct at the time of writing and we are not liable for any subsequent changes.

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