

Investment objective

The HR7 Adventurous MPS aims to hold investments which deliver capital growth when measured over a period of at least five years. A portfolio for this risk profile is most likely to contain predominantly higher-risk investments, such as UK, developed markets and emerging markets shares. It is also expected to have limited exposure to defensive assets, such as UK corporate bonds and global bonds, and alternative assets, such as UK commercial property.

Investment approach

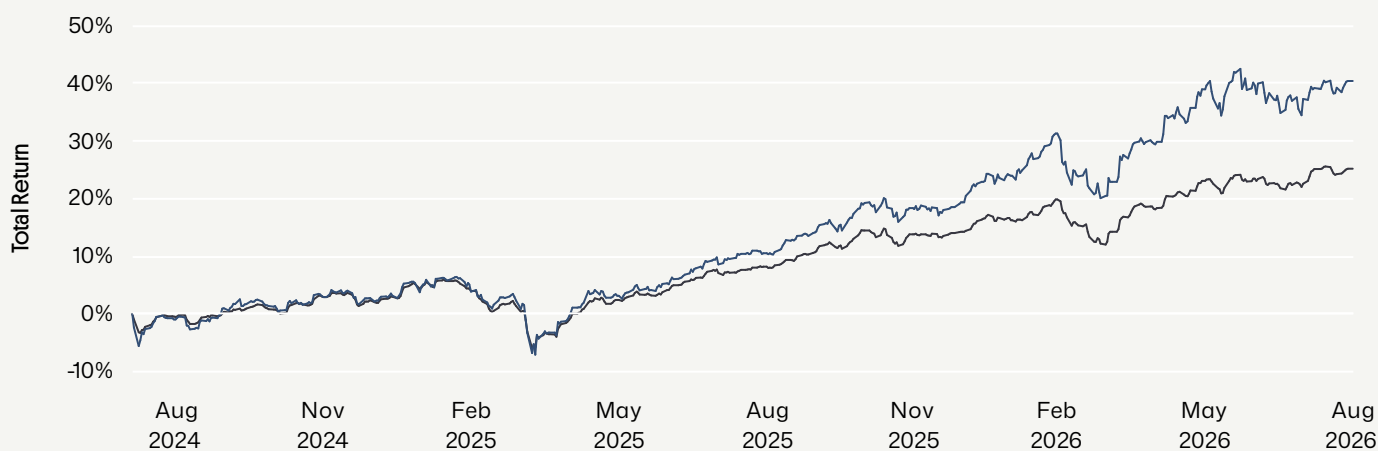
The portfolio looks to deliver the maximum return possible for a level of risk that investors are comfortable with. It does so by investing in collective investments, such as funds and ETFs, to deliver a highly diversified portfolio of assets including equities, bonds, commercial property and cash. In this way it aims to deliver long-term returns with a more predictable investment journey by smoothing out the worst of market volatility. The AJ Bell Investments team uses in-house modelling to deliver a long-term approach that combines different assets. This efficiently delivers returns without compromising investors' tolerance for risk. The portfolio invests in a wide range of strategies that may include both actively managed and passive strategies to gain exposure to a variety of asset classes across a diversified range of global markets. The portfolio looks to gain exposure to high quality active managers who have the potential to outperform markets over time, but it will only use these where there is conviction that this still makes financial sense after fees have been deducted. Our focus on long-term investing helps minimise transaction costs, ensuring there is a minimal impact on the portfolio. However, the portfolio is actively managed and underlying holdings will be changed when appropriate.

Model Launch Date	01 Aug 2024
Underlying OCF	0.56%
Annual Investment Management Charge	0.13%
Indicative Total OCF	0.69%
IA Sector	IA Flexible Investment

Performance

Cumulative	3 months	6 months	1 year	Since inception
HR7 – Adventurous MPS	0.99%	6.90%	27.01%	40.38%
IA Flexible Investment	1.68%	4.44%	15.71%	25.18%
IA Sector quartile	3rd	1st	1st	1st

The above table shows the total return of the portfolio on a cumulative basis. This is taken from the most recent month end.

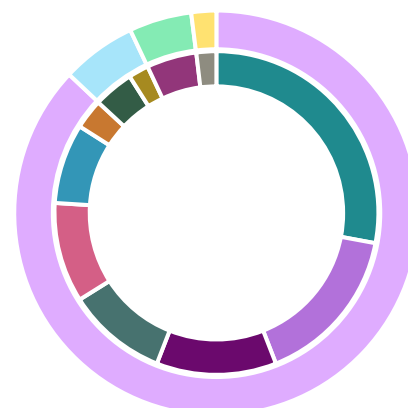


Source: Morningstar as at 31 August 2026.

— HR7 – Adventurous MPS — IA Flexible Investment

Asset allocation

Equity	87.00%	Fixed Income	6.00%
Emerging markets equity	28.00%	Global high yield bonds (GBP hedged)	4.00%
North America equity	16.00%	Global corporate bonds (GBP hedged)	2.00%
Asia Pacific ex-Japan equity	12.00%		
Japan equity	10.00%	Cash	2.00%
UK equity	10.00%		
Europe ex-UK equity	8.00%	Cash	2.00%
Global equity	3.00%		
Alternatives	5.00%		
Infrastructure	5.00%		



Risk profile

For investors who understand the risk and reward relationship of pure equity portfolios over the short, medium and long term. The portfolio invests in funds and exchange traded funds (ETFs), using defined strategic asset allocation to deliver returns while meeting the targeted level of risk.

Lower risk

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Typically lower rewards

Typically higher rewards

Top 10 holdings

Holding	Weight
iShares Core MSCI Emerging Markets IMI ETF	11.00%
BlackRock Continental European Income	8.00%
SPDR S&P 500 ETF	8.00%
Schroder Asian Alpha Plus	7.50%
M&G Japan	7.00%
Artemis SmartGARP Global Emerging Markets	6.50%
JPM Emerging Markets Income	6.00%
FTF ClearBridge Global Infrastructure Income	5.00%
Invesco Asian	4.50%
JPM Emerging Markets	4.50%

Underlying OCF is the ongoing charges of the underlying positions of the portfolio and excludes the annual investment management charge. Transaction costs reflect the aggregated transaction costs reported by underlying products and may vary each month. Additional costs will be incurred while using the MPS. These include (where applicable) platform costs and adviser fees. Therefore, the actual performance of your portfolio might differ from the stated past performance. There is no set minimum investment into the MPS, however, the structure of the underlying investments means that the portfolios work more efficiently for investments above a certain size. For this MPS, this is around £15,000. This portfolio is managed by AJ Bell Asset Management Limited. For further details of all applicable costs, please speak to your financial adviser or visit www.hammondraggett.co.uk.

The assigned risk profiles do not indicate a promise, forecast or illustration of future volatility or returns nor represents investment advice or a recommendation to buy or sell units/shares in a fund or portfolio.

Performance reflects the headline model and includes the underlying costs of the holdings and the annual investment management charge. The portfolios are rebalanced on a quarterly basis. This model was launched on 1 August 2024. Cash performance is measured using the AJ Bell Investcentre platform interest rates.

Based on target weights at portfolio rebalance. Totals may not sum to 100% due to rounding.

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