

Freyr Investment Management

Nurture 7 Factsheet

Who is this portfolio for?

This portfolio is primarily designed for investors: who have received advice and had their attitude to risk assessed and matched to the risk profile of this portfolio; and who are looking for growth and income over the long term (5 or more years).

- Although investors can take their money out at any time, this portfolio may not be appropriate for those who plan to withdraw their money within five years.
- This portfolio is not designed for investors who cannot afford more than a minimal loss of their investment.
- If you do not understand this document we recommend you get in touch to seek additional information to help you decide if this portfolio is right for your client.

Portfolio Overview

Objective: To provide a long-term total return above that of the ARC MPS 80-100% Index.

Investment Strategy: The portfolio will be actively managed and invest in multiple asset classes predominately via the use of passive collective investment schemes. The portfolio will have exposure to various asset classes typically bonds (government and corporate), equities, money market instruments, deposits, cash and indirectly to alternative asset classes (such as commodities).

The portfolio will not have any direct exposure to unregulated investments, cryptoassets, derivatives or other non-standard investments.

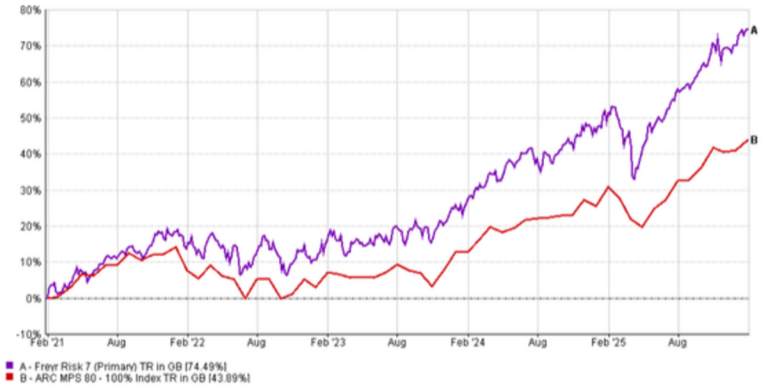
The investment manager has the discretion to weight the portfolio towards any investment type, or geographical region, at any time provided it is compatible with the investment objective, risk parameters and policy of the portfolio as a whole.

Performance

*Performance data is synthetic using backtested data. Neither simulated or actual past performance data is a reliable indicator of future performance.

This performance is provided gross of any fee charged for investment management, financial advice or any platform. These fees will reduce the actual return on investment.

Pricing Spread: Bid-Bid • Data Frequency: Daily • Currency: Pounds Sterling



29/01/2021 - 30/01/2026 Data from FE fundinfo2026

Investment Committee

Chris Fernyhough

Chris serves as the Investment Manager, having over 15 years' experience managing multi-asset portfolios. He holds a distinction in the PCIAM exam and is a Chartered Wealth Manager as well as holding Chartered FCSI status with the CISI.

Owen Sharp

Owen sits on the committee as the internal compliance officer, overseeing the investment management process. He has previously held compliance roles for several other companies servicing the retail client sector. Owen is highly experienced and regarded in the compliance sector and also holds a Certificate in Discretionary Investment Management, APFS, FPFS and Chartered Financial Planner status with the Chartered Insurance Institute. Owen adds significant expertise to the firm's compliance and ability.

Luke Breen

Luke qualified as a Chartered Surveyor in 2009. Before joining Freyr, he was Head of Investment and Asset Management for Poly Global. Prior to his time there he was a Director of APAC Investors at BNP Paribas Real Estate, having worked in Hong Kong for a number of years. Luke has extensive experience in originating, underwriting, transaction management, and thereafter the asset management of complex real estate investments and developments across the UK, with a focus on London and the Southeast.

Market Update: January 2026

January 2026 delivered a mixed bag of results across global markets as investors navigated ongoing geopolitical tensions, shifts in monetary policy, and varied corporate earnings reports.

- **US Markets:** The U.S. equity markets experienced a strong start to 2026, with major indices like the S&P 500 and Nasdaq showing positive gains. Investor sentiment has been buoyed by solid corporate earnings reports and a resilient labor market.
- **UK Markets:** The U.K. markets have been relatively volatile, influenced by ongoing concerns regarding inflation and the impact of the Bank of England's monetary policy. The FTSE 100 has shown mixed performance, reflecting investor uncertainty.
- **EU Markets:** European markets have seen a positive trend, led by strong performances in the technology and renewable energy sectors. The Euro Stoxx 50 index has gained traction as investor confidence grows.
- **Currency Performance:** The British pound (GBP) has shown moderate fluctuations against major currencies. Recent economic data has led to some strengthening against the euro and dollar, although concerns about inflation and potential rate hikes continue to create volatility.

Investors are closely monitoring these developments as they assess the implications for future growth and market dynamics.

Top five portfolio holdings as of 31.01.26

Holding	% of portfolio
Vanguard FTSE UK All Share Index Unit Trust	10.4%
iShares UK Dividend UCITS ETF	10.3%
Vanguard FTSE100 Index Unit Trust	10.3%
Fidelity Index US	8.5%
Invesco EQQQ Nasdaq 100 UCITS ETF	8.5%
Total	48%

Portfolio Details

Launch date: July 2025

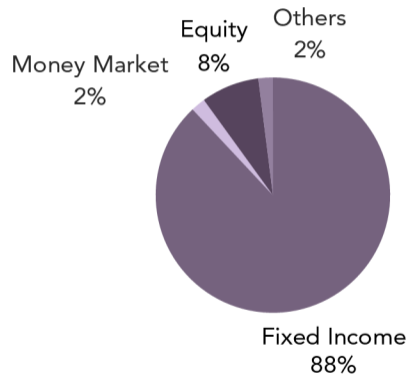
Entry Fee: NONE

Exit Fee: NONE

Annual Management Charge (AMC): 0.2%

Ongoing Charges Figure (OCF): 0.26%

Portfolio asset allocation (%)



Key risks

- The value of an investment and any income taken from it is not guaranteed and can go down as well as up; you may not get back the amount you originally invested.
- The Portfolio invests directly or indirectly in bonds which are issued by companies or governments. If these companies or governments experience financial difficulty, they may be unable to pay back some or all of the interest, original investment or other payments that they owe. If this happens, the value of the Portfolio may fall.
- By investing in other funds this Portfolio indirectly holds bonds and property that are traded through agents, brokers or investment banks or directly between buyers and sellers. This makes them less easy to buy and sell than investments traded on an exchange. In exceptional circumstances the Portfolio may not be able to sell its holdings in other funds and may defer withdrawals, or suspend dealing. The Directors can only delay paying out if it is in the interests of all investors and with the permission of the Portfolio depository.
- The Portfolio could lose money if any institution providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Portfolio.
- The Portfolio may have underlying investments that are valued in currencies that are different from sterling (British pounds). Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it.
- Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.

Important Information

This document has been produced by Freyr Investment Management Limited for information only and represents the views of the investment manager at the time of writing. It should not be construed as Investment Advice. No investment decisions should be made without first seeking advice. The Model Portfolio Risk Level 3 is managed by Freyr Investment Management Limited, which is authorised and regulated by the Financial Conduct Authority. Before making an investment, you should ensure that you have read and understood the relevant Key Investor Information documents, for all the underlining funds within the portfolio. Slight deviations in the underlying assets for this portfolio may be required subject to availability of investments on the investment platform you are with. Not all platforms have our preferred investment choices available. In this instance, appropriate substitutions will be made.

Warnings

Past performance is not a guide to future performance. Every effort is taken to ensure the accuracy of this data, but no warranties are given. Some of the funds within the portfolio could in exceptional circumstances be subject to a temporary suspension. All performance figures are cumulative and do not include external or Freyr charges. The models are available on a range of platforms and as such holdings, charges and performance may vary. The ongoing charges figure (OCF) shown is correct as at the date of this factsheet but will vary in future depending on the holdings within the Model. Portfolio Expense - The portfolio expense is calculated using the weighted value of the Ongoing Costs Ex Ante of the portfolio constituents. Where the Ongoing Costs Ex Ante is not available the OCF is used, and where this is not available the TER is used.