

Balanced portfolio

Quilter CB1-2 fund changes - Q1 2025

| <i>Original Allocation</i> | <i>New Allocation</i> | <i>Fund name</i> |
|----------------------------|-----------------------|--|
| 4 | 4 | abrden - Sterling Money Market |
| 4 | 4 | Artemis - High Income |
| 3 | 3 | AXA - Sterling Credit Short Duration Bond |
| 3 | 3 | Axa Framlington - Health |
| 2 | 2 | Baillie Gifford - Japanese |
| 5 | 5 | Blackrock - UK Absolute Alpha |
| 3 | 3 | Fidelity - Emerging Markets |
| 6 | 6 | First Sentier - Global Listed Infrastructure |
| 3 | 3 | Fundsmith - Equity |
| 7 | 7 | HSBC - American Index |
| 9 | 9 | HSBC - FTSE 100 Index |
| 4 | 4 | HSBC European Index |
| 5 | 5 | iShares - ESG Overseas Corporate Bond Index |
| 4 | 4 | iShares - Pacific ex Japan Index |
| 2 | 2 | Janus Henderson - Absolute Return |
| 3 | 3 | Jupiter - Strategic Bond |
| 3 | 3 | Jupiter - UK Mid Cap |
| 6 | 6 | L&G - All Stocks Gilt Index |
| 3 | 3 | Liontrust - Special Situations |
| 2 | 2 | Liontrust European Dynamic |
| 4 | 4 | M&G - Emerging Markets Bond |
| 4 | 4 | M&G - Global Dividend |
| 2 | 2 | Man GLG - Japan Core Alpha |
| 3 | 3 | Rathbone - Income |
| 2 | 2 | Schroder - Recovery |
| 4 | 4 | Schroder - US Smaller Companies |

| | | | |
|-----|------|----------|----------|
| BUY | SELL | INCREASE | DECREASE |
|-----|------|----------|----------|

Accepting these fund changes will result in portfolios being updated to reflect the selection above. Where no changes are recommended, a rebalance will occur to restore the correct weightings. In the case of fund suspensions, a cash alternative will be used for new investments and regular premiums and also where it is necessary to bring a portfolio up to 100%.

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