

## High Rebalance Changes Jan 25

| Current List of Funds                     |    | New List of Funds                         |     |
|---|----|---|-----|
| Cash                                      | 2% | Cash                                      | 2%  |
| Artemis UK Select                         | 5% | Artemis UK Select                         | 5%  |
| BNY Mellon Global Income                  | 5% | BNY Mellon Global Income                  | 5%  |
| Brown Advisory Global Leaders             | 5% | Brown Advisory Global Leaders             | 5%  |
| Dimensional International Value           | 7% | Dimensional International Value           | 7%  |
| Fidelity European                         | 6% | Fidelity European                         | 0%  |
| HSBC American Index                       | 8% | HSBC American Index                       | 13% |
| Invesco Asian                             | 6% | Invesco Asian                             | 6%  |
| iShares Pacific ex Japan Equity Index     | 3% | iShares Pacific ex Japan Equity Index     | 3%  |
| M&G Japan                                 | 5% | M&G Japan                                 | 5%  |
| Man GLG Undervalued Assets                | 4% | Man GLG Undervalued Assets                | 4%  |
| Premier Miton European Opportunities      | 6% | Premier Miton European Opportunities      | 6%  |
| Royal London Sustainable Leaders Trust    | 4% | Royal London Sustainable Leaders Trust    | 4%  |
| Sanlam Global Artificial Intelligence     | 5% | Sanlam Global Artificial Intelligence     | 5%  |
| Schroder Global Recovery                  | 4% | Schroder Global Recovery                  | 0%  |
| Vanguard FTSE UK Equity Income Index      | 5% | Vanguard FTSE UK Equity Income Index      | 5%  |
| JPM Global Research Enhanced Index Equity | 8% | JPM Global Research Enhanced Index Equity | 8%  |
| T Rowe Price US Structured Research       | 7% | T Rowe Price US Structured Research       | 7%  |
| Vanguard Global Small Cap Index           | 5% | Vanguard Global Small Cap Index           | 5%  |
|   |    | HSBC European Index                       | 5%  |

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# Medium High Rebalance changes Jan 25

| Current List of Funds                     |    | New List of Funds                                 |     |
|---|----|---|-----|
| Cash                                      | 2% | Cash  | 2%  |
| Aegon High Yield Bond                     | 4% | Aegon High Yield Bond                             | 4%  |
| Artemis UK Select                         | 4% | Artemis UK Select                                 | 4%  |
| BNY Mellon Global Income                  | 4% | BNY Mellon Global Income                          | 4%  |
| Brown Advisory Global Leaders             | 4% | Brown Advisory Global Leaders                     | 4%  |
| Dimensional International Value           | 4% | Dimensional International Value                   | 4%  |
| Fidelity European                         | 4% | Fidelity European                                 | 0%  |
| HSBC American Index                       | 7% | HSBC American Index                               | 10% |
| Invesco Asian                             | 3% | Invesco Asian                                     | 3%  |
| Invesco Tactical Bond                     | 3% | Invesco Tactical Bond                             | 0%  |
| iShares Core UK Gilts ETF                 | 3% | iShares Core UK Gilts ETF                         | 3%  |
| iShares Pacific ex Japan Equity Index     | 2% | iShares Pacific ex Japan Equity Index             | 2%  |
| JPM Global Research Enhanced Index Equity | 6% | JPM Global Research Enhanced Index Equity         | 6%  |
| L&G Global Infrastructure Index           | 2% | L&G Global Infrastructure Index                   | 2%  |
| M&G Japan                                 | 3% | M&G Japan   | 3%  |
| M&G Strategic Corporate Bond              | 2% | M&G Strategic Corporate Bond                      | 2%  |
| Man GLG Undervalued Assets                | 3% | Man GLG Undervalued Assets                        | 3%  |
| Premier Miton European Opportunities      | 4% | Premier Miton European Opportunities              | 4%  |
| Royal London Sustainable Leaders Trust    | 3% | Royal London Sustainable Leaders Trust            | 3%  |
| Sanlam Global Artificial Intelligence     | 4% | Sanlam Global Artificial Intelligence             | 4%  |
| Schroder Global Recovery                  | 3% | Schroder Global Recovery                          | 0%  |
| Schroder Strategic Bond                   | 4% | Schroder Strategic Bond                           | 4%  |
| T Rowe Price US Structured Research       | 4% | T Rowe Price US Structured Research               | 4%  |
| Vanguard Euro Government Bond Index       | 2% | Vanguard Euro Government Bond Index               | 2%  |
| Vanguard FTSE UK Equity Income Index      | 4% | Vanguard FTSE UK Equity Income Index              | 4%  |
| Vanguard Global Bond Index                | 4% | Vanguard Global Bond Index                        | 4%  |
| Vanguard Global Small Cap Index           | 4% | Vanguard Global Small Cap Index                   | 4%  |
| VT Gravis UK Infrastructure Income        | 2% | VT Gravis UK Infrastructure Income                | 2%  |
| VT RM Alternative Income                  | 2% | VT RM Alternative Income                          | 2%  |
|   |    | HSBC European Index                               | 4%  |
|   |    | HSBC Global Emerging Market Government Bond Index | 3%  |

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| Current List of Funds                                |    | New List of Funds                                    |     |
|--|----|--|-----|
| Cash   | 2% | Cash   | 2%  |
| Aegon High Yield Bond                                | 3% | Aegon High Yield Bond                                | 3%  |
| Artemis UK Select                                    | 3% | Artemis UK Select                                    | 3%  |
| BNY Mellon Global Income                             | 3% | BNY Mellon Global Income                             | 3%  |
| Brown Advisory Global Leaders                        | 4% | Brown Advisory Global Leaders                        | 4%  |
| Dimensional International Value                      | 2% | Dimensional International Value                      | 2%  |
| Fidelity European                                    | 4% | Fidelity European                                    | 0%  |
| Fidelity Short Dated Corporate Bond                  | 2% | Fidelity Short Dated Corporate Bond                  | 2%  |
| HSBC American Index                                  | 6% | HSBC American Index                                  | 10% |
| Invesco Asian  | 2% | Invesco Asian  | 2%  |
| Invesco Tactical Bond                                | 5% | Invesco Tactical Bond                                | 2%  |
| iShares Core UK Gilts ETF                            | 3% | iShares Core UK Gilts ETF                            | 3%  |
| iShares Pacific ex Japan Equity Index                | 2% | iShares Pacific ex Japan Equity Index                | 2%  |
| JPM Global Research Enhanced Index Equity            | 4% | JPM Global Research Enhanced Index Equity            | 4%  |
| L&G Global Infrastructure Index                      | 2% | L&G Global Infrastructure Index                      | 2%  |
| M&G Japan  | 2% | M&G Japan  | 2%  |
| M&G Strategic Corporate Bond                         | 4% | M&G Strategic Corporate Bond                         | 4%  |
| Man GLG Undervalued Assets                           | 3% | Man GLG Undervalued Assets                           | 3%  |
| Ninety One Diversified Income                        | 2% | Ninety One Diversified Income                        | 2%  |
| Premier Miton European Opportunities                 | 3% | Premier Miton European Opportunities                 | 3%  |
| Royal London Short Duration Credit                   | 3% | Royal London Short Duration Credit                   | 3%  |
| Royal London Short Duration Global Index Linked Bond | 3% | Royal London Short Duration Global Index Linked Bond | 3%  |
| Royal London Sustainable Leaders Trust               | 3% | Royal London Sustainable Leaders Trust               | 3%  |
| Sanlam Global Artificial Intelligence                | 3% | Sanlam Global Artificial Intelligence                | 3%  |
| Schroder Global Recovery                             | 3% | Schroder Global Recovery                             | 0%  |
| Schroder Strategic Bond                              | 5% | Schroder Strategic Bond                              | 5%  |
| T Rowe Price US Structured Research                  | 4% | T Rowe Price US Structured Research                  | 4%  |
| Vanguard Euro Government Bond Index                  | 3% | Vanguard Euro Government Bond Index                  | 3%  |
| Vanguard FTSE UK Equity Income Index                 | 3% | Vanguard FTSE UK Equity Income Index                 | 3%  |
| Vanguard Global Bond Index                           | 5% | Vanguard Global Bond Index                           | 5%  |
| VT Gravis UK Infrastructure Income                   | 2% | VT Gravis UK Infrastructure Income                   | 2%  |
| VT RM Alternative Income                             | 2% | VT RM Alternative Income                             | 2%  |
|  |    | HSBC European Index                                  | 3%  |
|  |    | HSBC Global Emerging Market Government Bond Index    | 3%  |

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# Medium Low Rebalance changes Jan 25

| Current List of Funds                                |    | New List of Funds                                    |    |
|--|----|--|----|
| Cash   | 6% | Cash   | 6% |
| BNY Mellon Global Income                             | 3% | BNY Mellon Global Income                             | 3% |
| Brown Advisory Global Leaders                        | 4% | Brown Advisory Global Leaders                        | 4% |
| Dimensional International Value                      | 2% | Dimensional International Value                      | 2% |
| Fidelity European                                    | 3% | Fidelity European                                    | 0% |
| Fidelity Short Dated Corporate Bond                  | 4% | Fidelity Short Dated Corporate Bond                  | 4% |
| HSBC American Index                                  | 5% | HSBC American Index                                  | 8% |
| Invesco Asian  | 2% | Invesco Asian  | 2% |
| Invesco Tactical Bond                                | 5% | Invesco Tactical Bond                                | 2% |
| iShares Core UK Gilts ETF                            | 3% | iShares Core UK Gilts ETF                            | 3% |
| iShares Pacific ex Japan Equity Index                | 2% | iShares Pacific ex Japan Equity Index                | 2% |
| iShares UK Gilts 0-5 yrs UCITS ETF                   | 3% | iShares UK Gilts 0-5 yrs UCITS ETF                   | 3% |
| JPM Global Research Enhanced Index Equity            | 4% | JPM Global Research Enhanced Index Equity            | 4% |
| M&G Strategic Corporate Bond                         | 4% | M&G Strategic Corporate Bond                         | 4% |
| Man GLG Undervalued Assets                           | 2% | Man GLG Undervalued Assets                           | 2% |
| Ninety One Diversified Income                        | 5% | Ninety One Diversified Income                        | 5% |
| Premier Miton European Opportunities                 | 2% | Premier Miton European Opportunities                 | 2% |
| Royal London Short Duration Credit                   | 5% | Royal London Short Duration Credit                   | 5% |
| Royal London Short Duration Global High Yield Bond   | 2% | Royal London Short Duration Global High Yield Bond   | 2% |
| Royal London Short Duration Global Index Linked Bond | 4% | Royal London Short Duration Global Index Linked Bond | 4% |
| Royal London Sustainable Leaders Trust               | 2% | Royal London Sustainable Leaders Trust               | 2% |
| Sanlam Global Artificial Intelligence                | 2% | Sanlam Global Artificial Intelligence                | 2% |
| Schroder Global Recovery                             | 3% | Schroder Global Recovery                             | 0% |
| Schroder Strategic Bond                              | 5% | Schroder Strategic Bond                              | 5% |
| T Rowe Price US Structured Research                  | 3% | T Rowe Price US Structured Research                  | 3% |
| Vanguard Euro Government Bond Index                  | 3% | Vanguard Euro Government Bond Index                  | 3% |
| Vanguard FTSE UK Equity Income Index                 | 3% | Vanguard FTSE UK Equity Income Index                 | 3% |
| Vanguard Global Bond Index                           | 5% | Vanguard Global Bond Index                           | 5% |
| VT Gravis UK Infrastructure Income                   | 2% | VT Gravis UK Infrastructure Income                   | 2% |
| VT RM Alternative Income                             | 2% | VT RM Alternative Income                             | 2% |
|  |    | HSBC European Index                                  | 3% |
|  |    | HSBC Global Emerging Market Government Bond Index    | 3% |

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## Low Rebalance changes Jan 25

| Current List of Funds                                |     | New List of Funds                                    |     |
|--|-----|--|-----|
| Cash   | 16% | Cash   | 16% |
| BNY Mellon Global Income                             | 2%  | BNY Mellon Global Income                             | 2%  |
| Brown Advisory Global Leaders                        | 2%  | Brown Advisory Global Leaders                        | 2%  |
| Fidelity European                                    | 2%  | Fidelity European                                    | 0%  |
| Fidelity Short Dated Corporate Bond                  | 5%  | Fidelity Short Dated Corporate Bond                  | 5%  |
| HSBC American Index                                  | 4%  | HSBC American Index                                  | 6%  |
| Invesco Asian  | 2%  | Invesco Asian  | 2%  |
| Invesco Tactical Bond                                | 6%  | Invesco Tactical Bond                                | 3%  |
| iShares Core UK Gilts ETF                            | 3%  | iShares Core UK Gilts ETF                            | 3%  |
| iShares UK Gilts 0-5 yrs UCITS ETF                   | 3%  | iShares UK Gilts 0-5 yrs UCITS ETF                   | 3%  |
| JPM Global Research Enhanced Index Equity            | 4%  | JPM Global Research Enhanced Index Equity            | 4%  |
| M&G Strategic Corporate Bond                         | 5%  | M&G Strategic Corporate Bond                         | 5%  |
| Ninety One Diversified Income                        | 6%  | Ninety One Diversified Income                        | 6%  |
| Royal London Short Duration Credit                   | 6%  | Royal London Short Duration Credit                   | 6%  |
| Royal London Short Duration Global High Yield Bond   | 4%  | Royal London Short Duration Global High Yield Bond   | 4%  |
| Royal London Short Duration Global Index Linked Bond | 5%  | Royal London Short Duration Global Index Linked Bond | 5%  |
| Royal London Sustainable Leaders Trust               | 2%  | Royal London Sustainable Leaders Trust               | 2%  |
| Schroder Global Recovery                             | 2%  | Schroder Global Recovery                             | 0%  |
| Schroder Strategic Bond                              | 6%  | Schroder Strategic Bond                              | 6%  |
| Vanguard Euro Government Bond Index                  | 3%  | Vanguard Euro Government Bond Index                  | 3%  |
| Vanguard Global Bond Index                           | 8%  | Vanguard Global Bond Index                           | 8%  |
| VT Gravis UK Infrastructure Income                   | 2%  | VT Gravis UK Infrastructure Income                   | 2%  |
| VT RM Alternative Income                             | 2%  | VT RM Alternative Income                             | 2%  |
|  |     | HSBC European Index                                  | 2%  |
|  |     | HSBC Global Emerging Market Government Bond Index    | 3%  |

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