BALANCED PORTFOLIO

30 SEPTEMBER 2026

simply ethical
Socially Responsible Investing

PORTFOLIO OBJECTIVES

The investment objective of the portfolio is to achieve capital growth, adopting a medium risk profile, with a target average annual return of 5% to 6% over a six-year investment horizon. The portfolio may comprise a range of Sharia compliant collective investment vehicles, including unit trusts, OEICs, ETFs and ETCs. Typically, the majority of the portfolio will be invested in equity assets, with the remainder allocated to non-equities. The portfolio's asset allocation and underlying holdings may, however, vary within defined parameters, allowing us to manage risk and pursue the portfolio's return objective as market conditions and investment opportunities evolve over time.

PORTFOLIO INFORMATION

Inception Date	Platform Accessibility	Minimum Investment	Target Return Range
01/07/2019	Fundment	Any size, through Adviser	5% to 6% p.a.

The return target represents the average annual return sought over a six-year investment horizon. It is gross of all fees, including advice, investment management and platform fees, but net of the underlying funds' ongoing charges (OCFs).

SHARIA COMPLIANCE

Sharia Compliant	Sharia Advisers	Indicative Zakat on Portfolio	Purification ratio
Yes	Shariyah Review Bureau	1.33%	0%

The Zakat percentage is calculated based on the portfolio's underlying investment allocation as at 1 Ramadan (18 February 2026). It is not a fixed rate and may vary over time depending on the composition of the portfolio and its underlying holdings at the relevant calculation date. No direct purification payment is required from the investor in respect of non-compliant income from investments, as the collective investments held within the portfolio make the relevant purification payments to charity within their respective investment structures.

CURRENT PORTFOLIO STATS

Annual Management Charges	Underlying OCF (est.)	Annualised Return (CAGR)	Annualised Volatility
0.15% - 0.50%*	0.39%	7.7%	7.7%

*Annualised return and volatility figures are based on five years as at 30 September 2026. *Annual Management Charge is tiered as follows: 0.50% for the first £250,000; 0.35% between £250,001 and £1,000,000; 0.25% between £1,000,001 and £5,000,000; and 0.15% over £5,000,000.*

CUMULATIVE PERFORMANCE

3 Months	6 Months	1 Year	3 Years	5 Years	Inception
-1.5%	8%	13.7%	35.4%	46%	70.9%

CALENDAR YEAR PERFORMANCE

YTD 2026	2025	2024	2023	2022	2021
9.1%	10.3%	8.6%	8.9%	-1.3%	9.7%

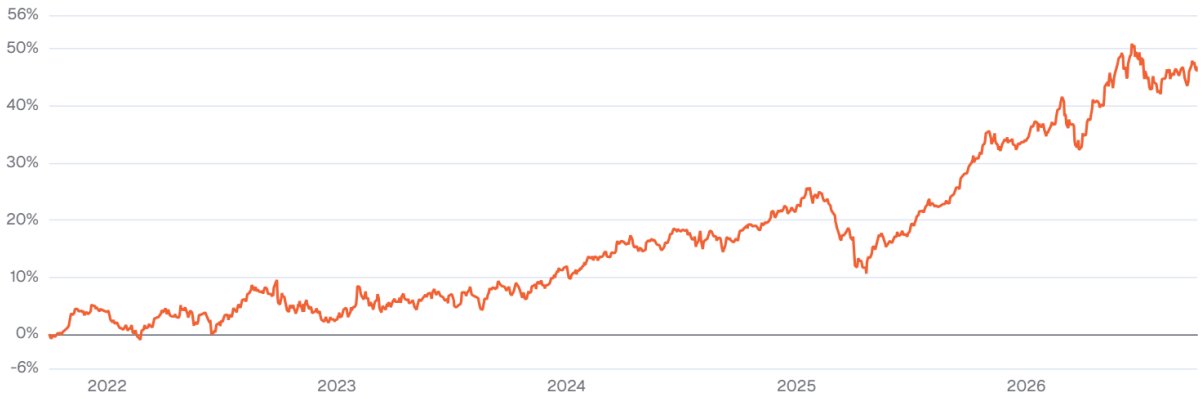
The performance figures are gross of all fees (advice, ongoing investment management and platform fees), but net of underlying OCF.

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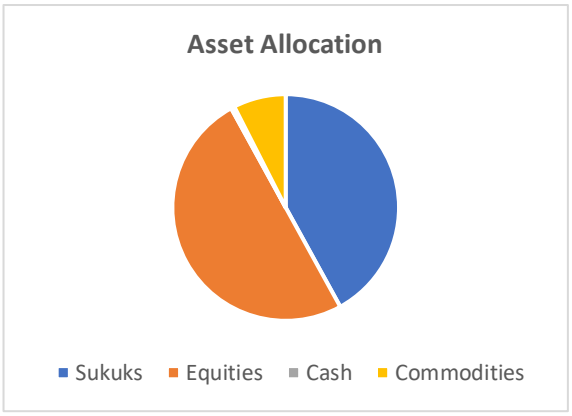
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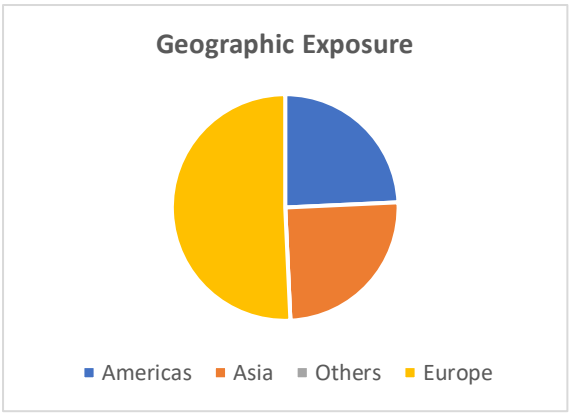
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5-years performance as at 30 September 2026. Performance figures are shown in pound sterling (GBP). Total return performance figures are calculated on a closing price with net income (dividends) reinvested net of investment charges based on a hypothetical amount of £100,000. The returns do not account for the effects of inflation or tax or adviser charges. Please remember past performance is not a guide to future returns.





CURRENT HOLDINGS

Name	Asset Class	Allocation
Franklin Global Sukuk Fund	Sukuk	29.5%
HSBC MSCI Europe Islamic ESG UCITS ETF	Equity	22.5%
HSBC Global Sukuk Index Fund	Sukuk	12.5%
HSBC MSCI Emerging Markets Islamic ESG UCITS ETF	Equity	12.5%
HSBC Islamic Global Equity Index Fund	Equity	7.5%
Schroders Islamic Global Equity Fund	Equity	7.5%
The Royal Mint Physical Gold ETC	Commodities/ Alternatives	7.5%
Cash (GBP)	Cash	0.5%

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