

Concepts Discretionary Investments (CDI)

Adventurous Portfolio

31st July 2026

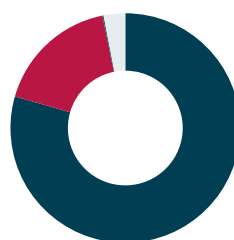


Objective: The aim of the Adventurous portfolio is to produce capital growth over the longer term. This portfolio invests in a diversified range of Equities (both UK and Global) which account for between 90% and 100% of the portfolio by weight. The remainder will be held in cash and there may not necessarily be any exposure to other asset classes, such as fixed interest, property or infrastructure.

Target Market: This portfolio is suitable for investors with a time horizon of 5 years or more who are willing to accept High levels of investment risk in return for the potential for participation in rising investment markets. This fund is designed for investors who can afford more than a modest loss of their investment.

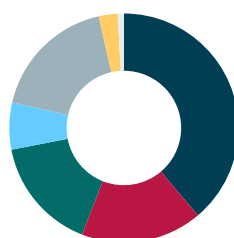
Portfolio Information

Launch Date	16/08/2023
MPS Charge	0.20%
Ongoing Charges Figure (OCF)	0.38%
12-month Yield	1.91%
Minimum Cash Holding	2.00%
Benchmark	IA Global



Asset Allocation

Overseas Equities	78.50%
UK Equities	17.16%
Fixed Interest	0.16%
Alternatives	0.00%
Money Market	3.00%



Region Allocation

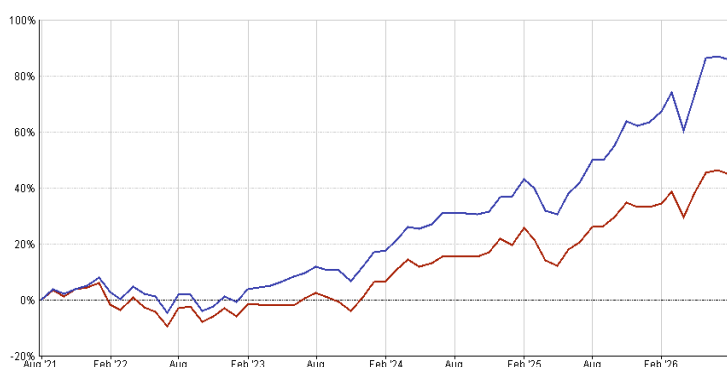
North America	38.82%
UK	17.15%
Europe ex UK	15.99%
Japan	6.65%
Pacific Basin	17.87%
Money Market	2.66%
Other	0.86%

Due to rounding figures may not total 100%.

Largest Positions

NVIDIA CORP	3.83%
APPLE INC	3.40%
MICROSOFT CORPORATION	2.27%
Cash	2.00%
SAMSUNG ELECTRONICS	1.97%

Portfolio Performance



Performance compared to the IA Global sector over the past five years, income reinvested. (Blue line = CDI portfolio, Red line = benchmark).

	3m	6m	1yr	3yr	5yr
CDI	7.07%	11.04%	24.01%	65.81%	85.85%
IA Global	4.71%	7.69%	14.76%	41.44%	44.87%

	0-12m	12-24m	24-36m	36-48m	48-60m
CDI	24.01%	14.47%	16.80%	9.85%	2.03%
IA Global	14.76%	9.41%	12.65%	5.46%	-2.88%

Portfolio performance represents client's portfolios which are periodically rebalanced. Performance has been simulated with performance prior to 16/08/2023 attained through backdating holdings at launch to the inception of these individual investments (substituting where appropriate for indices) to attain a longer performance history.

Important: Please remember that the value of your investment may fall as well as rise and is not guaranteed. You may not get back your initial investment. Past performance is not an indicator of future performance. Investment advice should be obtained from an authorised financial adviser. The value of underlying investments may fluctuate due to exchange rate changes between Sterling and the currencies in which underlying investments are denominated, as well as to risks associated with broader market conditions and event.

Source of data: FE Analytics. Performance shown as net of all fund charges, but performance data does not take into account platform or adviser charges.

Issued by Concepts Discretionary Investments Ltd, registered company 11482227, Sterling House, Concept Court, Shearway Road, Folkestone, Kent, CT19 4RG. Concepts Discretionary Investments Ltd is an appointed representative of Apollo Multi Asset Management LLP which is a limited liability partnership registered in England and Wales under registered number OC339180 and is authorised and regulated by the Financial Conduct Authority. Registered office: Chart House, 2 Effingham Road, Reigate, Surrey, RH2 7JN.