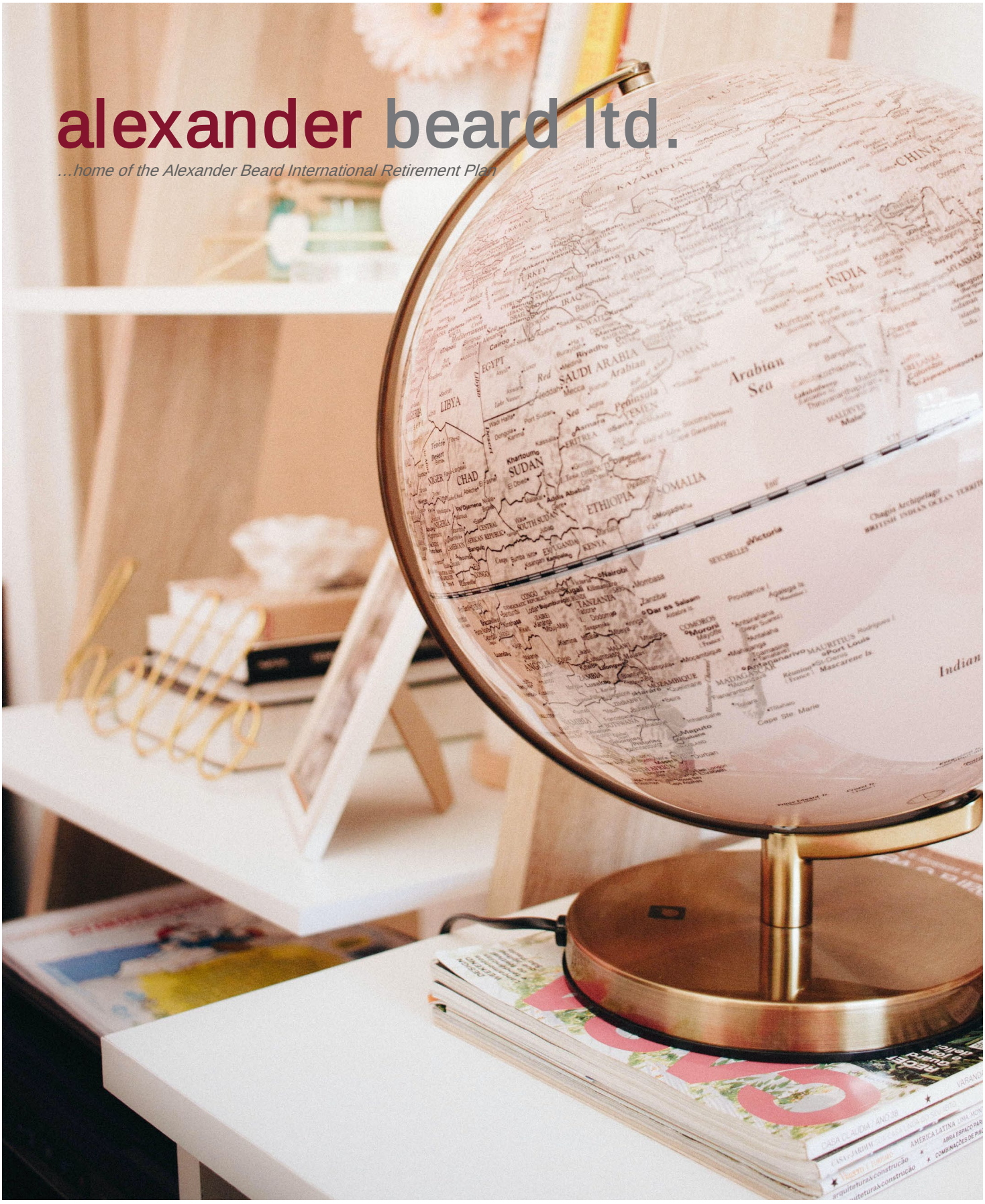
alexander beard ltd.

...home of the Alexander Beard International Retirement Plan



alexander beard ltd. Investment Options

30th September 2026

The alexander beard ltd. Portfolios

There are many variables in investments which means that that there is a suitable option for most people who want the opportunity to see their money grow over time.

Before deciding which of our portfolios is right for you, consider the following:

Risk Versus Reward

Generally, where an investor takes more investment risk, it is with the aim of making more money, but they can also lose more. The opposite is true of an investor who takes less risk i.e. less potential to make money, but less likely to lose as much.

Medium to Long Term Investment Decisions

In the long run investment risks are generally rewarded (although there will be fluctuations in the value along the way – i.e. increases and decreases in the fund value). The longer you have to invest the more likely this might be. When investing for the long term, being overly cautious (such as choosing cash) is likely to result in losing value against inflation.

People invest for a variety of different reasons over many different time frames. Younger people investing for retirement might have several decades before the money needs to be used. Older investors closer to retirement might require a shorter time frame to see growth. The portfolios we offer are medium to long term investments, which is any period of five years or more.

What about 'currency risk'?

Currency decisions are important. If you are investing US Dollars for your retirement in the USA, a Sterling or Euro denominated portfolio will increase currency risk due to changes in exchange rates. We have portfolios in each of these currencies.

Asset Allocation

Investments can be broken down into four main assets: cash, bonds, property, and shares. Asset Allocation is the process of deciding how much to invest in each.

Our portfolios focus mainly on cash, shares and bonds.

When share prices fall investors often seek the safety of bonds, which can cause the price of bonds to rise. When share values are rising investors may sell their bonds in favour of shares. A sound Asset Allocation will contain a good mix of investments to diversify risk.

Passively Managed Funds

We have created simple, low-cost portfolios using passively managed (index tracking) funds. Passively managed funds seek to replicate the make-up of the market they are tracking, they apply no selectivity and have lower charges as a result.

Choosing the right portfolio for you

The alexander beard ltd. portfolios take a straight-forward approach to asset allocation, seeking growth in the long term and accepting more short-term variances in performance.

They are available in 5 different risk levels; Cautious, Quite Cautious, Balanced, Quite Adventurous and Adventurous to suit different investor's risk appetite.

The different risk levels are due to each of the portfolios holding a different balance of assets – the lower risk funds holding fewer shares (equities) than the higher risk portfolios.

As the name suggests, the Cautious portfolio is designed for investors who are uncomfortable seeing the value of their investment fluctuate too much, and the Adventurous portfolio for those who are comfortable with much more fluctuating values, in the hope of getting a higher return. The funds in between increasing steadily in the amount of risk taken.

The Key Points

Features	
Choice	Investment options for US Dollar, Euro and Sterling investors.
Term	No fixed term but designed for medium to long term investing (over 5 years).
Risk	There are five different risk levels. The more shares (equities) in the portfolio, the higher the risk level.
Approach	The portfolios use a long term strategic approach, rather than making short term tactical adjustments.
Balance	The portfolios will be re-balanced on a monthly basis. This involves restoring the portfolio back to its starting balance of assets, to maintain the appropriate risk level.
Cost	All of the portfolios use index tracking (passively managed) funds, to keep costs low.
Vanguard	The underlying funds for each portfolio are all provided by Vanguard, a world leading investment house. Cash funds may be provided by other investment houses.
Assets	The funds hold a wide range of shares and bonds.
Currency	Each portfolio only uses funds that are denominated in the chosen currency.

Costs	
Funds	The annual fund costs for each individual portfolio are shown on the next page.
Other costs	The portfolios can be accessed through a number of different pension and investment plans. There will normally be additional plan or administration costs, which vary according to the plan used. Please refer to your Employee Guide for specific costs.

Changing Investments (switching funds)	
Switches	You can switch investment portfolios at no cost by email request.
Timing	There is a monthly dealing point when the changes are carried out.

	Index Funds	1 Cautious	2 Quite Cautious	3 Balanced	4 Quite Adventurous	5 Adventurous

	Fidelity S&P 500 Stock	43.00%	53.00%	53.00%	53.00%	53.00%
	Fidelity MSCI Europe Stock	--	--	5.00%	10.00%	12.00%
	Fidelity MSCI Japan Stock	4.00%	5.00%	6.00%	8.00%	8.00%
	Vanguard Small-Cap Stock	--	--	3.00%	5.00%	10.00%
	Vanguard Global Bond	11.00%	12.00%	9.00%	5.00%	3.00%
	Vanguard Global Short-Term Bond	9.00%	6.00%	3.00%	1.00%	--
	Vanguard U.S. Govt Bond	14.00%	7.00%	4.00%	2.00%	--
	iShares U.S. Corp Bond	17.00%	15.00%	15.00%	14.00%	12.00%
	- USD Cash Account	2.00%	2.00%	2.00%	2.00%	2.00%
	Equities	47.00%	58.00%	67.00%	76.00%	83.00%
	Cash & Bonds	53.00%	42.00%	33.00%	24.00%	17.00%
	Annual Fund Charges	0.26%	0.26%	0.26%	0.26%	0.27%

Euro Portfolios EUR	iShares US Stock	23.00%	23.50%	29.00%	29.00%	32.00%
	Vanguard European Stock	15.00%	15.00%	17.00%	18.00%	20.00%
	iShares MSCI Japan Stock	6.00%	8.00%	8.00%	8.00%	10.00%
	Vanguard Pacific ex Japan Stock	5.00%	12.00%	15.00%	15.00%	20.00%
	Vanguard Small-Cap Stock	--	--	--	5.00%	5.00%
	Vanguard Global Bond	20.00%	10.00%	4.00%	5.00%	--
	Vanguard Global Short-Term Bond	9.00%	6.00%	4.00%	2.00%	--
	iShares Euro Corp Bond	20.00%	23.50%	21.00%	16.00%	11.00%
	- EUR Cash Account	2.00%	2.00%	2.00%	2.00%	2.00%
	Equities	49.00%	58.50%	69.00%	75.00%	87.00%
	Cash & Bonds	51.00%	41.50%	31.00%	25.00%	13.00%
	Annual Fund Charges	0.27%	0.27%	0.27%	0.28%	0.27%

Sterling Portfolios GBP	Fidelity World Stock	4.00%	4.00%	5.00%	5.00%	5.00%
	iShares US Stock	18.00%	24.50%	25.00%	35.00%	37.00%
	iShares Europe Stock	6.00%	6.00%	7.00%	8.00%	10.00%
	iShares UK Stock	11.00%	12.00%	13.00%	15.00%	15.00%
	iShares Pacific ex Japan Stock	2.00%	2.50%	2.50%	4.00%	4.50%
	Abrdn Asia Pacific ex Japan Stock	2.00%	2.50%	2.50%	4.00%	4.50%
	iShares Japan Stock	5.00%	5.00%	5.00%	8.00%	8.00%
	Vanguard Global Bond	19.00%	16.00%	17.00%	6.00%	3.00%
	Vanguard Short Term Global Bond	13.00%	9.00%	4.00%	--	--
	Vanguard UK Investment Grade Bond	18.00%	16.50%	17.00%	13.00%	11.00%
	- GBP Cash Account	2.00%	2.00%	2.00%	2.00%	2.00%
	Equities	48.00%	56.50%	60.00%	79.00%	84.00%
	Cash & Bonds	52.00%	43.50%	40.00%	21.00%	16.00%
	Annual Fund Charges	0.25%	0.24%	0.24%	0.23%	0.22%

Performance Update – to 30 September 2026

USD % Return	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since inception 02/04/18
1 Cautious	-1.21%	-0.35%	7.36%	7.84%	41.24%	34.41%	74.84%
2 Quite Cautious	-1.05%	0.18%	9.54%	9.96%	47.18%	41.57%	92.16%
3 Balanced	-1.25%	0.24%	10.62%	10.64%	51.37%	45.70%	109.17%
4 Quite Adventurous	-1.41%	0.40%	11.79%	11.51%	56.76%	51.74%	121.18%
5 Adventurous	-1.56%	0.38%	12.63%	12.58%	63.30%	59.73%	132.74%

EUR % Return	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since inception 08/03/17
1 Cautious	-0.61%	-0.27%	6.44%	7.59%	27.47%	21.60%	51.55%
2 Quite Cautious	-0.51%	0.50%	7.95%	9.46%	32.64%	29.30%	69.64%
3 Balanced	-0.33%	1.09%	9.67%	11.89%	37.77%	36.40%	87.44%
4 Quite Adventurous	-0.35%	1.06%	10.43%	13.30%	40.75%	40.69%	104.58%
5 Adventurous	-0.17%	1.83%	12.36%	15.73%	46.05%	46.57%	122.84%

GBP % Return	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since inception 02/01/15
1 Cautious	-0.41%	-0.08%	7.77%	9.24%	34.53%	20.22%	76.43%
2 Quite Cautious	-0.20%	0.28%	9.67%	11.25%	39.48%	29.95%	104.68%
3 Balanced	-0.21%	0.32%	10.02%	12.29%	42.02%	38.81%	139.86%
4 Quite Adventurous	0.36%	1.21%	14.15%	16.28%	52.47%	54.12%	192.31%
5 Adventurous	0.42%	1.35%	15.34%	18.05%	57.85%	60.64%	225.92%

Important Information

Please remember, whilst past performance of an investment gives an indication of how a fund performs, you shouldn't assume that it will perform in the same way in the future.

- The investment funds used to build these portfolios contain assets that are subject to market movements, such as shares and bonds.
- They invest in overseas markets and so are also subject to currency fluctuations. Values can change on a daily basis and it is possible for the investments to both fall and rise in value.
- You should therefore not be surprised if the value of your investment is at times less than the total amount paid in, especially during the early years.

All performances above include any reinvested income (after charges) and are shown in the fund currency indicated. These figures do not include any product or platform charges. They do take into account the standard charges for the underlying investment funds. The performance on your account can therefore be different.

This performance data is sourced from FactSet for you to use at your own risk. FactSet takes care to ensure that the information provided is correct. Neither FactSet nor Alexander Beard warrants, represents nor guarantees the contents of the information, nor do they accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein.

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