

## Managed Portfolio Services

---

# Monthly Factsheets

## Contents

Passive Defensive  
Passive Cautious  
Passive Balanced  
Passive Growth  
Passive Adventurous  
Core Defensive (Blend)  
Core Cautious (Blend)  
Core Balanced (Blend)  
Core Growth (Blend)  
Core Adventurous (Blend)  
Active Defensive  
Active Cautious  
Active Balanced  
Active Growth  
Active Adventurous  
Defined Returns Balanced  
Defined Returns Growth  
ESG Blend Defensive  
ESG Blend Cautious  
ESG Blend Balanced  
ESG Blend Growth  
ESG Blend Adventurous  
Ethical Defensive  
Ethical Cautious  
Ethical Balanced  
Ethical Growth  
Ethical Adventurous  
Islamic Defensive  
Islamic Cautious  
Islamic Balanced  
Islamic Growth  
Islamic Adventurous  
Sustainable Defensive  
Sustainable Cautious  
Sustainable Balanced  
Sustainable Growth  
Sustainable Adventurous

Factsheet | As of 30/04/2026

## About Portfolio

The Passive Defensive Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. The primary objective is capital preservation, targeting steady growth with minimal fluctuations in portfolio value. The portfolio invests in a mix of open-ended funds and ETFs, with a focus on equities and fixed income, particularly emphasising fixed-income exposure.

### Who is the portfolio targeted at?

This portfolio is designed for investors seeking a low-cost, liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With around 20% allocated to equities, it is ideal for those who want significantly lower risk than full equity exposure. It is particularly suited for investors prioritising capital preservation, while aiming for modest returns through a combination of income and capital growth.

## Key Information

### Inception Date

02/01/2019

### Recommended Investment Time Horizon

5 years

### Rebalancing Frequency

Semi-annual rebalancing

### Comparator Benchmark

IA Mixed Investment 0-35% Shares

## Charges

Binary Capital MPS Charge	0.05%
Underlying OCF	0.08%
<b>Total Costs</b>	<b>0.13%</b>

## Risk Targets

### Equity Risk Range

0 - 35%

### Typical Equity Allocation

20%



## Portfolio Manager(s)

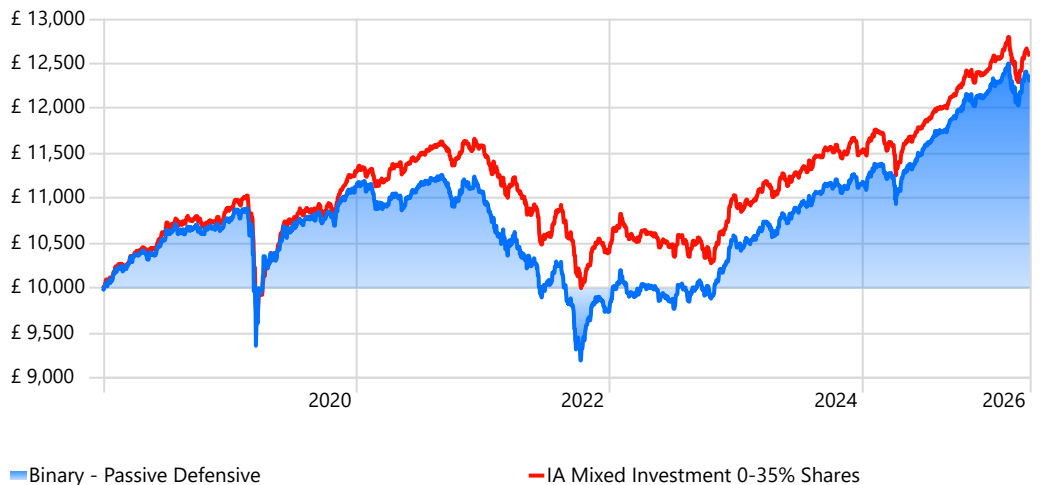
Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc



## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026

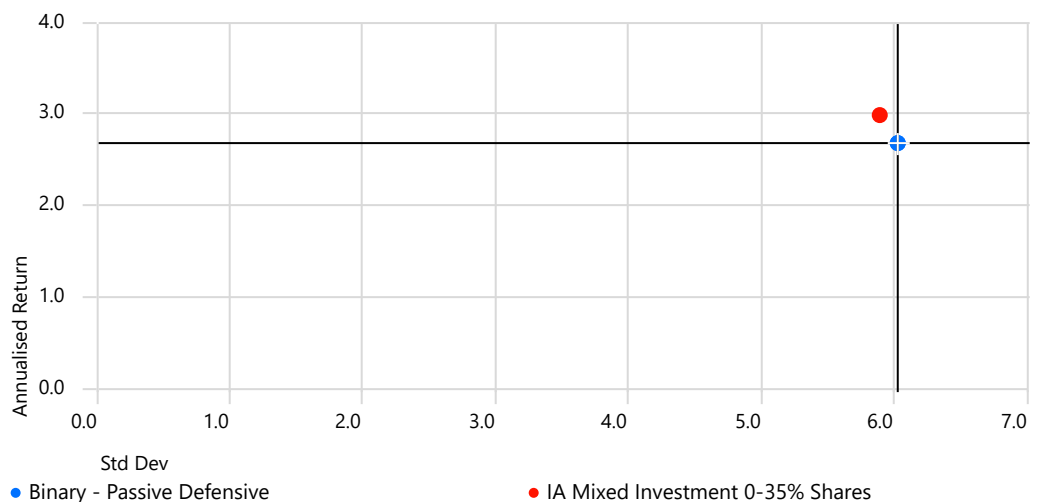


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Passive Defensive	1.1	1.9	0.3	1.4	9.3	22.9	11.8	18.4	9.3	5.5	8.5	-12.0	-0.5	3.7	5.7
IA Mixed Investment 0-35% Shares	1.1	2.0	0.1	1.4	8.7	18.6	10.7	20.3	8.0	4.4	6.1	-10.2	2.6	4.0	6.9

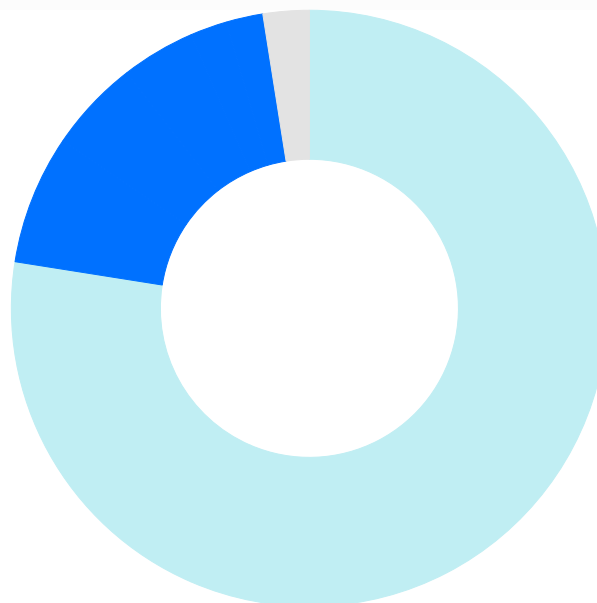
## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026



## Asset Allocation

	%
● Sterling Fixed Income	56.5
● US Fixed Income	21.0
● US Equity Large Cap Blend	7.0
● Global Emerging Markets Equity	5.0
● UK Equity Large Cap	4.0
● Europe Equity Large Cap	2.0
● Asia ex-Japan Equity	2.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
L&G Short Dated £ Corporate Bd Idx C Acc	Sterling Fixed Income	24.5
Vanguard U.S. Inv Grd CrdtIdxInsPI£HAcc	US Fixed Income	21.0
Vanguard UK Inv Grd Bd Idx Ins PI £ Acc	Sterling Fixed Income	20.0
Vanguard UK S/T Inv Grd Bd IdxInsPI£Acc	Sterling Fixed Income	12.0
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	5.0
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	4.0
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	3.5
Vanguard U.S. Eq Idx Ins PI £ Acc	US Equity Large Cap Blend	3.5
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	2.0
HSBC European Index Accumulation C	Europe Equity Large Cap	2.0

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Passive Cautious Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. Its primary objective is capital preservation, with a focus on achieving steady growth over time while maintaining low fluctuations in portfolio value. The portfolio invests in a mix of open-ended funds and ETFs, with a significant emphasis on fixed-income exposure, alongside equities.

### Who is the portfolio targeted at?

This portfolio is suited to investors seeking a low-cost, liquid investment solution focused on traditional asset classes such as fixed income and equities. With approximately 40% allocated to equities, it appeals to those looking for lower risk than full equity market exposure. It is particularly suitable for investors prioritising capital preservation while aiming for modest capital growth through a blend of income and growth.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 20-60% Shares

## Charges

Binary Capital MPS Charge	0.05%
Underlying OCF	0.08%
<b>Total Costs</b>	<b>0.13%</b>

## Risk Targets

**Equity Risk Range**  
25 - 55%

**Typical Equity Allocation**  
40%



## Portfolio Manager(s)

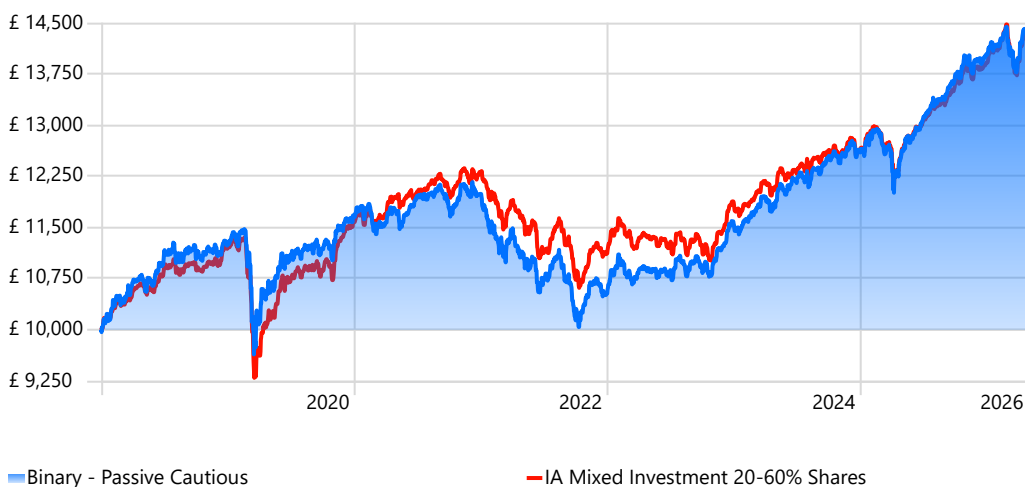
Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc



## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026

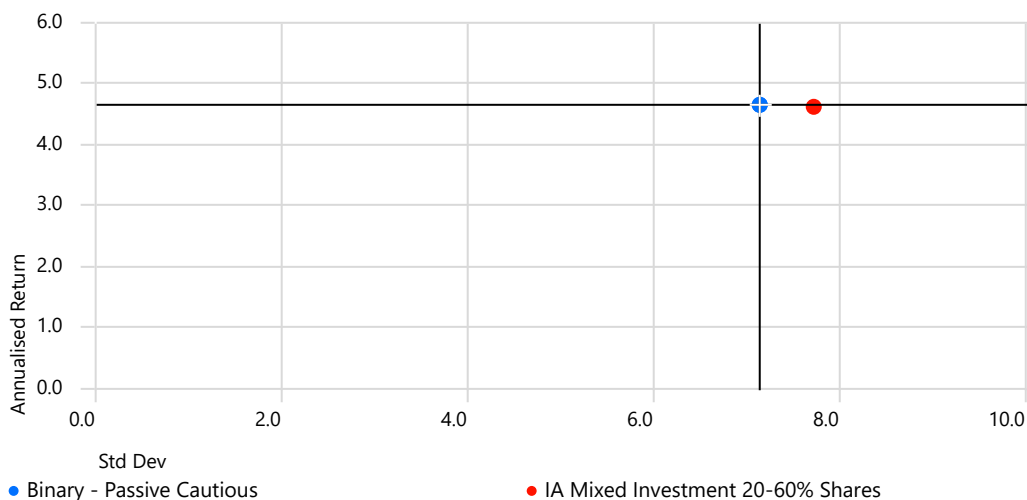


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Passive Cautious	2.1	3.4	1.2	2.2	14.0	31.4	21.9	33.2	11.3	8.7	10.1	-12.2	2.9	3.7	9.1
IA Mixed Investment 20-60% Shares	2.2	3.2	0.8	2.5	13.0	25.1	19.1	33.2	10.2	6.2	6.9	-9.7	6.3	3.5	9.2

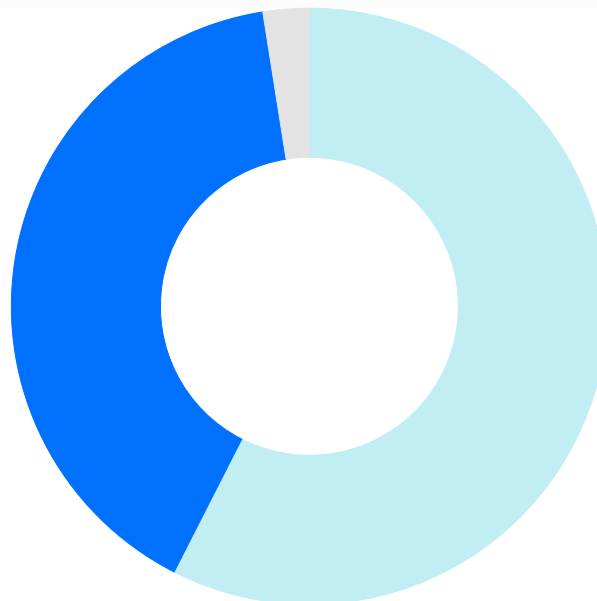
## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026



## Asset Allocation

	%
● Sterling Fixed Income	42.5
● US Fixed Income	15.0
● US Equity Large Cap Blend	20.0
● UK Equity Large Cap	6.0
● Europe Equity Large Cap	4.0
● Global Emerging Markets Equity	7.5
● Asia ex-Japan Equity	2.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
L&G Short Dated £ Corporate Bd Idx C Acc	Sterling Fixed Income	20.5
Vanguard U.S. Inv Grd CrdtIdxInsPI£HAcc	US Fixed Income	15.0
Vanguard UK Inv Grd Bd Idx Ins PI £ Acc	Sterling Fixed Income	14.0
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	10.0
Vanguard U.S. Eq Idx Ins PI £ Acc	US Equity Large Cap Blend	10.0
Vanguard UK S/T Inv Grd Bd IdxInsPI£Acc	Sterling Fixed Income	8.0
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	7.5
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	6.0
HSBC European Index Accumulation C	Europe Equity Large Cap	4.0
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	2.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Passive Balanced Portfolio aims to deliver returns through a combination of capital growth and income. This portfolio adopts a balanced investment approach, targeting long-term capital appreciation by investing in a diversified mix of open-ended funds and ETFs, comprising both equities and fixed income.

### Who is the portfolio targeted at?

This portfolio is designed for investors seeking a low-cost, liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With a 60% allocation to equities, it is well-suited to those who prefer a balanced investment strategy. It is ideal for investors looking for long-term returns over an investment cycle, combining significant exposure to equity markets with fixed income investments. This model is targeted at return-seeking investors focused on capital growth, who have the risk tolerance and capacity for loss to handle potentially significant fluctuations in capital values due to exposure in equities.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.05%
Underlying OCF	0.09%
<b>Total Costs</b>	<b>0.14%</b>

## Risk Targets

**Equity Risk Range**  
45 - 75%

**Typical Equity Allocation**  
60%



## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc



## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026



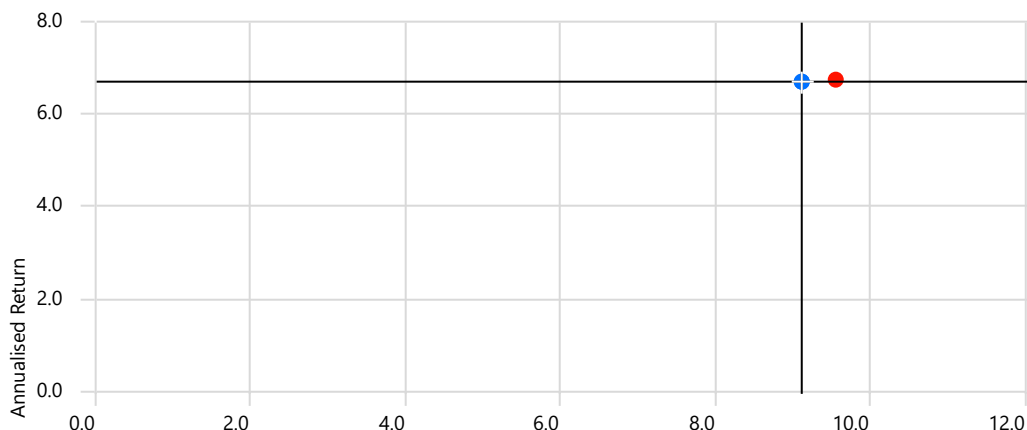
Binary - Passive Balanced (blue line) | IA Mixed Investment 40-85% Shares (red line)

## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Passive Balanced	3.4	5.0	2.1	3.3	19.2	40.7	33.1	52.3	13.6	11.9	11.4	-12.3	6.4	5.8	10.6
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	51.1	11.6	8.9	8.1	-10.2	11.2	5.5	12.2

## Risk-Reward - Net of Fees

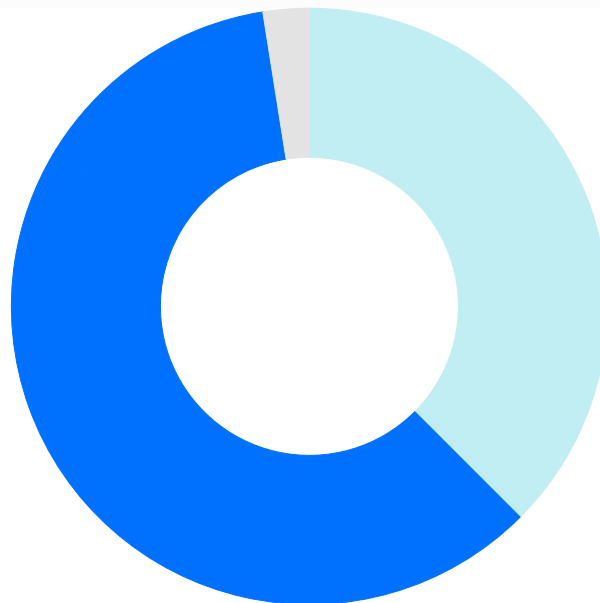
Time Period: 01/02/2019 to 30/04/2026



Binary - Passive Balanced (blue dot) | IA Mixed Investment 40-85% Shares (red dot)

## Asset Allocation

	%
● Sterling Fixed Income	27.5
● US Fixed Income	10.0
● US Equity Large Cap Blend	32.0
● UK Equity Large Cap	8.0
● Europe Equity Large Cap	6.0
● Global Emerging Markets Equity	10.5
● Asia ex-Japan Equity	3.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
L&G Short Dated £ Corporate Bd Idx C Acc	Sterling Fixed Income	18.5
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	16.0
Vanguard U.S. Eq Idx Ins Pl £ Acc	US Equity Large Cap Blend	16.0
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	10.5
Vanguard U.S. Invm Grd CrdtIdxInsPl£HAcc	US Fixed Income	10.0
Vanguard UK Invm Grd Bd Idx Ins Pl £ Acc	Sterling Fixed Income	9.0
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	8.0
HSBC European Index Accumulation C	Europe Equity Large Cap	6.0
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	3.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Passive Growth Portfolio aims to deliver returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. The portfolio adopts a balanced investment approach, investing in a mix of open-ended funds and ETFs, comprising significant exposure to equities alongside fixed income. While balanced, the strategy has a strong bias towards equities.

### Who is the portfolio targeted at?

This portfolio is ideal for investors seeking a low-cost, liquid investment solution focused on traditional asset classes, namely fixed income and equities. With an 80% allocation to equities, the portfolio is designed for investors with the risk tolerance and capacity for loss to handle the risks associated with this level of equity exposure. It is best suited to those seeking long-term returns through substantial exposure to equity markets, complemented by a modest allocation to fixed income. This model is tailored for return-focused investors prioritising capital growth, with the understanding that exposure to equities can result in significant fluctuations in capital values.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.05%
Underlying OCF	0.09%
<b>Total Costs</b>	<b>0.14%</b>

## Risk Targets

**Equity Risk Range**  
65 - 95%

**Typical Equity Allocation**  
80%



## Portfolio Manager(s)

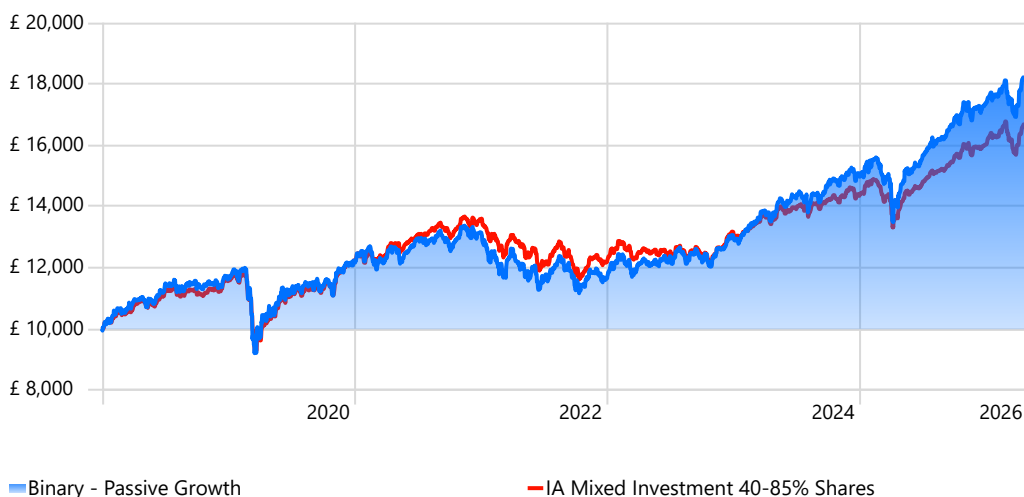
Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSC



## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026

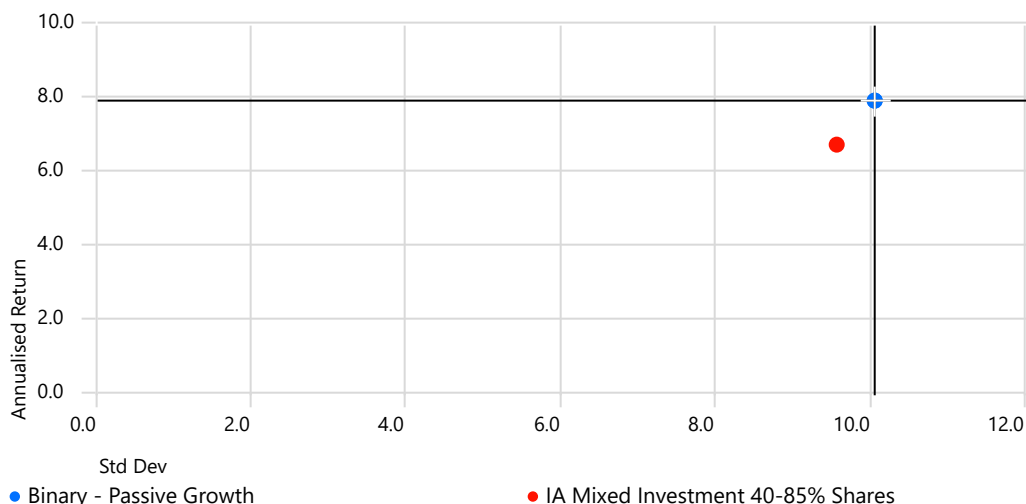


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Passive Growth	4.6	6.5	3.0	4.3	24.5	48.9	43.7	65.2	15.7	14.6	12.1	-11.4	8.0	4.8	11.4
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	51.1	11.6	8.9	8.1	-10.2	11.2	5.5	12.2

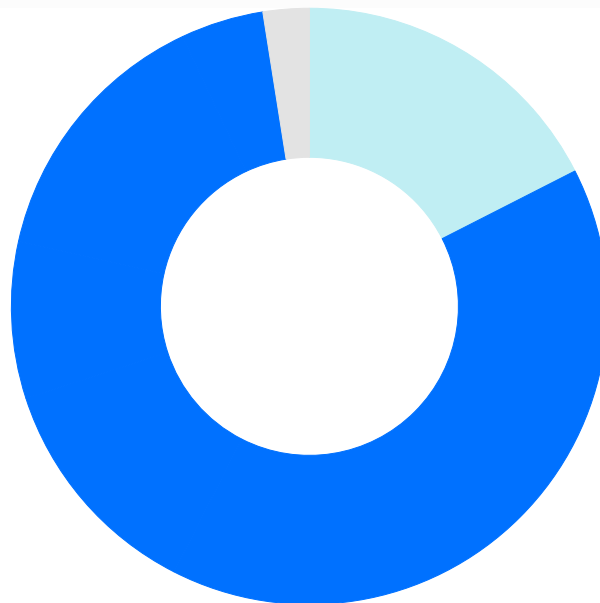
## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026



## Asset Allocation

	%
● Sterling Fixed Income	13.5
● US Fixed Income	4.0
● US Equity Large Cap Blend	40.0
● UK Equity Large Cap	12.5
● Europe Equity Large Cap	8.5
● Global Emerging Markets Equity	14.5
● Asia ex-Japan Equity	4.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	20.0
Vanguard U.S. Eq Idx Ins Pl £ Acc	US Equity Large Cap Blend	20.0
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	14.5
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	12.5
L&G Short Dated £ Corporate Bd Idx C Acc	Sterling Fixed Income	9.5
HSBC European Index Accumulation C	Europe Equity Large Cap	8.5
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	4.5
Vanguard UK Invm Grd Bd Idx Ins Pl £ Acc	Sterling Fixed Income	4.0
Vanguard U.S. Invm Grd CrdtldxInsPl£HAcc	US Fixed Income	4.0

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Passive Adventurous Portfolio aims to generate returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. This strategy invests in a mix of open-ended funds and ETFs, focusing on global equities to achieve its objectives.

### Who is the portfolio targeted at?

The portfolio is relevant for investors seeking a low-cost liquid investment solution, which focusses on traditional asset classes, namely, fixed income and equities. The portfolio is for highly risk-seeking investors with the risk tolerance and capacity for loss to accept significant portfolio drawdowns, and the price risks that would arise from a portfolio of around 90-100% equities. The model is suitable for higher risk investors who are looking to maximise long term returns through significant exposure to equity markets. This model portfolio is designed for those investors targeting capital growth.

## Key Information

### Inception Date

02/01/2019

### Recommended Investment Time Horizon

5 years

### Rebalancing Frequency

Semi-annual rebalancing

### Comparator Benchmark

IA Flexible Investment

## Charges

Binary Capital MPS Charge 0.05%

Underlying OCF 0.09%

**Total Costs 0.14%**

## Risk Targets

### Equity Risk Range

85+ %

### Typical Equity Allocation

90 - 100%



## Portfolio Manager(s)

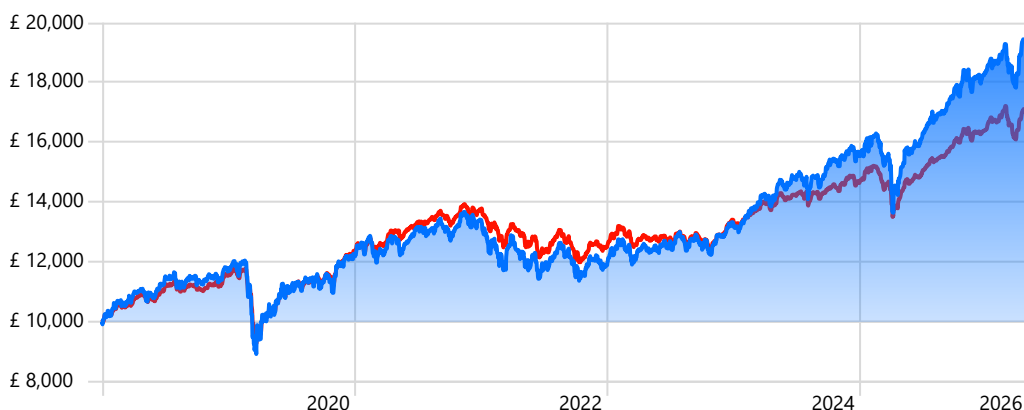
Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc



## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026



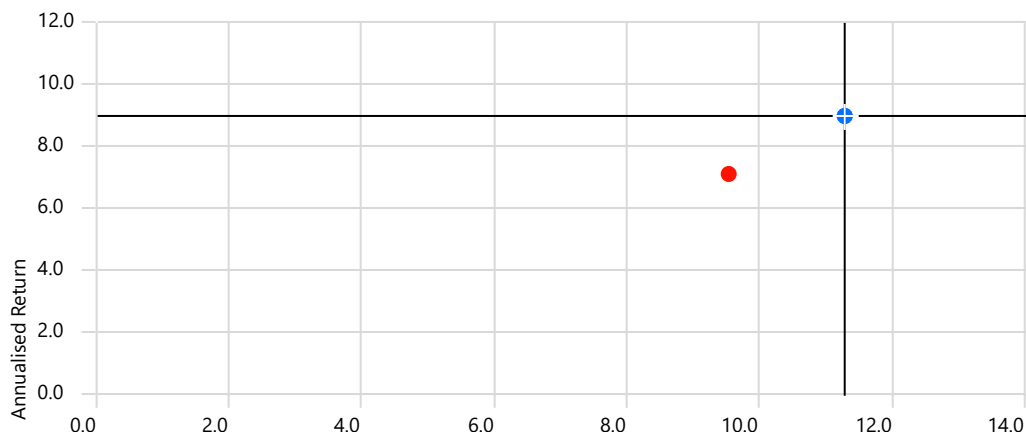
Binary - Passive Adventurous IA Flexible Investment

## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Passive Adventurous	5.8	7.8	3.8	5.3	29.5	55.6	51.5	75.7	17.8	16.6	12.1	-11.3	9.9	4.4	12.1
IA Flexible Investment	3.3	4.9	1.6	3.2	19.3	32.6	30.0	55.3	12.1	9.2	7.3	-9.1	11.4	7.0	11.8

## Risk-Reward - Net of Fees

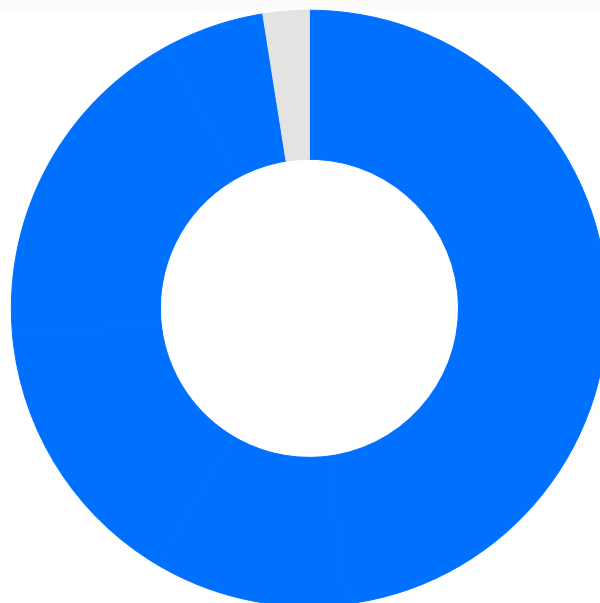
Time Period: 01/02/2019 to 30/04/2026



Binary - Passive Adventurous IA Flexible Investment

## Asset Allocation

	%
● US Equity Large Cap Blend	48.0
● Europe Equity Large Cap	10.5
● UK Equity Large Cap	15.0
● Global Emerging Markets Equity	18.5
● Asia ex-Japan Equity	5.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	24.0
Vanguard U.S. Eq Idx Ins Pl £ Acc	US Equity Large Cap Blend	24.0
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	18.5
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	15.0
HSBC European Index Accumulation C	Europe Equity Large Cap	10.5
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	5.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Passive Aggressive Portfolio aims to generate returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. This strategy invests in a mix of open-ended funds and ETFs, focusing on global equities to achieve its objectives.

### Who is the portfolio targeted at?

The portfolio is relevant for investors seeking a low-cost liquid investment solution, which focusses on traditional asset classes, namely, fixed income and equities. The portfolio is for highly risk-seeking investors with the risk tolerance and capacity for loss to accept significant portfolio drawdowns, and the price risks that would arise from a portfolio of around 100% equities. The model is suitable for higher risk investors who are looking to maximise long term returns through significant exposure to equity markets. This model portfolio is designed for those investors targeting capital growth.

## Key Information

**Inception Date**  
23/08/2024

**Recommended Investment Time Horizon**  
7 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Global

## Charges

Binary Capital MPS Charge	0.05%
Underlying OCF	0.10%
<b>Total Costs</b>	<b>0.15%</b>

## Risk Targets

**Equity Risk Range**  
Equity Only

**Typical Equity Allocation**  
97.5%



## Portfolio Manager(s)

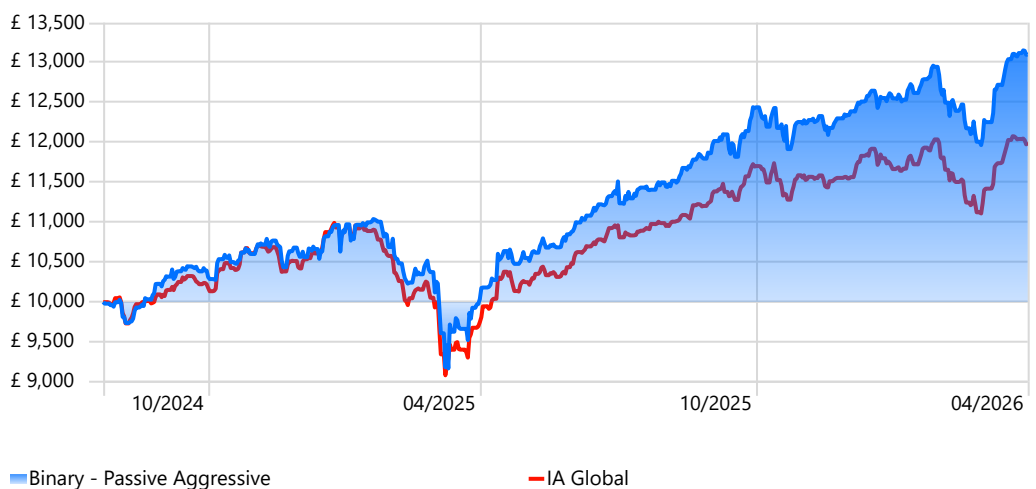
Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc



## Growth of £10,000 - Net of Fees

Time Period: 23/08/2024 to 30/04/2026

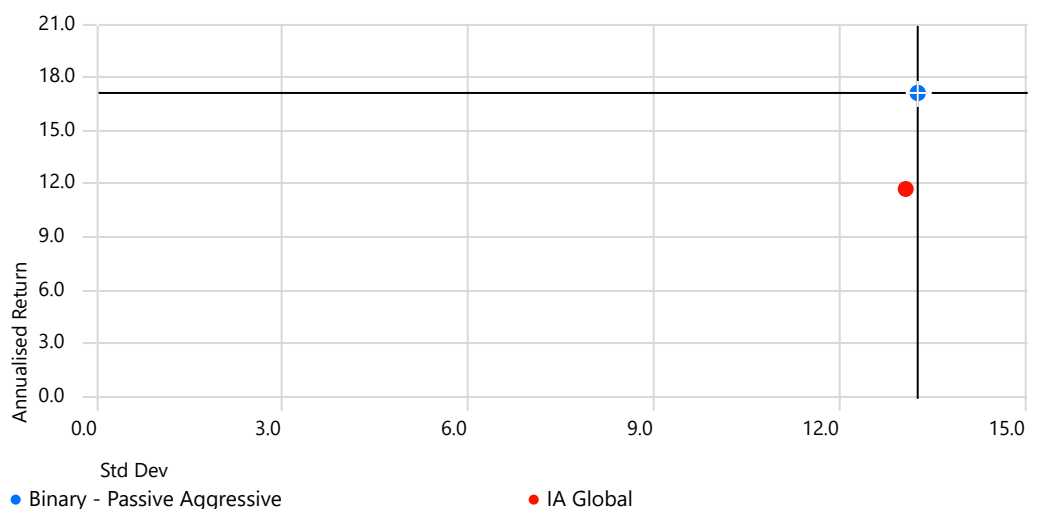


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	2025
Binary - Passive Aggressive	6.1	8.7	4.4	5.3	30.5	16.8
IA Global	3.8	6.7	2.8	2.5	23.0	10.8

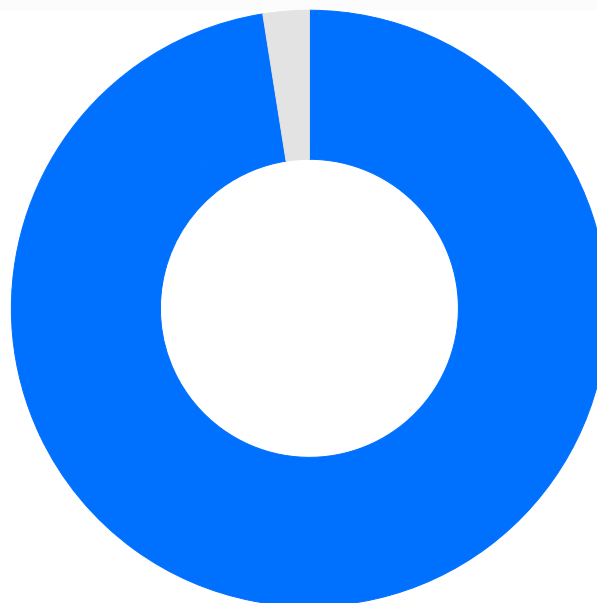
## Risk-Reward - Net of Fees

Time Period: 01/10/2024 to 30/04/2026



## Asset Allocation

	%
● US Equity Large Cap Blend	53.0
● Europe Equity Large Cap	7.0
● UK Equity Large Cap	8.0
● Global Emerging Markets Equity	22.0
● Asia ex-Japan Equity	7.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	26.5
Vanguard U.S. Eq Idx Ins Pl £ Acc	US Equity Large Cap Blend	26.5
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	22.0
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	8.0
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	7.5
HSBC European Index Accumulation C	Europe Equity Large Cap	7.0
GBP CASH	—	2.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Core Defensive Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. The primary objective is capital preservation, targeting steady growth with minimal fluctuations in portfolio value. The portfolio invests in open-ended funds, with a focus on equities and fixed income, particularly emphasising fixed-income exposure.

### Who is the portfolio targeted at?

This portfolio is designed for investors seeking a core, liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With around 20% allocated to equities, it is ideal for those who want significantly lower risk than full equity exposure. It is particularly suited for investors prioritising capital preservation, while aiming for modest returns through a combination of income and capital growth.

## Key Information

**Inception Date**  
01/09/2023

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 0-35% Shares

## Charges

Binary Capital MPS Charge	0.25%
Underlying OCF	0.33%
<b>Total Costs</b>	<b>0.58%</b>

## Risk Targets

**Equity Risk Range**  
0 - 35%

**Typical Equity Allocation**  
20%

## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026

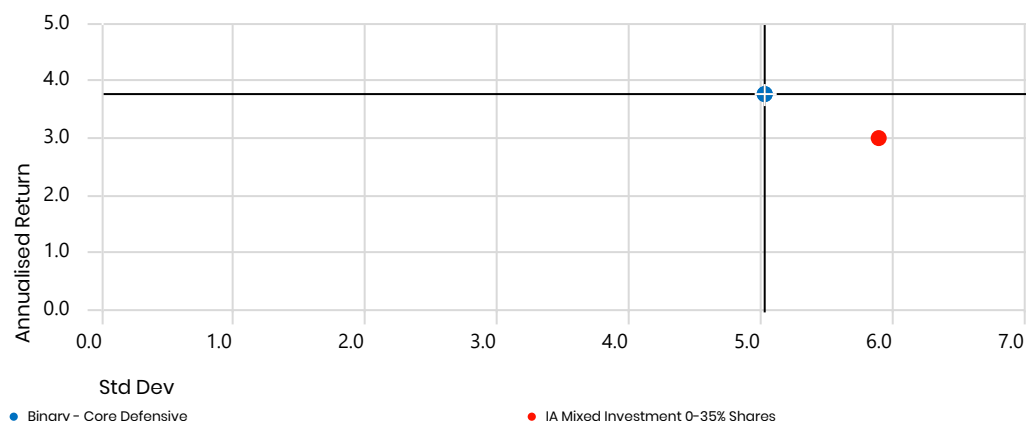


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021	2020	2019
Binary - Core Defensive	1.0	1.4	-0.1	1.3	7.3	19.1	14.0	7.9	4.7	6.4	-9.0	3.6	6.1	7.4
IA Mixed Investment 0-35% Shares	1.1	2.0	0.1	1.4	8.7	18.6	10.7	8.0	4.4	6.1	-10.2	2.6	4.0	6.9

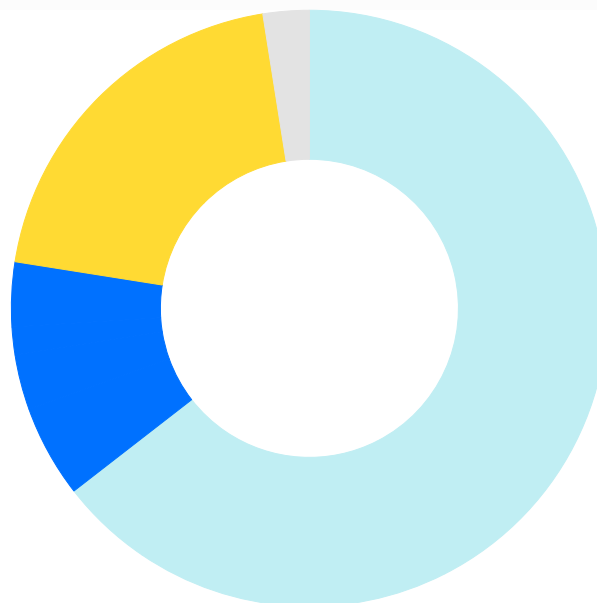
## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026



## Asset Allocation

	%
● Sterling Fixed Income	42.5
● US Fixed Income	17.0
● Global Fixed Income	5.0
● Global Equity Large Cap	5.0
● US Equity Large Cap Blend	3.0
● UK Equity Large Cap	1.5
● Global Emerging Markets Equity	3.5
● Flexible Allocation	10.0
● Global Macro	10.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Vanguard U.S. Inv Grd CrdtIdxInsPI£HAcc	US Fixed Income	17.0
Vanguard UK Inv Grd Bd Idx Ins PI £ Acc	Sterling Fixed Income	16.0
L&G Short Dated £ Corporate Bd Idx C Acc	Sterling Fixed Income	13.5
Fidelity Short Dated Crprate Bd W Acc	Sterling Fixed Income	13.0
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	10.0
Trojan Fund X Accumulation	Flexible Allocation	10.0
Man Dynamic Income I H GBP Cap	Global Fixed Income	5.0
GBP CASH	—	2.5
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	2.0
HSBC FTSE All-World Index S Acc	Global Equity Large Cap	2.0
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	1.5
Latitude Global I GBP Acc	Global Equity Large Cap	1.5
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	1.5
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	1.5
Fidelity Index US P Acc	US Equity Large Cap Blend	1.5
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	1.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Core Cautious Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. Its primary objective is capital preservation, with a focus on achieving steady growth over time while maintaining low fluctuations in portfolio value. The portfolio invests in a mix of open-ended funds with a significant emphasis on fixed-income exposure, alongside equities.

## Who is the portfolio targeted at?

This portfolio is suited to investors seeking a core, liquid investment solution focused on traditional asset classes such as fixed income and equities. With approximately 40% allocated to equities, it appeals to those looking for lower risk than full equity market exposure. It is particularly suitable for investors prioritising capital preservation while aiming for modest capital growth through a blend of income and growth.

## Key Information

**Inception Date**  
01/09/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 20-60% Shares

## Charges

Binary Capital MPS Charge	0.25%
Underlying OCF	0.35%
<b>Total Costs</b>	<b>0.60%</b>

## Risk Targets

**Equity Risk Range**  
25 - 55%

**Typical Equity Allocation**  
40%

## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026



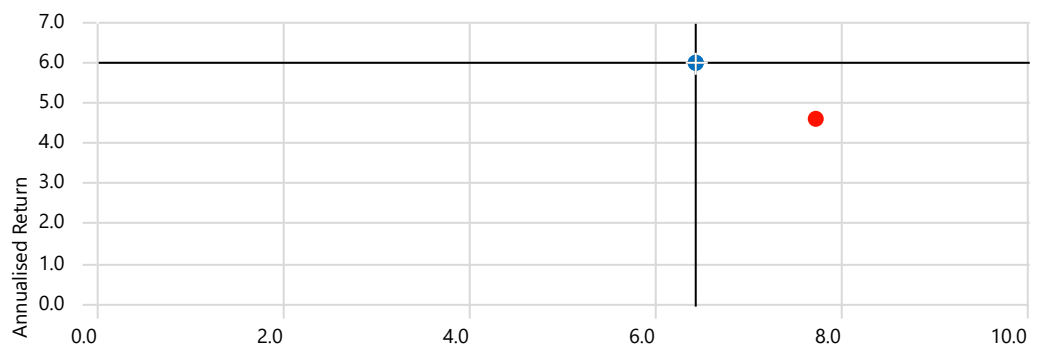
Binary - Core Cautious (blue line) | IA Mixed Investment 20-60% Shares (red line)

## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021	2020	2019
Binary - Core Cautious	2.1	3.1	0.9	2.0	12.0	26.0	25.3	9.7	7.0	8.0	-8.0	8.0	8.1	9.8
IA Mixed Investment 20-60% Shares	2.2	3.2	0.8	2.5	13.0	25.1	19.1	10.2	6.2	6.9	-9.7	6.3	3.5	9.2

## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026

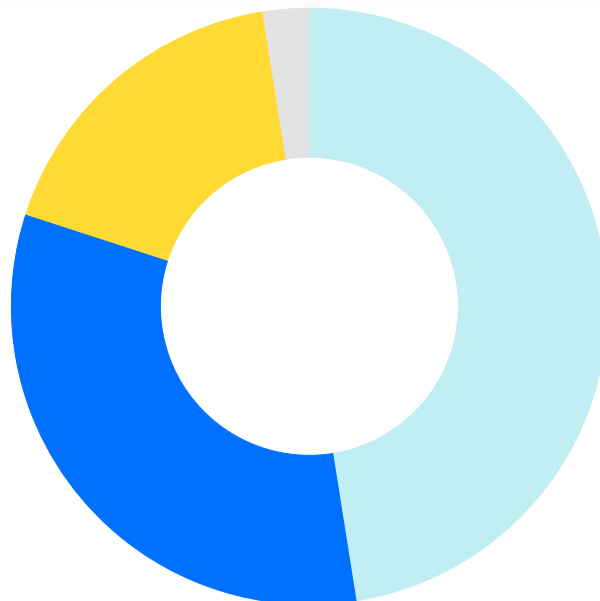


Binary - Core Cautious (blue dot) | IA Mixed Investment 20-60% Shares (red dot)

Past performance up to and including 01/09/2023 is simulated based on the actual performance of the underlying portfolio instruments (or instruments that are substantially the same as the portfolio instruments), including estimated annual management charges, audit, transaction, and custodian fees.

## Asset Allocation

	%
● Sterling Fixed Income	31.0
● US Fixed Income	11.0
● Global Fixed Income	5.5
● Global Equity Large Cap	13.0
● US Equity Large Cap Blend	9.0
● UK Equity Large Cap	2.5
● Global Emerging Markets Equity	6.5
● Asia ex-Japan Equity	1.5
● Flexible Allocation	9.0
● Global Macro	8.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
L&G Short Dated £ Corporate Bd Idx C Acc	Sterling Fixed Income	12.0
Vanguard UK Invm Grd Bd Idx Ins Pl £ Acc	Sterling Fixed Income	11.0
Vanguard U.S. Invm Grd CrdtIdxInsPl£HAcc	US Fixed Income	11.0
Trojan Fund X Accumulation	Flexible Allocation	9.0
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	8.5
Fidelity Short Dated Crprate Bd W Acc	Sterling Fixed Income	8.0
HSBC FTSE All-World Index S Acc	Global Equity Large Cap	7.0
Man Dynamic Income I H GBP Cap	Global Fixed Income	5.5
Fidelity Index US P Acc	US Equity Large Cap Blend	4.5
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	4.5
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	3.5
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	3.0
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	2.5
GBP CASH	—	2.5
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	1.5
Artemis SmartGARP Glb Eq I Acc GBP	Global Equity Large Cap	1.5
Baillie Gifford L/T Glb Gr Invm B Acc	Global Equity Large Cap	1.5
Latitude Global I GBP Acc	Global Equity Large Cap	1.5
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	1.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Core Balanced Portfolio aims to deliver returns through a combination of capital growth and income. This portfolio adopts a balanced investment approach, targeting long-term capital appreciation by investing in open-ended funds, comprising both equities and fixed income.

### Who is the portfolio targeted at?

This portfolio is designed for investors seeking a core, liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With a 60% allocation to equities, it is well-suited to those who prefer a balanced investment strategy. It is ideal for investors looking for long-term returns over an investment cycle, combining significant exposure to equity markets with fixed income investments. This model is targeted at return-seeking investors focused on capital growth, who have the risk tolerance and capacity for loss to handle potentially significant fluctuations in capital values due to exposure in equities.

## Key Information

**Inception Date**  
01/09/2023

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.25%
Underlying OCF	0.39%
<b>Total Costs</b>	<b>0.64%</b>

## Risk Targets

**Equity Risk Range**  
45 - 75%

**Typical Equity Allocation**  
60%

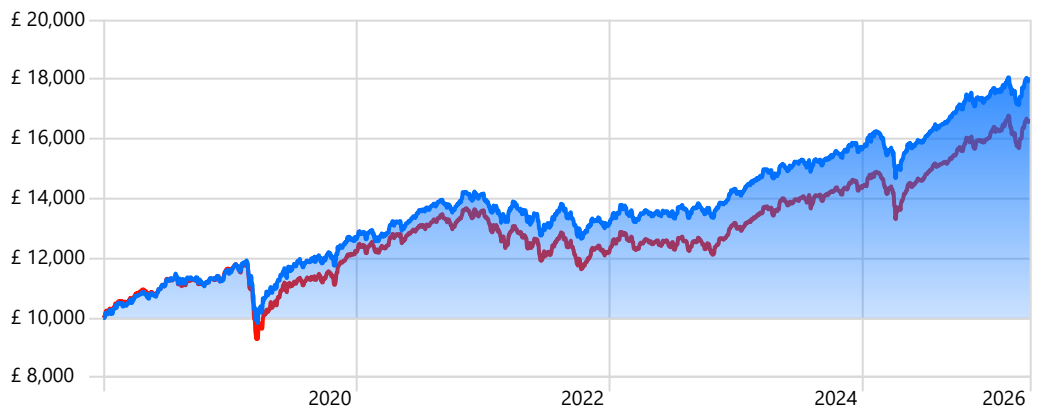
## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026



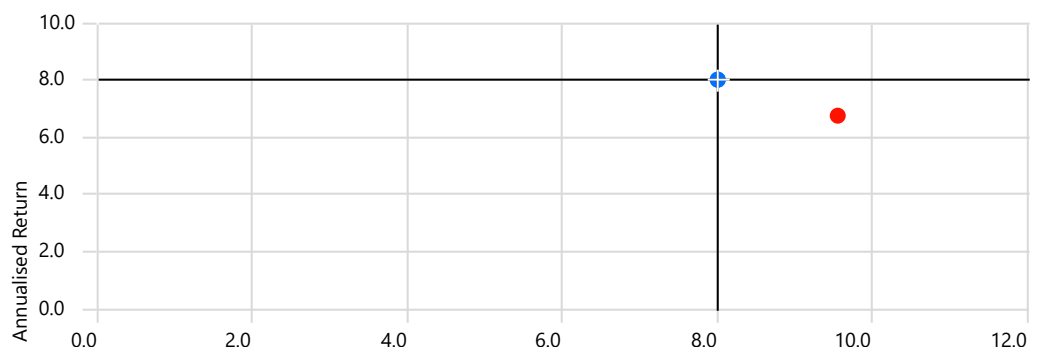
Binary - Core Balanced (Blue line) vs IA Mixed Investment 40-85% Shares (Red line)

## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021	2020	2019
Binary - Core Balanced	3.0	4.4	1.7	2.6	16.4	32.6	35.6	11.2	9.2	9.1	-7.1	11.8	10.1	12.0
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	11.6	8.9	8.1	-10.2	11.2	5.5	12.2

## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026

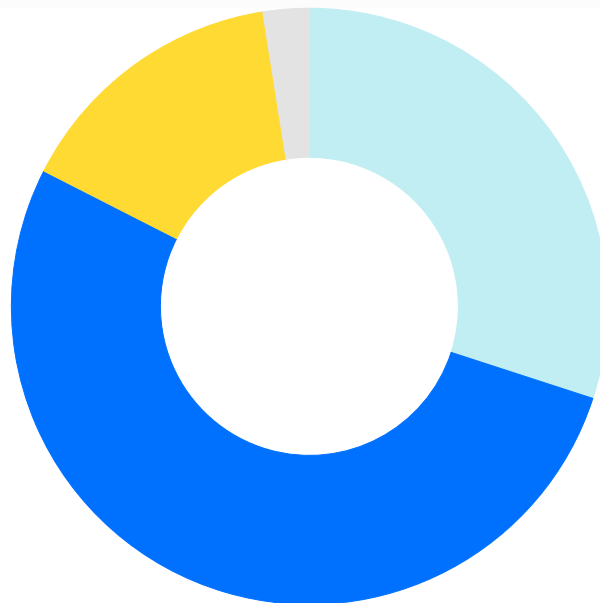


Binary - Core Balanced (Blue diamond) vs IA Mixed Investment 40-85% Shares (Red circle)

Past performance up to and including 01/09/2023 is simulated based on the actual performance of the underlying portfolio instruments (or instruments that are substantially the same as the portfolio instruments), including estimated annual management charges, audit, transaction, and custodian fees.

## Asset Allocation

	%
US Fixed Income	7.0
Sterling Fixed Income	17.0
Global Fixed Income	6.0
Global Equity Large Cap	24.5
US Equity Large Cap Blend	14.0
UK Equity Large Cap	4.0
Global Emerging Markets Equity	8.0
Asia ex-Japan Equity	2.0
Flexible Allocation	8.0
Global Macro	7.0
Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC FTSE All-World Index S Acc	Global Equity Large Cap	10.5
L&G Short Dated £ Corporate Bd Idx C Acc	Sterling Fixed Income	10.0
Trojan Fund X Accumulation	Flexible Allocation	8.0
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	7.0
Vanguard UK Invm Grd Bd Idx Ins PI £ Acc	Sterling Fixed Income	7.0
Vanguard U.S. Invm Grd CrdtIdxInsPI£HAcc	US Fixed Income	7.0
Fidelity Index US P Acc	US Equity Large Cap Blend	7.0
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	7.0
Man Dynamic Income I H GBP Cap	Global Fixed Income	6.0
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	4.0
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	4.0
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	4.0
Artemis SmartGARP Glb Eq I Acc GBP	Global Equity Large Cap	3.5
Baillie Gifford L/T Glb Gr Invm B Acc	Global Equity Large Cap	3.5
Latitude Global I GBP Acc	Global Equity Large Cap	3.5
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	3.5
GBP CASH	—	2.5
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	2.0

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Core Growth Portfolio aims to deliver returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. The portfolio adopts a balanced investment approach, investing in a mix of open-ended funds, comprising significant exposure to equities alongside fixed income. While balanced, the strategy has a strong bias towards equities.

### Who is the portfolio targeted at?

This portfolio is ideal for investors seeking a core, liquid investment solution focused on traditional asset classes, namely fixed income and equities. With an 80% allocation to equities, the portfolio is designed for investors with the risk tolerance and capacity for loss to handle the risks associated with this level of equity exposure. It is best suited to those seeking long-term returns through substantial exposure to equity markets, complemented by a modest allocation to fixed income. This model is tailored for return-focused investors prioritising capital growth, with the understanding that exposure to equities can result in significant fluctuations in capital values.

## Key Information

**Inception Date**  
01/09/2023

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.25%
Underlying OCF	0.42%
<b>Total Costs</b>	<b>0.67%</b>

## Risk Targets

**Equity Risk Range**  
65 - 95%

**Typical Equity Allocation**  
80%

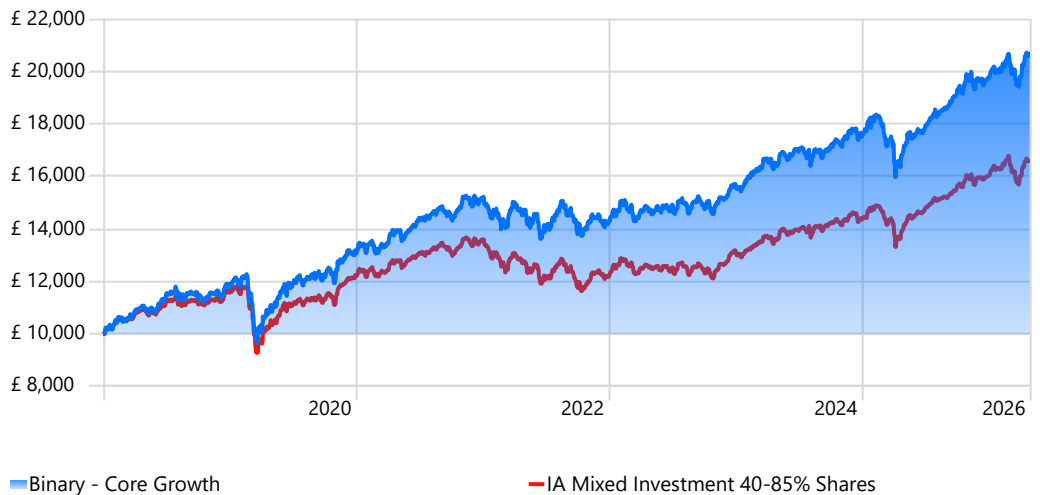
## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026

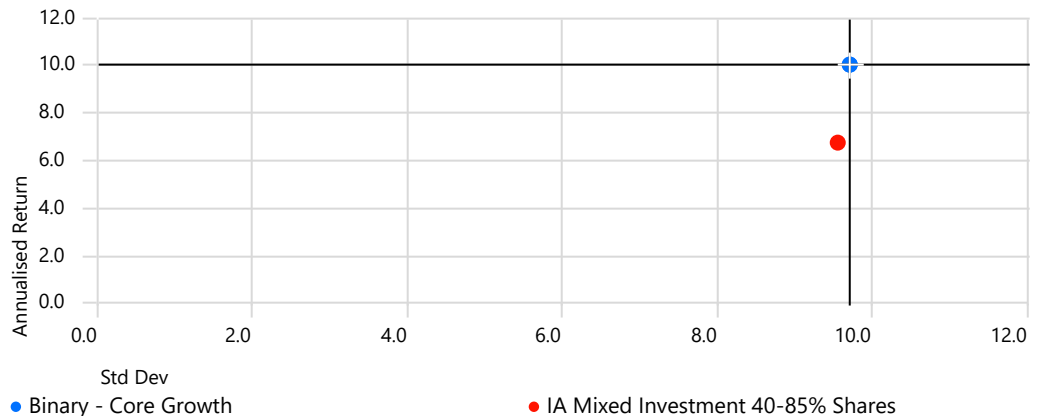


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021	2020	2019
Binary - Core Growth	4.2	5.8	2.7	3.5	21.2	39.6	47.6	12.7	11.4	10.2	-5.9	15.9	11.3	14.0
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	11.6	8.9	8.1	-10.2	11.2	5.5	12.2

## Risk-Reward - Net of Fees

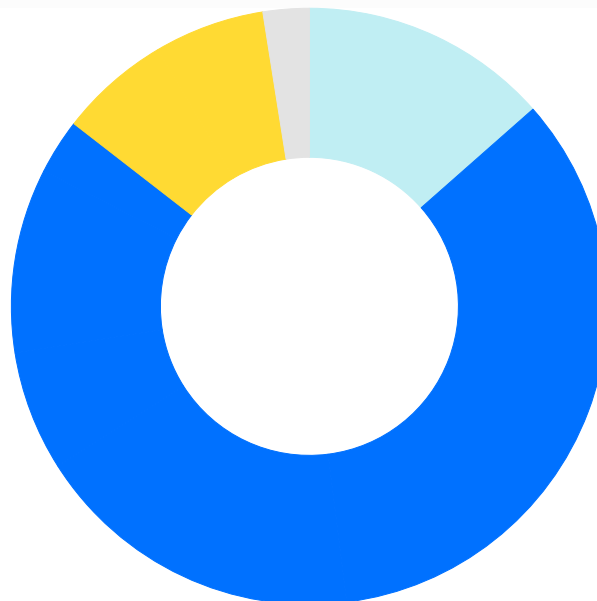
Time Period: 01/02/2019 to 30/04/2026



Past performance up to and including 01/09/2023 is simulated based on the actual performance of the underlying portfolio instruments (or instruments that are substantially the same as the portfolio instruments), including estimated annual management charges, audit, transaction, and custodian fees.

## Asset Allocation

	%
● Sterling Fixed Income	3.5
● US Fixed Income	3.5
● Global Fixed Income	6.5
● Global Equity Large Cap	34.5
● US Equity Large Cap Blend	18.0
● UK Equity Large Cap	6.5
● Global Emerging Markets Equity	10.0
● Asia ex-Japan Equity	3.0
● Flexible Allocation	6.0
● Global Macro	6.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC FTSE All-World Index S Acc	Global Equity Large Cap	16.7
Fidelity Index US P Acc	US Equity Large Cap Blend	9.3
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	9.2
Man Dynamic Income I H GBP Cap	Global Fixed Income	6.5
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	6.4
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	5.9
Trojan Fund X Accumulation	Flexible Allocation	5.8
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	5.0
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	4.9
Artemis SmartGARP Glb Eq I Acc GBP	Global Equity Large Cap	4.7
Baillie Gifford L/T Glb Gr Invn B Acc	Global Equity Large Cap	4.5
Latitude Global I GBP Acc	Global Equity Large Cap	4.3
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	4.3
Vanguard U.S. Invn Grd CrdtIdxInsPI£HAcc	US Fixed Income	3.4
Vanguard UK Invn Grd Bd Idx Ins PI £ Acc	Sterling Fixed Income	3.4
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	3.3
GBP CASH	—	2.4

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Core Adventurous Portfolio aims to generate returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. This strategy invests in a mix of open-ended funds, focusing on global equities to achieve its objectives.

### Who is the portfolio targeted at?

This portfolio is ideal for investors seeking a core, liquid investment solution focused on traditional asset classes, namely fixed income and equities. With 90-100% allocated to equities, the portfolio is designed for investors with the risk tolerance and capacity for loss to handle the risks associated with this level of equity exposure. It is best suited to those seeking long-term returns through substantial exposure to equity markets. This model is tailored for return-focused investors prioritising capital growth, with the understanding that exposure to equities can result in significant fluctuations in capital values.

## Key Information

### Inception Date

02/01/2019

### Recommended Investment Time Horizon

5 years

### Rebalancing Frequency

Semi-annual rebalancing

### Comparator Benchmark

IA Flexible Investment

## Charges

Binary Capital MPS Charge	0.25%
Underlying OCF	0.41%
<b>Total Costs</b>	<b>0.66%</b>

## Risk Targets

### Equity Risk Range

85+ %

### Typical Equity Allocation

90 - 100%

## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSC

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026

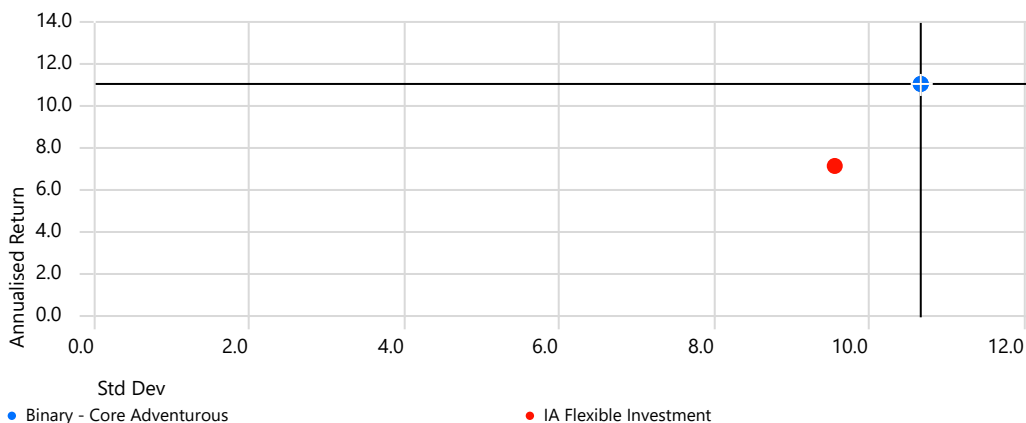


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021	2020	2019
Binary - Core Adventurous	4.9	6.6	3.3	4.1	24.0	44.5	54.2	13.6	12.9	11.1	-5.6	17.4	12.2	15.0
IA Flexible Investment	3.3	4.9	1.6	3.2	19.3	32.6	30.0	12.1	9.2	7.3	-9.1	11.4	7.0	11.8

## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026



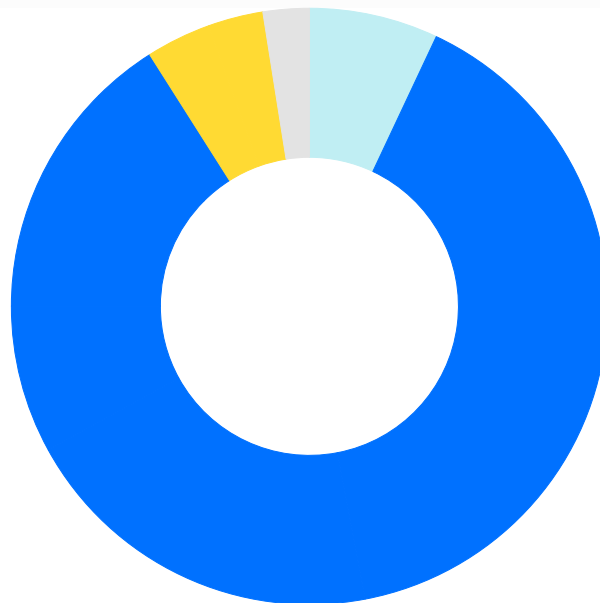
• Binary - Core Adventurous

• IA Flexible Investment

Past performance up to and including 01/09/2023 is simulated based on the actual performance of the underlying portfolio instruments (or instruments that are substantially the same as the portfolio instruments), including estimated annual management charges, audit, transaction, and custodian fees.

## Asset Allocation

	%
Global Fixed Income	7.0
Global Equity Large Cap	40.0
US Equity Large Cap Blend	20.0
UK Equity Large Cap	8.0
Global Emerging Markets Equity	12.5
Asia ex-Japan Equity	3.5
Flexible Allocation	3.5
Global Macro	3.0
Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC FTSE All-World Index S Acc	Global Equity Large Cap	20.0
Fidelity Index US P Acc	US Equity Large Cap Blend	10.0
Fidelity Index US P GBP Acc H	US Equity Large Cap Blend	10.0
Vanguard FTSE 100 Idx Unit Tr £ Acc	UK Equity Large Cap	8.0
Man Dynamic Income I H GBP Cap	Global Fixed Income	7.0
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	6.5
L&G Global Emerging Markets Index C Acc	Global Emerging Markets Equity	6.0
Artemis SmartGARP Glb Eq I Acc GBP	Global Equity Large Cap	5.0
Baillie Gifford L/T Glb Gr Inv B Acc	Global Equity Large Cap	5.0
Latitude Global I GBP Acc	Global Equity Large Cap	5.0
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	5.0
iShares Pacific ex Jpn Eq Idx (UK) D Acc	Asia ex-Japan Equity	3.5
Trojan Fund X Accumulation	Flexible Allocation	3.5
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	3.0
GBP CASH	—	2.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

Factsheet | As of 30/04/2026

## About Portfolio

The Binary Capital Active Defensive Portfolio is designed to prioritise capital preservation while generating modest returns through a blend of income and capital growth. With a primary focus on safeguarding capital, the portfolio aims to deliver steady, low-volatility growth over time. This strategy exclusively invests in open-ended fund vehicles and allocates across equities, fixed income, and alternative assets, with a strong emphasis on fixed-income and fixed income-like exposure.

### Who is the portfolio targeted at?

This portfolio is suited to investors looking for an actively managed solution that delivers differentiated returns beyond standard indexation. It is ideal for those comfortable with a slightly higher cost structure in exchange for a tailored approach. With around 20% allocated to equities, the portfolio offers a conservative risk profile, suitable for investors who prefer limited exposure to equities and prioritise capital preservation. This solution is particularly relevant for investors seeking a capital preservation-first approach, with marginal growth potential through a combination of income and capital appreciation.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 0-35% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.54%
<b>Total Costs</b>	<b>0.84%</b>

## Risk Targets

**Equity Risk Range**  
0 - 35%

**Typical Equity Allocation**  
20%

## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026

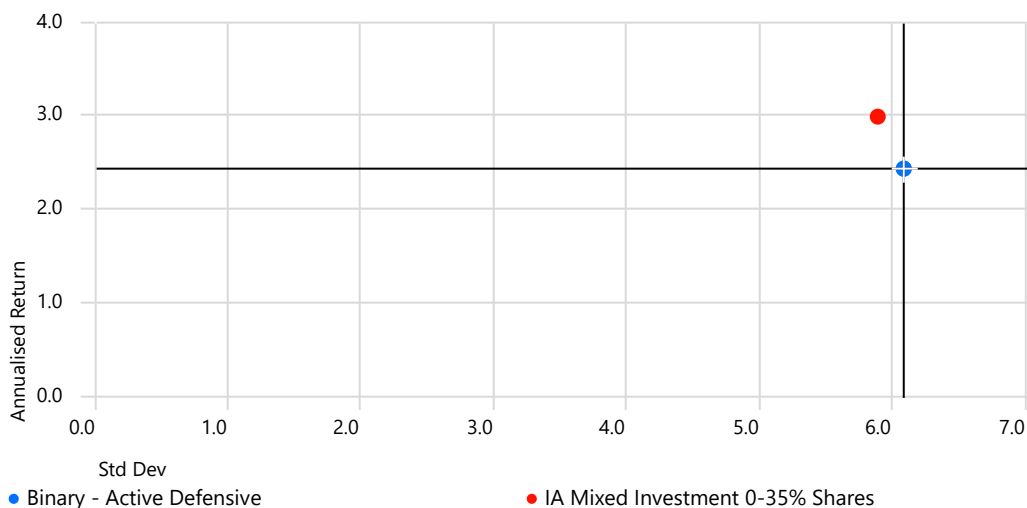


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Active Defensive	0.7	1.1	-0.2	1.2	6.1	16.4	6.2	15.7	7.1	3.8	6.0	-11.5	-2.4	9.1	6.38
IA Mixed Investment 0-35% Shares	1.1	2.0	0.1	1.4	8.7	18.6	10.7	20.3	8.0	4.4	6.1	-10.2	2.6	4.0	6.88

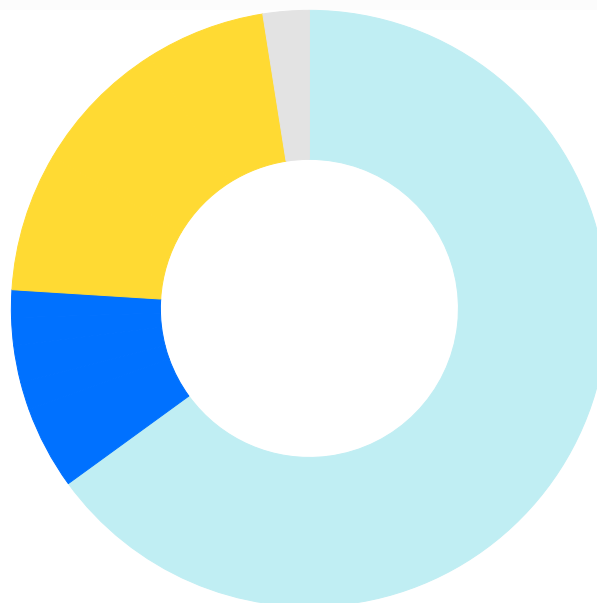
## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026



## Asset Allocation

	%
Global Fixed Income	5.5
Sterling Fixed Income	42.5
US Fixed Income	17.0
Global Equity Large Cap	4.5
US Equity Large Cap Blend	1.5
UK Equity Large Cap	2.0
Global Emerging Markets Equity	1.5
Asia ex-Japan Equity	1.5
Flexible Allocation	7.5
Global Macro	7.5
Multialternative	6.5
Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Vanguard U.S. Inv Grd CrdtldxlnsPI£HAcc	US Fixed Income	17.0
Fidelity Short Dated Crprate Bd W Acc	Sterling Fixed Income	13.5
L&G Short Dated £ Corporate Bd Idx C Acc	Sterling Fixed Income	13.0
Man Sterling Corp Bd ProfI Acc C	Sterling Fixed Income	8.0
Schroder Sterling Corporate Bond Z Acc	Sterling Fixed Income	8.0
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	7.5
Trojan Fund X Accumulation	Flexible Allocation	7.5
AQR Apex UCITS C1 Acc	Multialternative	6.5
Man Dynamic Income I H GBP Cap	Global Fixed Income	5.5
Artemis UK Select I Acc	UK Equity Large Cap	2.0
Baillie Gifford Pacific B Acc	Asia ex-Japan Equity	1.5
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	1.5
Artemis SmartGARP Glb Eq I Acc GBP	Global Equity Large Cap	1.5
Latitude Global I GBP Acc	Global Equity Large Cap	1.5
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	1.5
GQG Partners US Equity I GBP Acc	US Equity Large Cap Blend	1.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Binary Capital Active Cautious Portfolio is designed to prioritise capital preservation while achieving modest returns through a blend of income and capital growth. A core objective is to safeguard capital, with the portfolio focused on growing capital steadily over time with minimal fluctuations in value. This strategy invests exclusively in open-ended fund vehicles, allocating across equities, fixed income, and alternative assets, with a strong emphasis on fixed-income and fixed income-like exposure.

### Who is the portfolio targeted at?

This portfolio is suited to investors seeking an actively managed solution that provides genuinely differentiated returns beyond standard indexation. It is ideal for those comfortable with potentially higher costs compared to traditional indexation solutions. With approximately 40% allocated to equities, the portfolio offers a conservative risk profile, making it suitable for investors who prefer limited exposure to equity markets. This solution is particularly relevant for investors prioritising capital preservation, with the potential for modest capital growth through a mix of income and capital appreciation.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 20-60% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.64%
<b>Total Costs</b>	<b>0.94%</b>

## Risk Targets

**Equity Risk Range**  
25 - 55%

**Typical Equity Allocation**  
40%

## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026



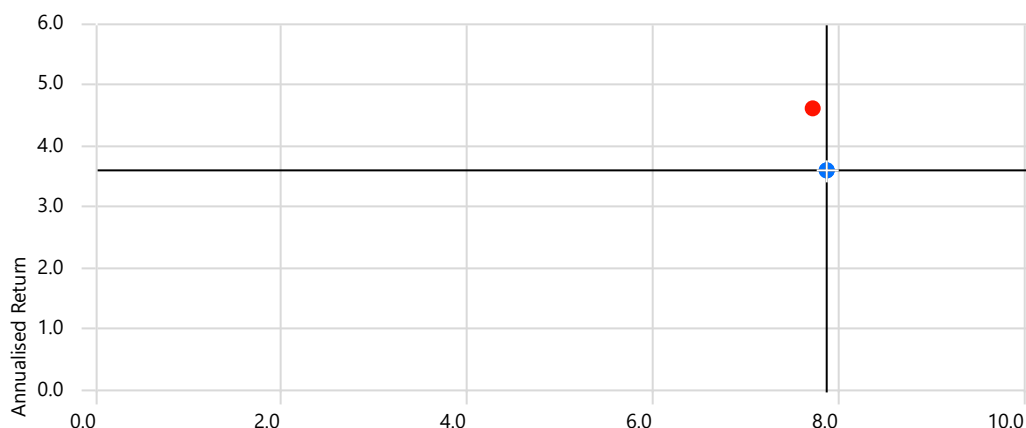
Binary - Active Cautious (blue line) vs IA Mixed Investment 20-60% Shares (red line)

## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Active Cautious	0.9	1.9	-0.1	0.9	7.9	21.4	6.9	22.6	6.4	6.7	8.7	-15.8	-0.1	11.7	10.43
IA Mixed Investment 20-60% Shares	2.2	3.2	0.8	2.5	13.0	25.1	19.1	33.2	10.2	6.2	6.9	-9.7	6.3	3.5	9.17

## Risk-Reward - Net of Fees

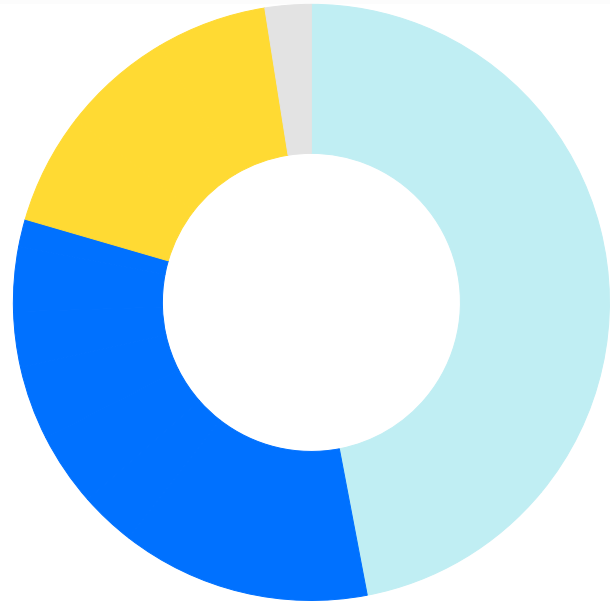
Time Period: 01/02/2019 to 30/04/2026



Binary - Active Cautious (blue dot) vs IA Mixed Investment 20-60% Shares (red dot)

## Asset Allocation

	%
● Global Fixed Income	6.0
● Sterling Fixed Income	30.0
● US Fixed Income	11.0
● Global Equity Large Cap	13.5
● US Equity Large Cap Blend	3.0
● US Equity Large Cap Growth	4.0
● UK Equity Large Cap	4.0
● Europe Equity Large Cap	3.0
● Global Emerging Markets Equity	3.5
● Asia ex-Japan Equity	1.5
● Flexible Allocation	6.0
● Global Macro	6.0
● Multialternative	6.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Vanguard U.S. Inv Grd CrdtIdxInsPIEHAcc	US Fixed Income	11.0
Fidelity Short Dated Crprate Bd W Acc	Sterling Fixed Income	10.0
L&G Short Dated £ Corporate Bd Idx C Acc	Sterling Fixed Income	9.0
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	6.0
Trojan Fund X Accumulation	Flexible Allocation	6.0
Man Dynamic Income I H GBP Cap	Global Fixed Income	6.0
AQR Apex UCITS C1 Acc	Multialternative	6.0
Schroder Sterling Corporate Bond Z Acc	Sterling Fixed Income	6.0
Man Sterling Corp Bd Profl Acc C	Sterling Fixed Income	5.0
Baillie Gifford American B Acc	US Equity Large Cap Growth	4.0
Artemis SmartGARP Glb Eq I Acc GBP	Global Equity Large Cap	3.5
Latitude Global I GBP Acc	Global Equity Large Cap	3.5
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	3.5
Ardtur European Focus I GBP	Europe Equity Large Cap	3.0
Life Cycle Global Select UCITS I GBP Acc	Global Equity Large Cap	3.0
GQG Partners US Equity I GBP Acc	US Equity Large Cap Blend	3.0
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	2.0
Artemis UK Select I Acc	UK Equity Large Cap	2.0
Schroder Income Fd Z Acc	UK Equity Large Cap	2.0
Baillie Gifford Pacific B Acc	Asia ex-Japan Equity	1.5
Aubrey Global Emerging Markets Opps RC1£	Global Emerging Markets Equity	1.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Binary Capital Active Balanced Portfolio aims to deliver returns through a combination of capital growth and income. The portfolio seeks to achieve long-term capital growth by employing a balanced investment approach, with a slight bias towards equities. This strategy exclusively invests in open-ended fund vehicles, diversifying across equities, fixed income, and alternative assets to meet its objectives.

### Who is the portfolio targeted at?

This portfolio is suitable for investors seeking an actively managed solution that provides genuinely differentiated returns beyond standard indexation. It is designed for those who understand that costs may be higher than those associated with typical indexation solutions. With a balanced approach featuring a 60% allocation to equities, the portfolio is well-suited for investors aiming for long-term returns over an investment cycle, with substantial exposure to equities alongside fixed income and fixed income-like assets. It is geared towards return-seeking investors prioritising capital growth, who possess the capacity for loss and a risk tolerance aligned with a 60% equity allocation, accepting potential fluctuations in capital values due to exposure to equities.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.73%
<b>Total Costs</b>	<b>1.03%</b>

## Risk Targets

**Equity Risk Range**  
45 - 75%

**Typical Equity Allocation**  
60%

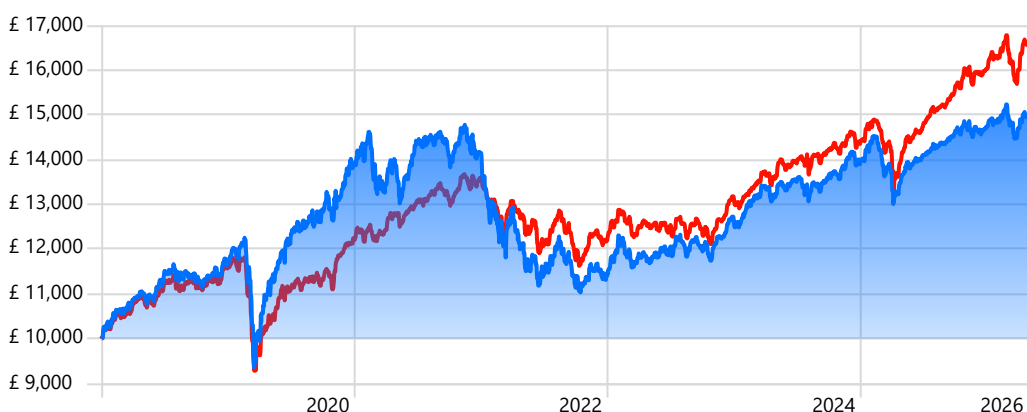
## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026



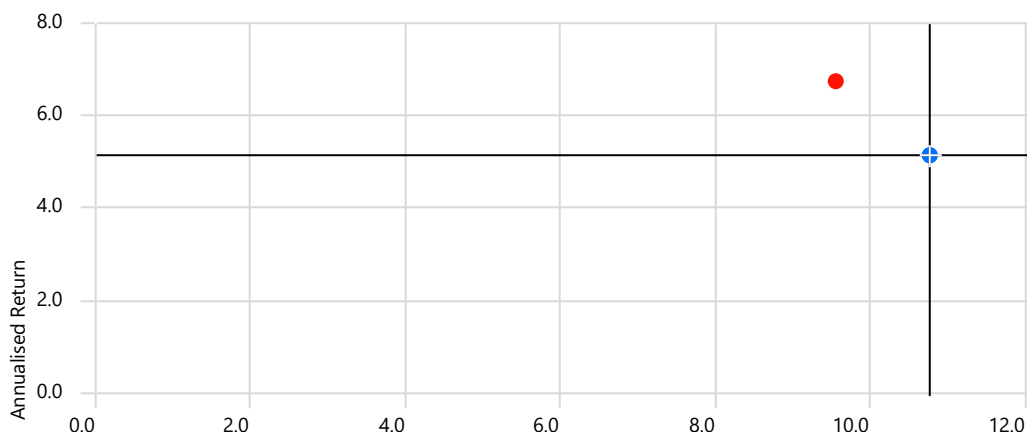
Binary - Active Balanced (blue line) | IA Mixed Investment 40-85% Shares (red line)

## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Active Balanced	1.5	2.7	0.4	1.2	9.9	26.8	7.7	35.2	5.9	9.2	11.6	-19.4	1.9	19.2	12.04
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	51.1	11.6	8.9	8.1	-10.2	11.2	5.5	12.20

## Risk-Reward - Net of Fees

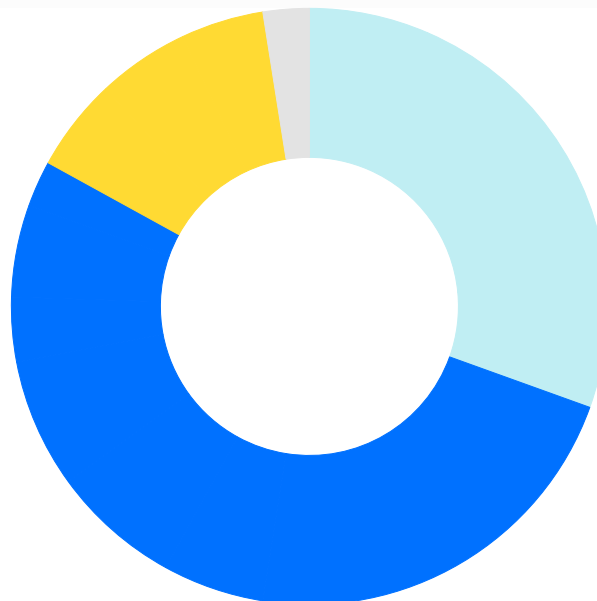
Time Period: 01/02/2019 to 30/04/2026



Binary - Active Balanced (blue dot) | IA Mixed Investment 40-85% Shares (red dot)

## Asset Allocation

	%
● Global Fixed Income	6.5
● Sterling Fixed Income	17.0
● US Fixed Income	7.0
● Global Equity Large Cap	22.0
● US Equity Large Cap Blend	5.5
● US Equity Large Cap Growth	7.0
● UK Equity Large Cap	7.0
● Europe Equity Large Cap	3.5
● Global Emerging Markets Equity	5.0
● Asia ex-Japan Equity	2.5
● Flexible Allocation	5.0
● Global Macro	5.0
● Multialternative	4.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Fidelity Short Dated Crprate Bd W Acc	Sterling Fixed Income	10.0
Vanguard U.S. Inv Grd CrdtdlXlnsPI£HAcc	US Fixed Income	7.0
Baillie Gifford American B Acc	US Equity Large Cap Growth	7.0
Man Dynamic Income I H GBP Cap	Global Fixed Income	6.5
Artemis SmartGARP Glb Eq I Acc GBP	Global Equity Large Cap	5.5
Latitude Global I GBP Acc	Global Equity Large Cap	5.5
Life Cycle Global Select UCITS I GBP Acc	Global Equity Large Cap	5.5
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	5.5
GQG Partners US Equity I GBP Acc	US Equity Large Cap Blend	5.5
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	5.0
Trojan Fund X Accumulation	Flexible Allocation	5.0
Schroder Sterling Corporate Bond Z Acc	Sterling Fixed Income	5.0
AQR Apex UCITS C1 Acc	Multialternative	4.5
Ardtur European Focus I GBP	Europe Equity Large Cap	3.5
Artemis UK Select I Acc	UK Equity Large Cap	3.5
Schroder Income Fd Z Acc	UK Equity Large Cap	3.5
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	3.0
Baillie Gifford Pacific B Acc	Asia ex-Japan Equity	2.5
Aubrey Global Emerging Markets Opps RC1£	Global Emerging Markets Equity	2.0
Man Sterling Corp Bd Prof Acc C	Sterling Fixed Income	2.0

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Binary Capital Active Growth Portfolio aims to deliver returns through a combination of income and capital growth, with a strong emphasis on achieving long-term capital appreciation. This portfolio adopts a balanced investment approach but is heavily weighted towards equities, complemented by allocations to fixed income and alternative assets to enhance diversification and growth potential.

### Who is the portfolio targeted at?

This portfolio is designed for investors seeking an actively managed solution that provides genuinely differentiated returns beyond standard indexation, with an understanding that costs may be higher than those associated with typical indexation solutions. It is suited to clients who have both the risk tolerance and capacity for loss necessary to accommodate an 80% equity allocation within their investment portfolio. This portfolio is ideal for investors targeting long-term returns over an investment cycle, willing to embrace substantial exposure to equity markets with a marginal allocation to fixed income and fixed income-like assets.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.84%
<b>Total Costs</b>	<b>1.14%</b>

## Risk Targets

**Equity Risk Range**  
65 - 95%

**Typical Equity Allocation**  
80%

## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026

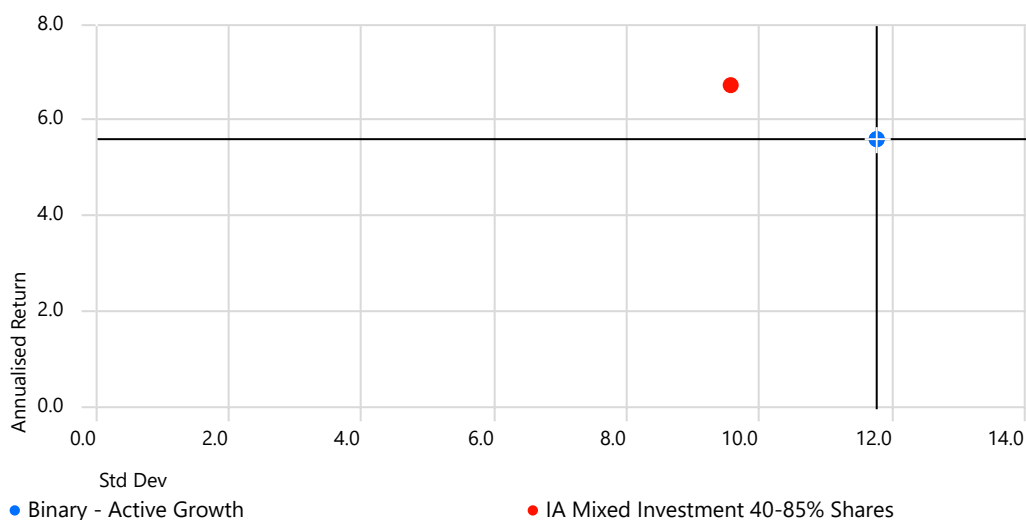


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Active Growth	2.3	3.8	0.9	1.5	12.5	31.1	9.0	38.9	5.8	11.4	13.1	-21.2	2.6	18.9	13.27
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	51.1	11.6	8.9	8.1	-10.2	11.2	5.5	12.20

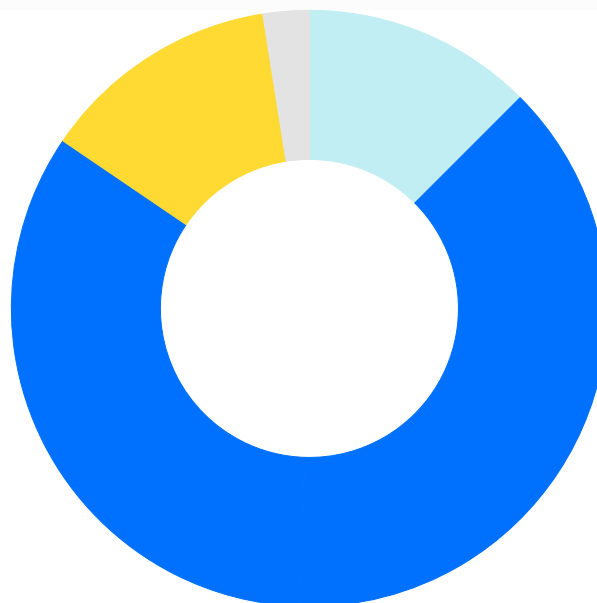
## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026



## Asset Allocation

	%
● Sterling Fixed Income	5.5
● Global Fixed Income	7.0
● Global Equity Large Cap	29.0
● US Equity Large Cap Growth	9.0
● US Equity Large Cap Blend	7.0
● UK Equity Large Cap	10.0
● Europe Equity Large Cap	5.0
● Global Emerging Markets Equity	8.5
● Asia ex-Japan Equity	3.5
● Flexible Allocation	4.5
● Global Macro	4.5
● Multialternative	4.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Baillie Gifford American B Acc	US Equity Large Cap Growth	9.0
Latitude Global I GBP Acc	Global Equity Large Cap	7.5
Life Cycle Global Select UCITS I GBP Acc	Global Equity Large Cap	7.5
Artemis SmartGARP Glb Eq I Acc GBP	Global Equity Large Cap	7.0
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	7.0
Man Dynamic Income I H GBP Cap	Global Fixed Income	7.0
GQG Partners US Equity I GBP Acc	US Equity Large Cap Blend	7.0
Ardtur European Focus I GBP	Europe Equity Large Cap	5.0
Artemis UK Select I Acc	UK Equity Large Cap	5.0
Schroder Income Fd Z Acc	UK Equity Large Cap	5.0
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	4.5
Aubrey Global Emerging Markets Opps RC1£	Global Emerging Markets Equity	4.5
Trojan Fund X Accumulation	Flexible Allocation	4.5
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	4.0
AQR Apex UCITS C1 Acc	Multialternative	4.0
Baillie Gifford Pacific B Acc	Asia ex-Japan Equity	3.5
Schroder Sterling Corporate Bond Z Acc	Sterling Fixed Income	3.0
Man Sterling Corp Bd Prof Acc C	Sterling Fixed Income	2.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Binary Capital Active Adventurous Portfolio aims to deliver returns through a blend of income and capital growth, with a primary focus on achieving long-term capital appreciation. This portfolio exclusively invests in open-ended fund vehicles, with a strong emphasis on global equities, complemented by fixed income and alternative assets to diversify and support its growth objective.

### Who is the portfolio targeted at?

This portfolio is designed for highly risk-tolerant investors seeking an actively managed solution that provides genuinely differentiated returns beyond standard indexation. It is intended for clients who understand that costs may be higher than those associated with typical indexation solutions. Suited to those with a high capacity for loss, the portfolio accommodates significant drawdowns and the price volatility inherent in an equity-heavy allocation of approximately 90-100%. This model is ideal for investors aiming to maximise long-term returns through substantial exposure to equity markets. It is crucial that investors have the risk tolerance and capacity for loss required to withstand potentially significant fluctuations in capital values due to exposure to high-risk assets.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Semi-annual rebalancing

**Comparator Benchmark**  
IA Flexible

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.84%
<b>Total Costs</b>	<b>1.14%</b>

## Risk Targets

**Equity Risk Range**  
85+ %

**Typical Equity Allocation**  
90 - 100%

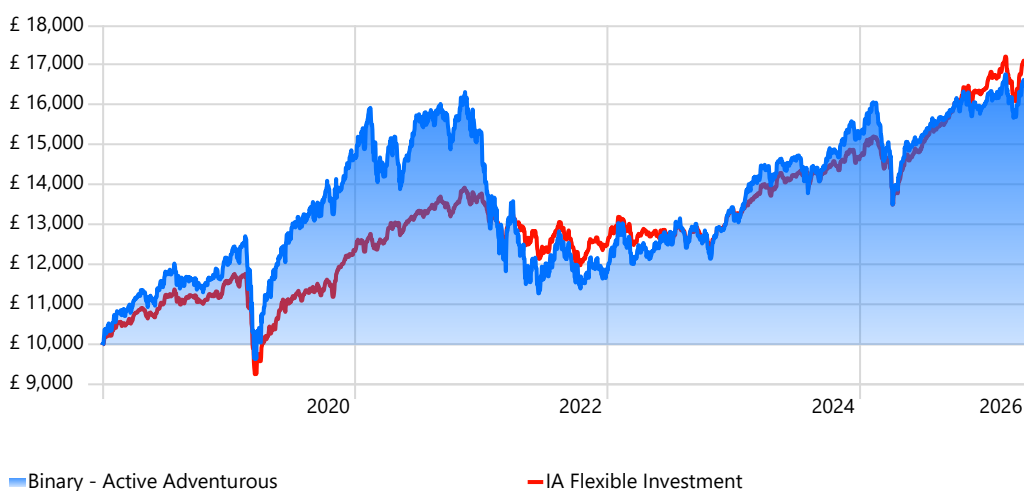
## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSc

## Growth of £10,000 - Net of Fees

Time Period: 03/01/2019 to 30/04/2026

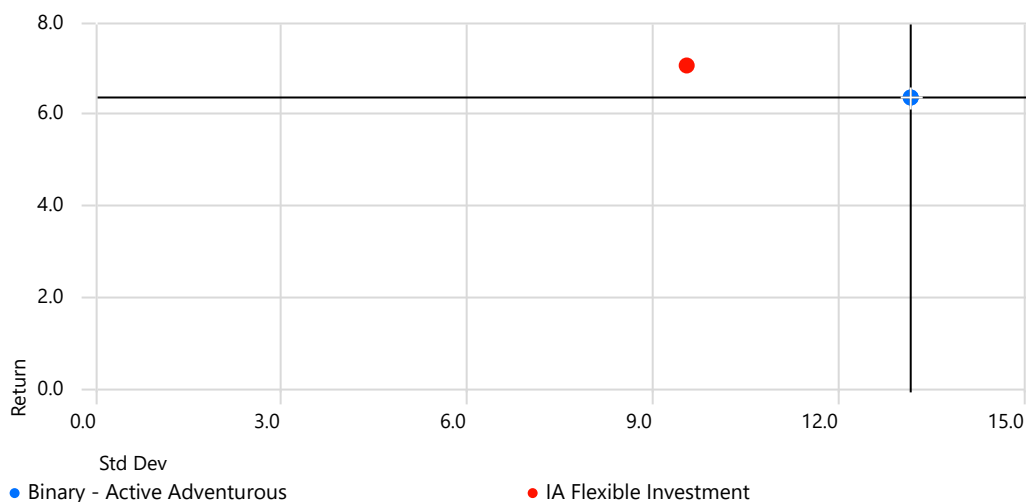


## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	7YR	2025	2024	2023	2022	2021	2020	2019
Binary - Active Adventurous	2.7	4.4	1.2	1.6	14.1	33.8	9.5	44.8	5.7	12.8	13.9	-23.0	4.5	22.2	14.21
IA Flexible Investment	3.3	4.9	1.6	3.2	19.3	32.6	30.0	55.3	12.1	9.2	7.3	-9.1	11.4	7.0	11.76

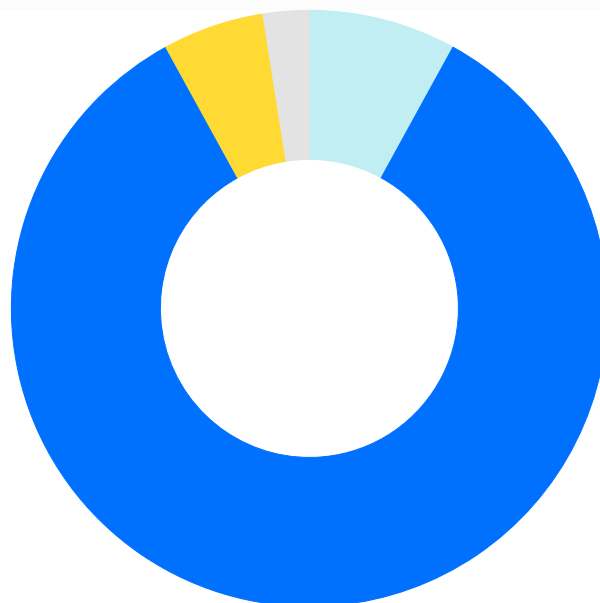
## Risk-Reward - Net of Fees

Time Period: 01/02/2019 to 30/04/2026



## Asset Allocation

	%
Global Fixed Income	8.0
Global Equity Large Cap	32.5
US Equity Large Cap Blend	8.0
US Equity Large Cap Growth	11.0
Europe Equity Large Cap	5.5
UK Equity Large Cap	12.0
Global Emerging Markets Equity	10.5
Asia ex-Japan Equity	4.5
Global Macro	2.5
Multialternative	3.0
Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Baillie Gifford American B Acc	US Equity Large Cap Growth	11.0
Life Cycle Global Select UCITS I GBP Acc	Global Equity Large Cap	8.5
Artemis SmartGARP Glb Eq I Acc GBP	Global Equity Large Cap	8.0
Latitude Global I GBP Acc	Global Equity Large Cap	8.0
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	8.0
Man Dynamic Income I H GBP Cap	Global Fixed Income	8.0
GQG Partners US Equity I GBP Acc	US Equity Large Cap Blend	8.0
Artemis UK Select I Acc	UK Equity Large Cap	6.0
Schroder Income Fd Z Acc	UK Equity Large Cap	6.0
Lazard Emerging Markets S Acc GBP	Global Emerging Markets Equity	5.5
Ardtur European Focus I GBP	Europe Equity Large Cap	5.5
Aubrey Global Emerging Markets Opps RC1E	Global Emerging Markets Equity	5.0
Baillie Gifford Pacific B Acc	Asia ex-Japan Equity	4.5
AQR Apex UCITS C1 Acc	Multialternative	3.0
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	2.5

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

Factsheet | As of 30/04/2026

## About Portfolio

The aim of the Binary Capital Defined Returns Growth Portfolio is to deliver returns through a combination of income and capital growth. The portfolio is focused on generating long-term capital appreciation, employing a balanced investment approach. The strategy seeks to achieve its return target after fees, and invests solely in open-ended fund vehicles. The portfolio invests in equities, fixed income, and alternative assets. A pragmatic approach is taken to achieve the portfolio's objective, with an absolute focus on, firstly, preserving capital, and secondly, achieving the return target.

### Who is the portfolio targeted at?

The portfolio is suited to investors seeking an actively managed investment solution, which aims to achieve a set return target while placing a strong emphasis on downside protection and capital preservation. It is relevant for clients with the risk tolerance and capacity for loss required to accept the risks of an 80% allocation to equities within their investment portfolio. The model may be appropriate f...

## Key Information

### Inception Date

03/10/2022

### Recommended Investment Time Horizon

5 years

### Rebalancing Frequency

Semi-annual rebalancing

### Comparator Benchmark

IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge 0.30%

Underlying OCF 0.77%

**Total Costs 1.07%**

## Return Target

5%-7% net annualised return over a 5 year cycle

## Portfolio Manager(s)

Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSC

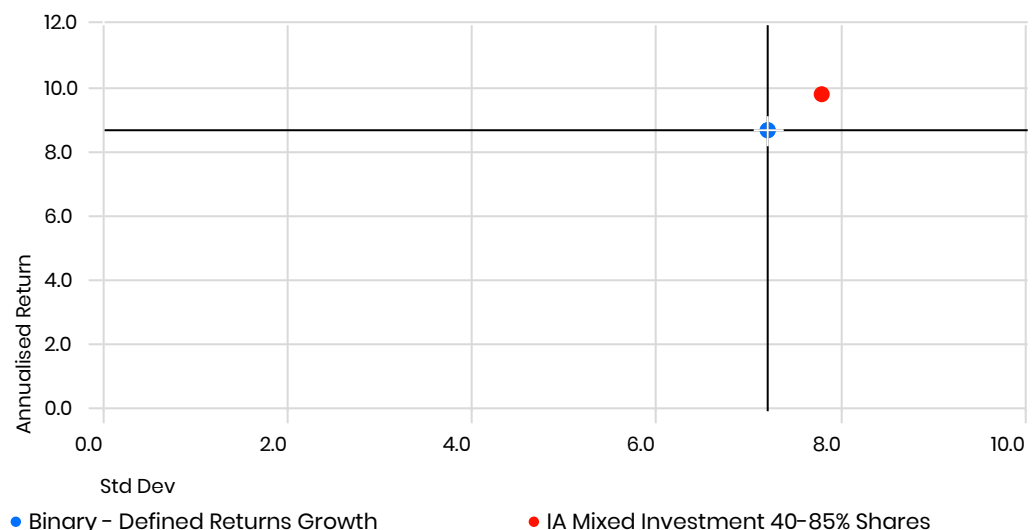
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

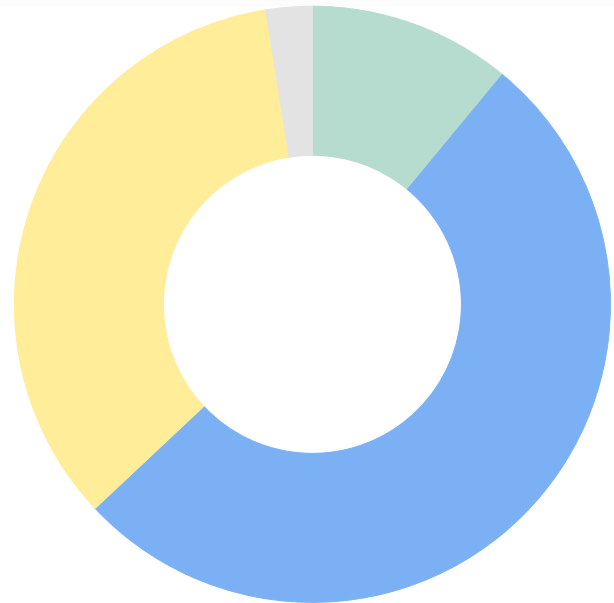
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2025	2024	2023
Binary - Defined Returns Growth	4.1	1.4	0.7	5.8	16.9	31.3	—	10.8	8.9	5.0
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	11.6	8.9	8.1

## Risk-Reward Since Inception - Net of Fees



## Asset Allocation

	%
● Global Fixed Income	11.0
● Global Equity Mid/Small Cap	16.0
● Global Equity Large Cap	12.0
● US Equity Large Cap Blend	7.0
● UK Equity Large Cap	7.0
● Europe Equity Large Cap	4.0
● Asia ex-Japan Equity	6.0
● Flexible Allocation	13.5
● Global Macro	6.0
● Multialternative	6.0
● Commodities Specified	9.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
Dimensional Global Trgtd Value GBP Acc	Global Equity Mid/Small Cap	16.00
Man Dynamic Income I H GBP Cap	Global Fixed Income	11.00
iShares Physical Gold ETC	Commodities Specified	9.00
WS Ruffer Diversified Return I GBP Acc	Flexible Allocation	7.00
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	7.00
GQG Partners US Equity I GBP Acc	US Equity Large Cap Blend	7.00
Trojan Fund X Accumulation	Flexible Allocation	6.50
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	6.00
Jupiter Asian Income I GBP Acc	Asia ex-Japan Equity	6.00
AQR Apex UCITS CI Acc	Multialternative	6.00
Latitude Global I GBP Acc	Global Equity Large Cap	5.00
Artemis SmartGARP European Eq I Acc GBP	Europe Equity Large Cap	4.00
Artemis SmartGARP UK Eq I Acc GBP	UK Equity Large Cap	3.50
Schroder Income Fd Z Acc	UK Equity Large Cap	3.50

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

Factsheet | As of 30/04/2026

## About Portfolio

The aim of the Binary Capital Defined Returns Balanced Portfolio is to deliver returns through a combination of capital growth and income. The portfolio seeks to generate long-term capital appreciation by adopting a balanced investment approach. The strategy aims to achieve its return target after fees, and invests solely in open-ended fund vehicles. The portfolio invests in equities, fixed income, and alternative assets, taking a pragmatic approach to achieve its objectives. The primary focus is, first and foremost, on capital preservation, followed by achieving the return target.

### Who is the portfolio targeted at?

The portfolio is designed for investors seeking an actively managed investment solution that aims to achieve a set return target, with a strong emphasis on downside protection and capital preservation. It is suited to investors seeking a balanced investment approach, with a 60% allocation to equities within their portfolio. The model may be suitable for those looking for long-term returns over ...

## Key Information

### Inception Date

03/10/2022

### Recommended Investment Time Horizon

5 years

### Rebalancing Frequency

Semi-annual rebalancing

### Comparator Benchmark

IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge 0.30%

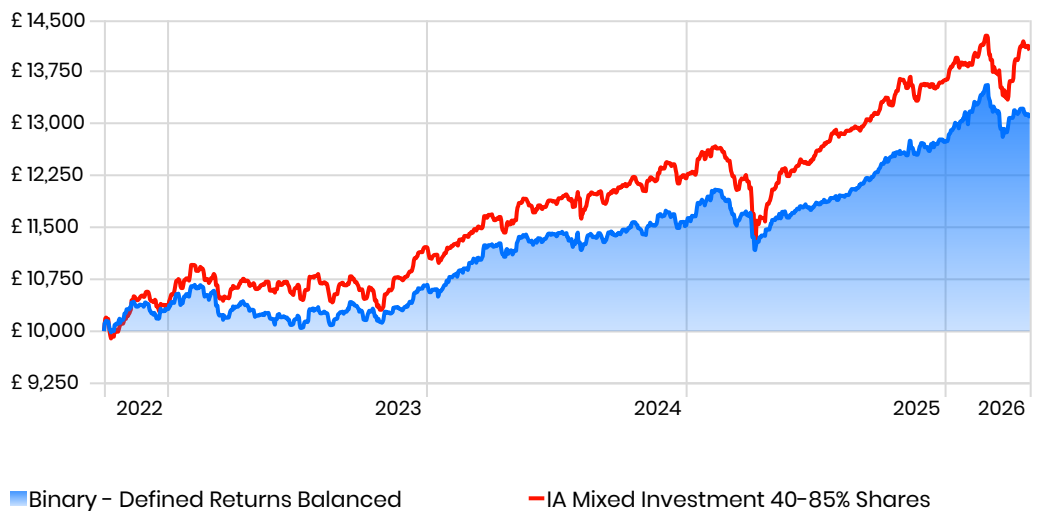
Underlying OCF 0.87%

**Total Costs 1.17%**

## Return Target

4%-6% net annualised return over a 5 year cycle

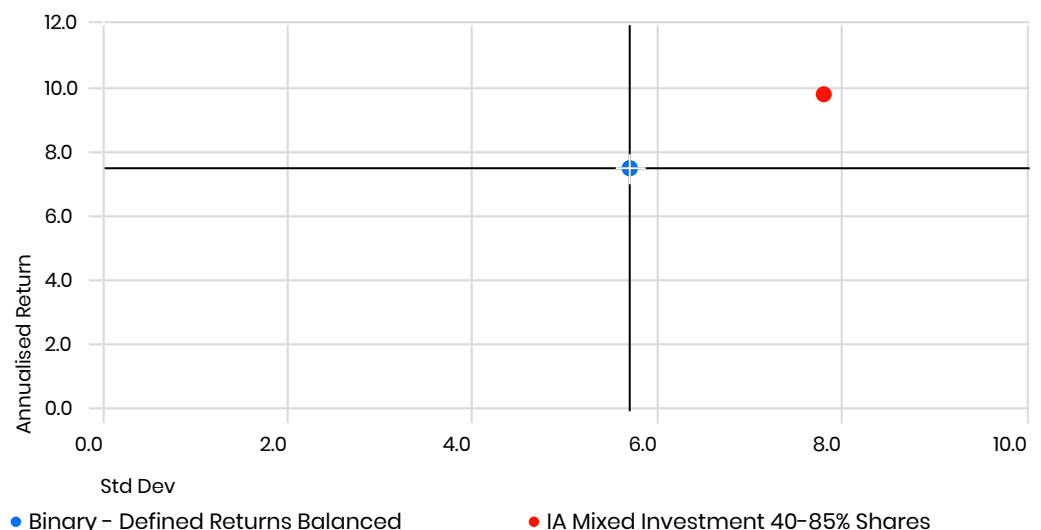
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2025	2024	2023
Binary - Defined Returns Balanced	3.1	1.0	0.1	4.4	13.7	27.4	—	10.5	8.2	3.3
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	11.6	8.9	8.1

## Risk-Reward Since Inception



## Portfolio Manager(s)

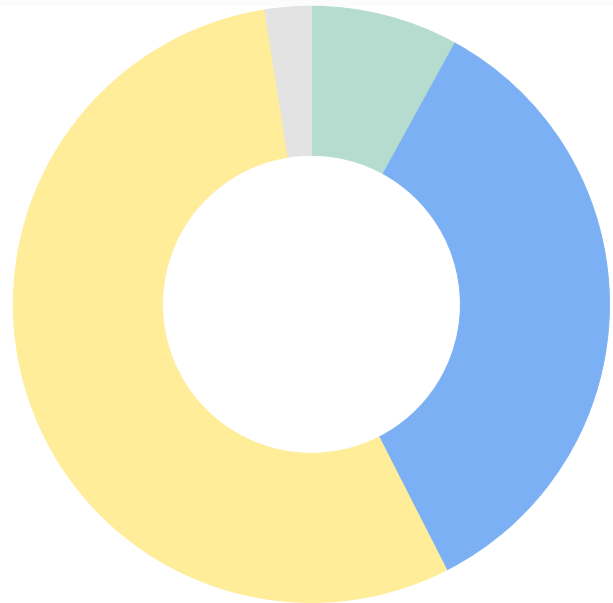
Saftar Sarwar  
FCSI, IMC, PgDip

Amir Miah  
Chartered Wealth Manager, MSC



## Asset Allocation

	%
Global Fixed Income	8.0
Global Equity Large Cap	8.0
Global Equity Mid/Small Cap	10.5
US Equity Large Cap Blend	5.5
UK Equity Large Cap	4.0
Europe Equity Large Cap	2.5
Asia ex-Japan Equity	4.0
Flexible Allocation	23.5
Global Macro	12.5
Multialternative	12.5
Commodities Specified	6.5
Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
TM Fulcrum Divers Cor Abs Ret C GBP Acc	Global Macro	12.50
Trojan Fund X Accumulation	Flexible Allocation	12.50
AQR Apex UCITS CI Acc	Multialternative	12.50
WS Ruffer Diversified Return I GBP Acc	Flexible Allocation	11.00
Dimensional Global Trgtd Value GBP Acc	Global Equity Mid/Small Cap	10.50
Man Dynamic Income I H GBP Cap	Global Fixed Income	8.00
iShares Physical Gold ETC	Commodities Specified	6.50
GQG Partners US Equity I GBP Acc	US Equity Large Cap Blend	5.50
SVS Kennox Strategic Value A Acc	Global Equity Large Cap	5.00
Jupiter Asian Income I GBP Acc	Asia ex-Japan Equity	4.00
Latitude Global I GBP Acc	Global Equity Large Cap	3.00
Artemis SmartGARP European Eq I Acc GBP	Europe Equity Large Cap	2.50
Artemis SmartGARP UK Eq I Acc GBP	UK Equity Large Cap	2.00
Schroder Income Fd Z Acc	UK Equity Large Cap	2.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

Factsheet | As of 30/04/2026

## About Portfolio

The Binary Capital ESG Blend Defensive Portfolio aims to preserve capital and achieve modest returns through a blend of income and capital growth, with a primary focus on capital preservation. The portfolio is designed to provide steady capital growth over time while maintaining low volatility in portfolio values. It comprises a mix of open-ended funds and ETFs, investing in both equities and fixed income, with a particular emphasis on fixed-income assets.

### Who is the portfolio targeted at?

This portfolio is tailored for investors seeking a cost-effective, liquid ESG investment solution that focuses on traditional asset classes—primarily fixed income and equities. It is designed for those looking for a lower-risk profile, with approximately 20% of the portfolio allocated to equities, making it suitable for investors who wish to minimise exposure to the higher volatility of equity markets. The portfolio may appeal to investors prioritising capital preservation while also aiming for marginal capital growth through a combination of income and growth, mainly driven by strategic asset allocation decisions aimed at outperforming its benchmark.

## Responsible Investment

The strategy has a focus on avoiding harm, with an extended list of negative screening criterion.

Excluded Industries:

- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Gambling
- Tobacco

- Invest in ESG leaders.
- Maintain a lower portfolio carbon footprint than the benchmark.

## Key Information

### Inception Date

04/01/2022

### Recommended Investment Time Horizon

5 years

### Rebalancing Frequency

Minimum semi-annual rebalancing

### Comparator Benchmark

IA Mixed Investment 0-35% Shares

## Charges

Binary Capital MPS Charge 0.20%

Underlying OCF 0.22%

**Total Costs 0.42%**

## Risk Targets

Equity Risk Range

0 - 35%

Typical Equity Allocation

20%

## Portfolio Manager(s)



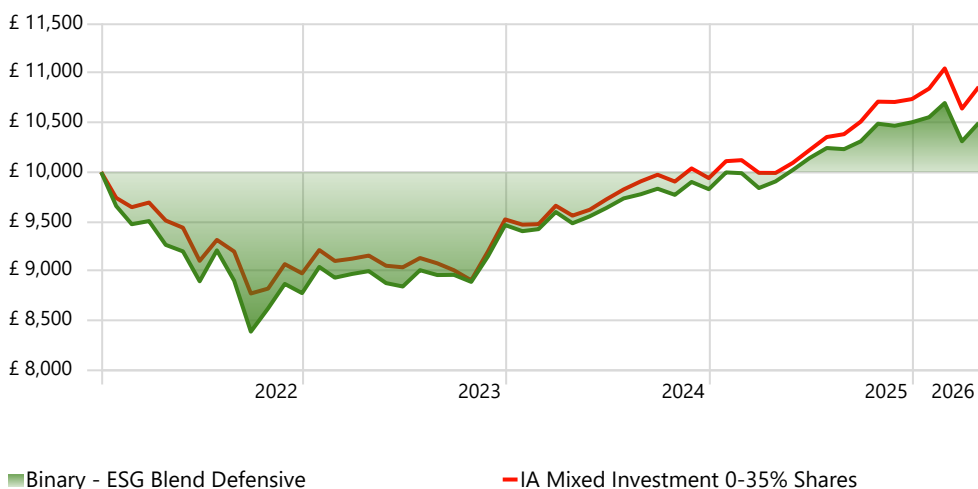
Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



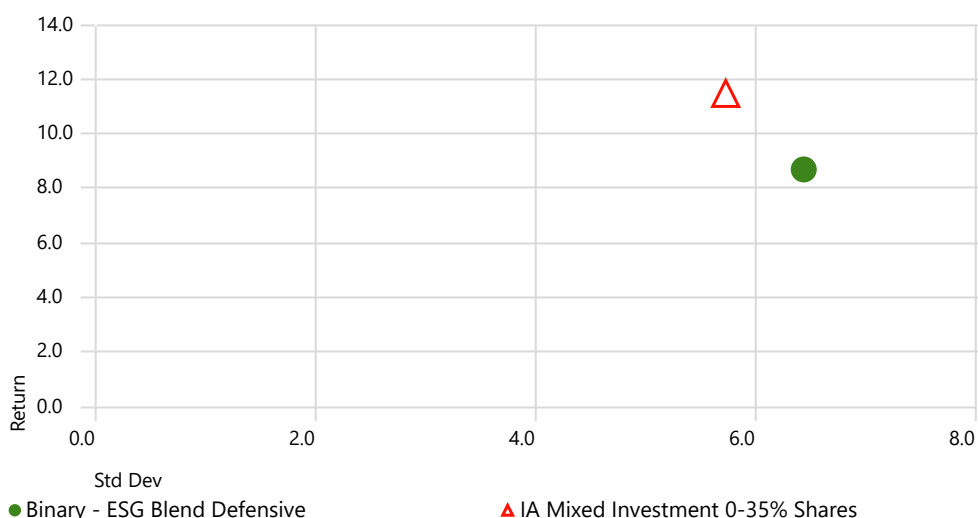
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

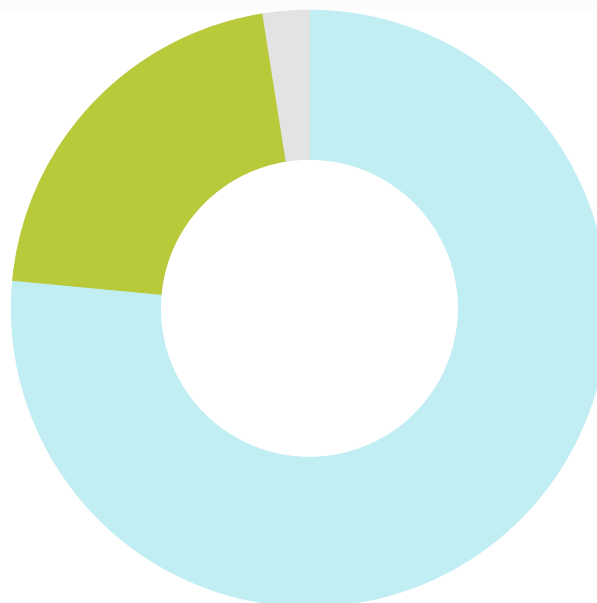
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - ESG Blend Defensive	-0.1	1.8	-0.5	0.1	5.9	16.6	—	3.8	7.8
IA Mixed Investment 0-35% Shares	1.1	2.0	0.1	1.4	8.7	18.6	10.7	4.4	6.1

## Risk-Reward Since Inception - Net of Fees



## Asset Allocation

	%
● Sterling Fixed Income	76.5
● Global Equity Large Cap	8.0
● Global Equity Mid/Small Cap	2.0
● US Equity Large Cap Blend	2.0
● UK Equity Large Cap	3.0
● Europe Equity Large Cap	1.5
● Global Emerging Markets Equity	4.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

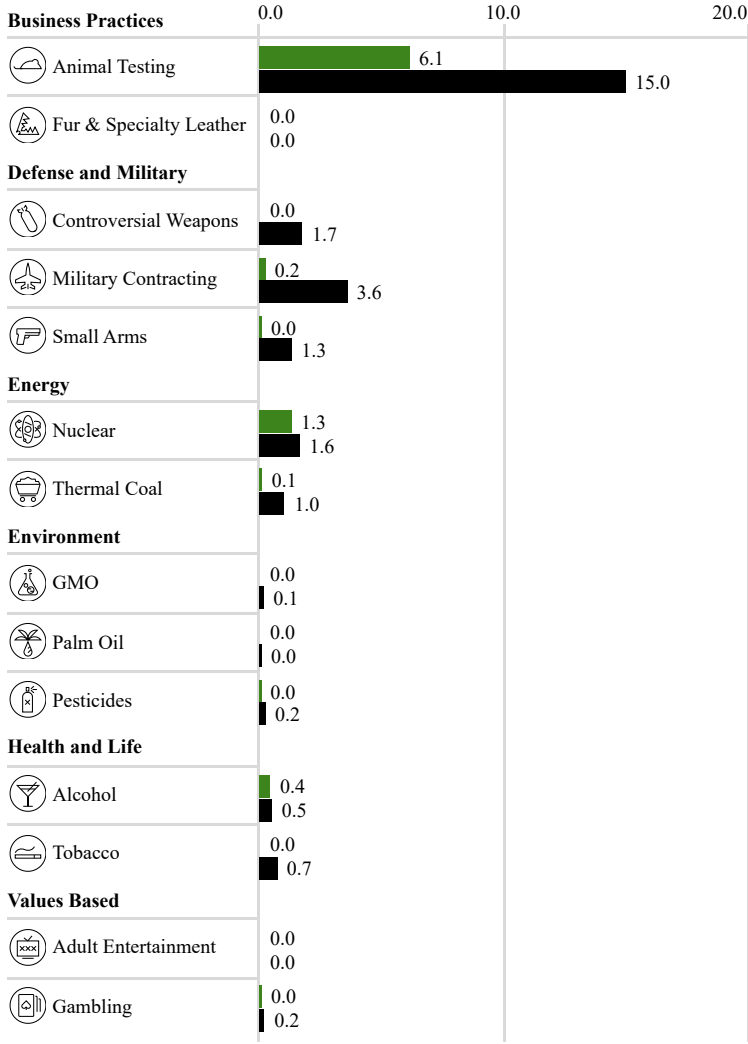
	Global Category	Portfolio Weighting %
<b>Fixed Income</b>	—	<b>76.50</b>
iShares ESG Scrn Stlg Corp Bd IdxUKDAccf	Sterling Fixed Income	22.00
L&G GBP Corp Bd 0-5 Yr Scrn ETF GBP Dist	Sterling Fixed Income	18.50
Invesco GBP Corp Bd Scrn & Tltd ETF Dis	Sterling Fixed Income	18.00
Vontobel TwentyFour Sust S/T Bd Inc NG £	Sterling Fixed Income	18.00
<b>Equity</b>	—	<b>21.00</b>
Amundi MSCI EmMktsSRIClmtPrsAlgd IG C	Global Emerging Markets Equity	4.50
Amundi MSCI UK IMI SRI Clmt PrsAlgdIGGBP	UK Equity Large Cap	3.00
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	2.00
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	2.00
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	2.00
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	2.00
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	2.00
Amundi MSCI USASRIClmtParisAligned-IG(C)	US Equity Large Cap Blend	2.00
Amundi MSCI EurSRIClmtPrsAlgd IG C	Europe Equity Large Cap	1.50

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

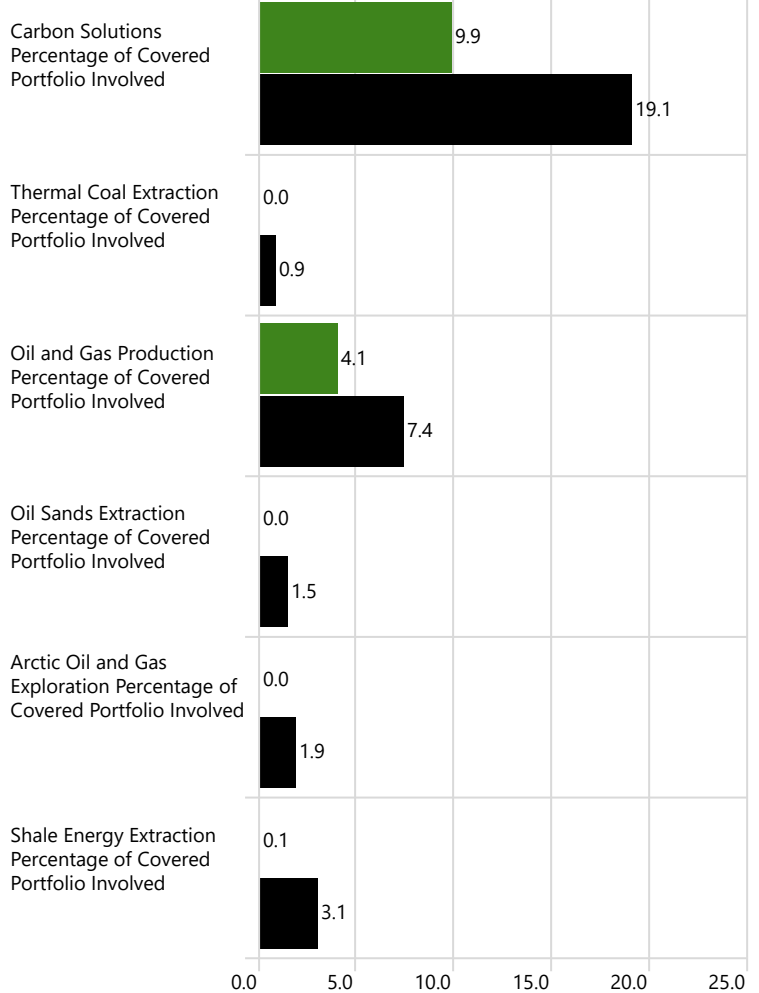
Portfolio Date: 28/02/2026



Binary - ESG Blend Defensive

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



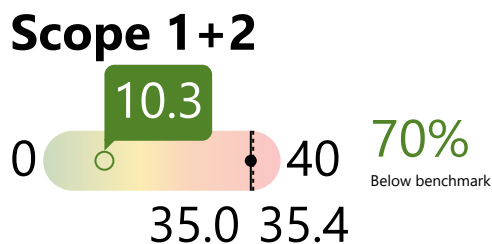
Binary - ESG Blend Defensive

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 88.4%

Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 91.86%



## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Binary Capital ESG Blend Cautious Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth, with an emphasis on capital preservation. This portfolio is designed to provide steady capital growth over time with minimal fluctuations in value, offering a balanced approach to growth and stability. It invests in a mix of open-ended funds and ETFs, focusing on both equities and fixed income, with a notable emphasis on fixed-income assets to support its conservative strategy.

### Who is the portfolio targeted at?

The portfolio is intended for investors seeking a cost-effective, liquid ESG investment solution that prioritises traditional asset classes—mainly fixed income and equities. With an approximate 40% allocation to equities, it suits investors who prefer a lower-risk approach than full equity market exposure. This portfolio is ideal for those who prioritise capital preservation yet seek limited capital growth through a blend of income and growth.

## Key Information

**Inception Date**  
04/01/2022

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 20-60% Shares

## Charges

Binary Capital MPS Charge	0.20%
Underlying OCF	0.28%
<b>Total Costs</b>	<b>0.48%</b>

## Risk Targets

**Equity Risk Range**  
25 - 55%

**Typical Equity Allocation**  
40%

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

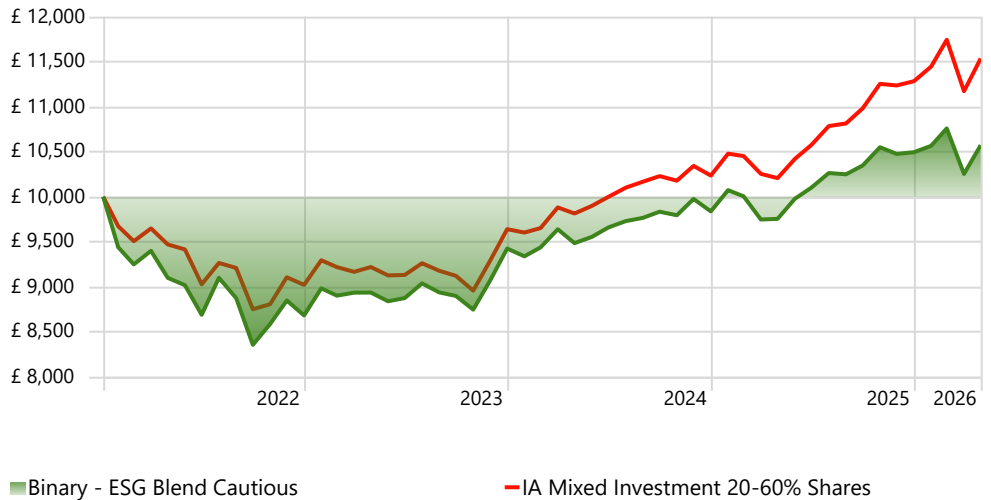
The strategy has a focus on avoiding harm, with an extended list of negative screening criterion.

Excluded Industries:

- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Gambling
- Tobacco

- Invest in ESG leaders.
- Maintain a lower portfolio carbon footprint than the benchmark.

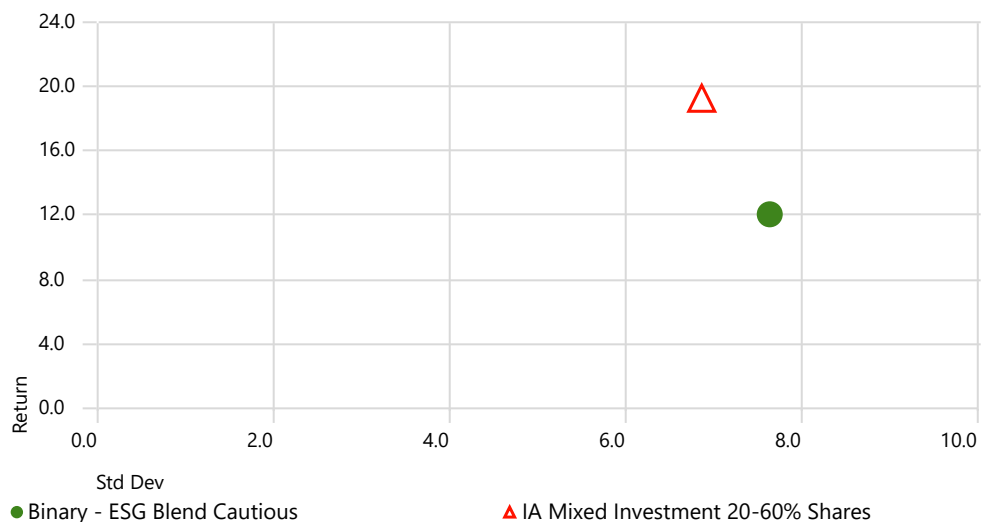
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

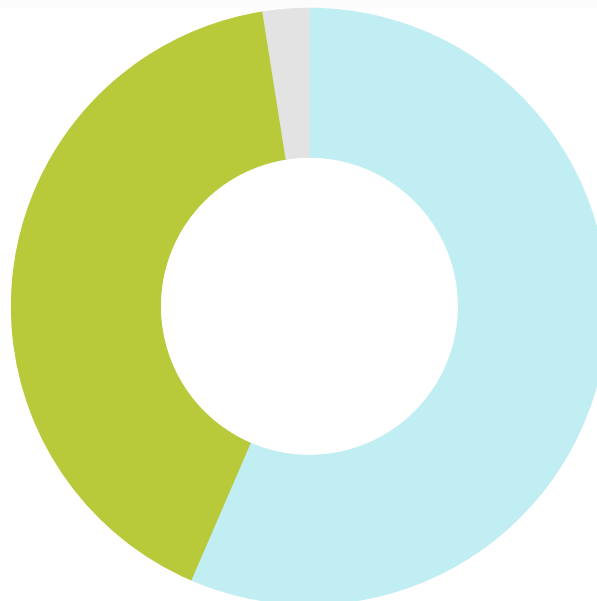
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - ESG Blend Cautious	0.7	3.1	0.1	0.2	8.4	18.3	—	4.4	8.6
IA Mixed Investment 20-60% Shares	2.2	3.2	0.8	2.5	13.0	25.1	19.1	6.2	6.9

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sterling Fixed Income	56.5
● Global Equity Large Cap	17.0
● Global Equity Mid/Small Cap	3.0
● US Equity Large Cap Blend	7.0
● UK Equity Large Cap	5.0
● Europe Equity Large Cap	2.0
● Global Emerging Markets Equity	7.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

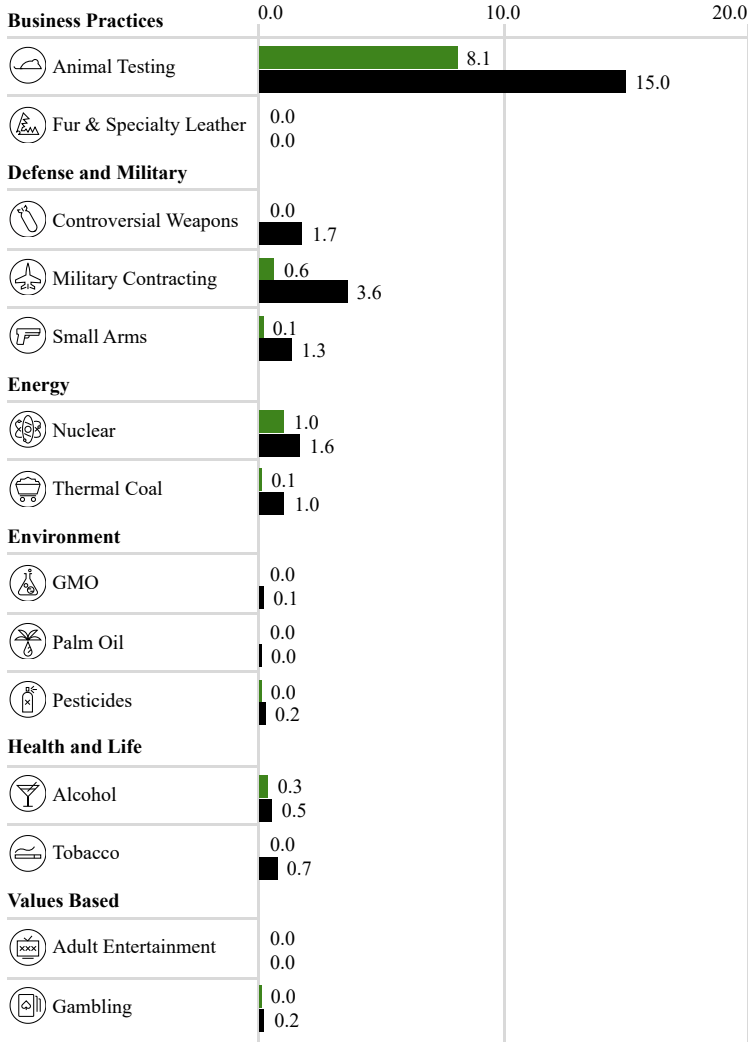
	Global Category	Portfolio Weighting %
<b>Fixed Income</b>	—	<b>56.50</b>
iShares ESG Scrn Stlg Corp Bd IdxUKDAccf	Sterling Fixed Income	16.00
L&G GBP Corp Bd 0-5 Yr Scrn ETF GBP Dist	Sterling Fixed Income	14.50
Vontobel TwentyFour Sust S/T Bd Inc NG £	Sterling Fixed Income	14.00
Invesco GBP Corp Bd Scrn & Tltd ETF Dis	Sterling Fixed Income	12.00
<b>Equity</b>	—	<b>41.00</b>
Amundi MSCI EmMktsSRIClmtPrsAlgd IG C	Global Emerging Markets Equity	7.00
Amundi MSCI USASRIClmtParisAligned-IG(C)	US Equity Large Cap Blend	7.00
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	5.00
Amundi MSCI UK IMI SRI Clmt PrsAlgdIGGBP	UK Equity Large Cap	5.00
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	4.50
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	4.50
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	3.00
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	3.00
Amundi MSCI EurSRIClmtPrsAlgd IG C	Europe Equity Large Cap	2.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

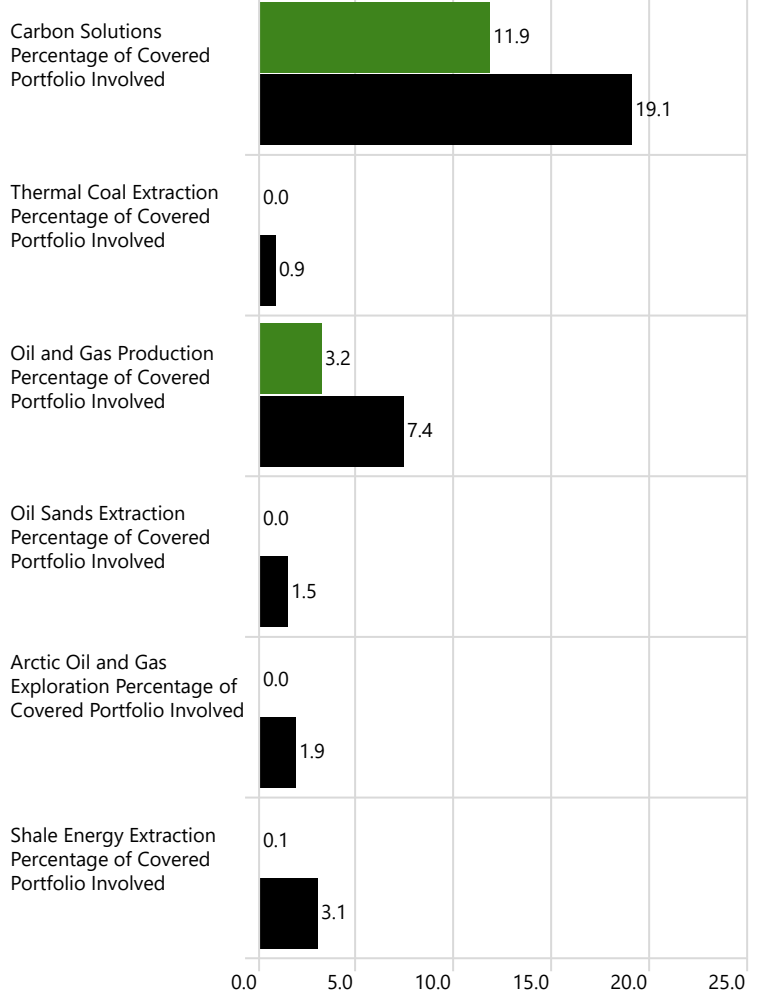
Portfolio Date: 28/02/2026



Binary - ESG Blend Cautious

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



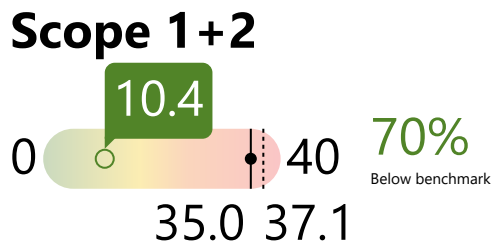
Binary - ESG Blend Cautious

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 91.5%

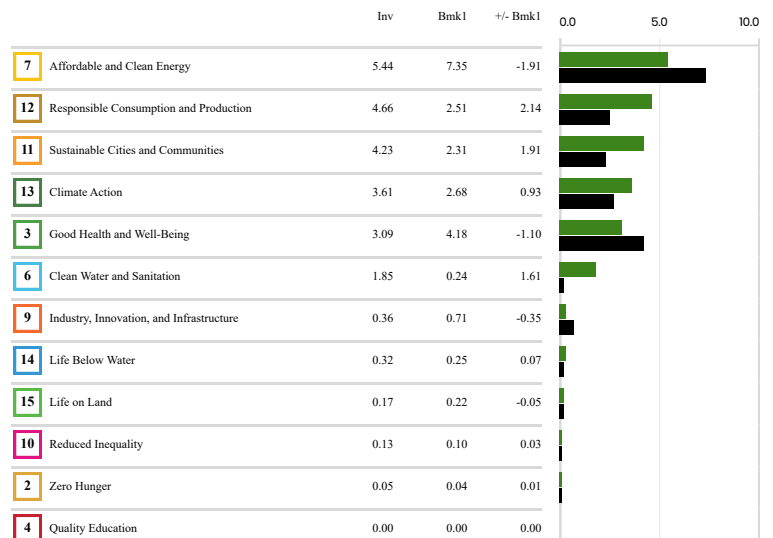
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 93.82%



## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Binary Capital ESG Blend Balanced Portfolio aims to generate returns through a blend of capital growth and income, focusing on long-term capital appreciation via a balanced investment approach. This portfolio invests in a mix of open-ended funds and ETFs across equities and fixed income, with a modest bias towards equities to support its growth objectives.

### Who is the portfolio targeted at?

This portfolio is suitable for investors seeking a cost-effective, liquid ESG investment solution centred on traditional asset classes—namely, fixed income and equities. Designed with a balanced investment approach, it includes a 60% allocation to equities, making it ideal for investors seeking long-term returns over an investment cycle. This portfolio may appeal to return-focused investors aiming for capital growth, particularly those comfortable with a higher level of risk and who have the capacity to tolerate potential fluctuations in capital values associated with equity exposure.

## Key Information

**Inception Date**  
04/01/2022

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.20%
Underlying OCF	0.34%
<b>Total Costs</b>	<b>0.54%</b>

## Risk Targets

**Equity Risk Range**  
45 - 75%

**Typical Equity Allocation**  
60%

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

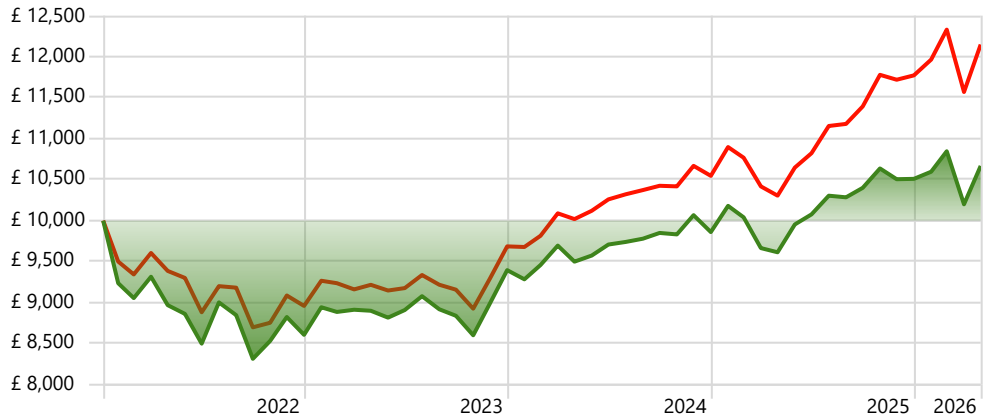
The strategy has a focus on avoiding harm, with an extended list of negative screening criterion.

Excluded Industries:

- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Gambling
- Tobacco

- Invest in ESG leaders.
- Maintain a lower portfolio carbon footprint than the benchmark.

## Growth of £10,000 Since Inception - Net of Fees

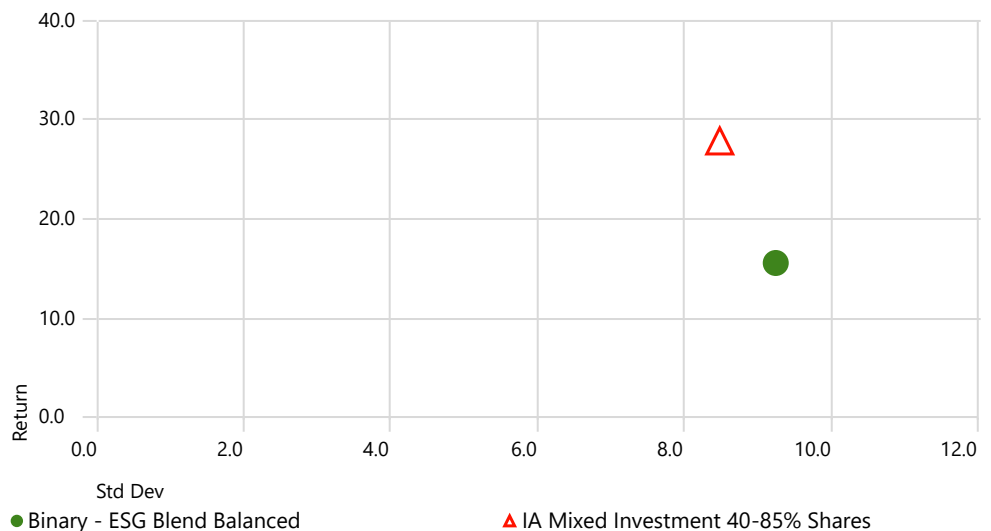


■ Binary - ESG Blend Balanced      ▲ IA Mixed Investment 40-85% Shares

## Discrete Performance - Net of Fees

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - ESG Blend Balanced	1.5	4.6	0.7	0.3	11.0	19.8	—	4.9	9.2
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	8.9	8.1

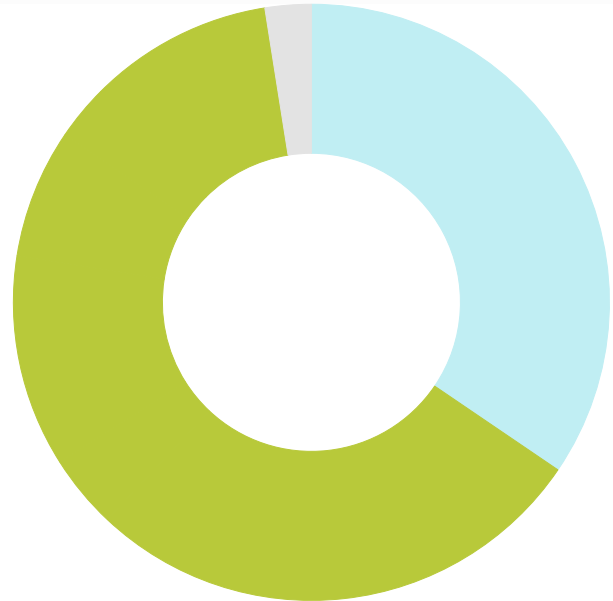
## Risk-Reward Since Inception



● Binary - ESG Blend Balanced      ▲ IA Mixed Investment 40-85% Shares

## Asset Allocation

	%
● Sterling Fixed Income	34.5
● Global Equity Large Cap	27.5
● Global Equity Mid/Small Cap	4.0
● US Equity Large Cap Blend	11.5
● UK Equity Large Cap	7.0
● Europe Equity Large Cap	3.0
● Global Emerging Markets Equity	10.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

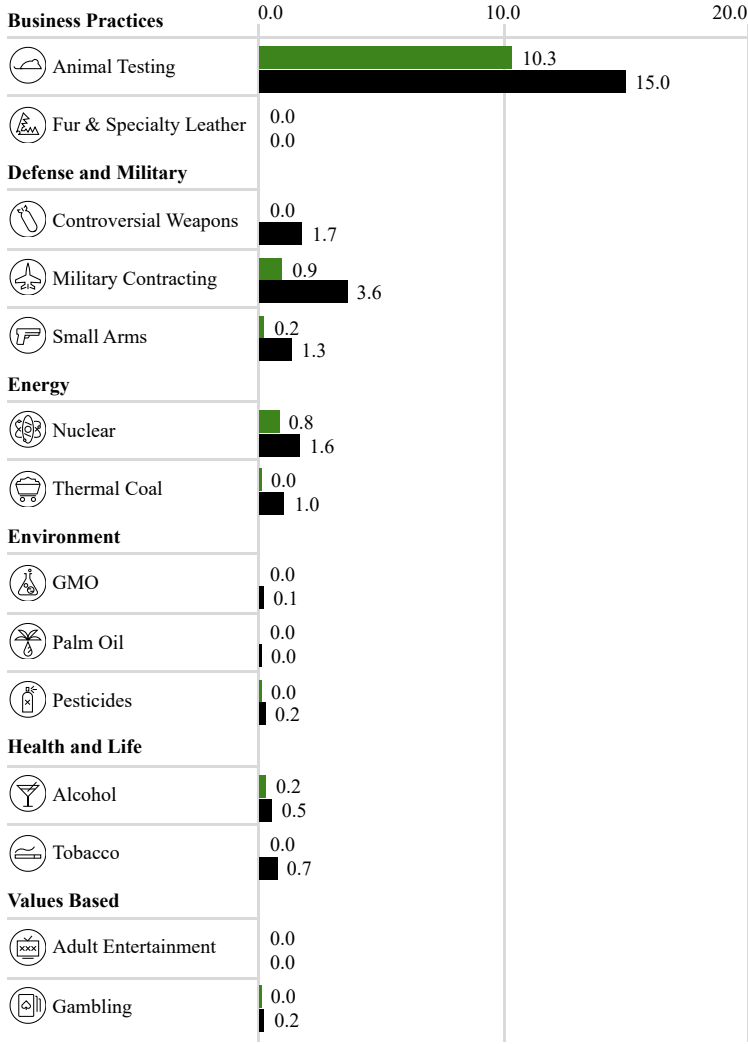
	Global Category	Portfolio Weighting %
<b>Equity</b>	—	<b>63.00</b>
Amundi MSCI USASRICmtParisAligned-IG(C)	US Equity Large Cap Blend	11.50
Amundi MSCI EmMktsSRICmtPrsAlgd IG C	Global Emerging Markets Equity	10.00
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	8.00
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	7.50
Amundi MSCI UK IMI SRI Clmt PrsAlgdIGGBP	UK Equity Large Cap	7.00
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	6.00
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	6.00
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	4.00
Amundi MSCI EurSRICmtPrsAlgd IG C	Europe Equity Large Cap	3.00
<b>Fixed Income</b>	—	<b>34.50</b>
iShares ESG Scrn Stlg Corp Bd IdxUKDAccf	Sterling Fixed Income	16.00
L&G GBP Corp Bd 0-5 Yr Scrn ETF GBP Dist	Sterling Fixed Income	9.50
Vontobel TwentyFour Sust S/T Bd Inc NG £	Sterling Fixed Income	9.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

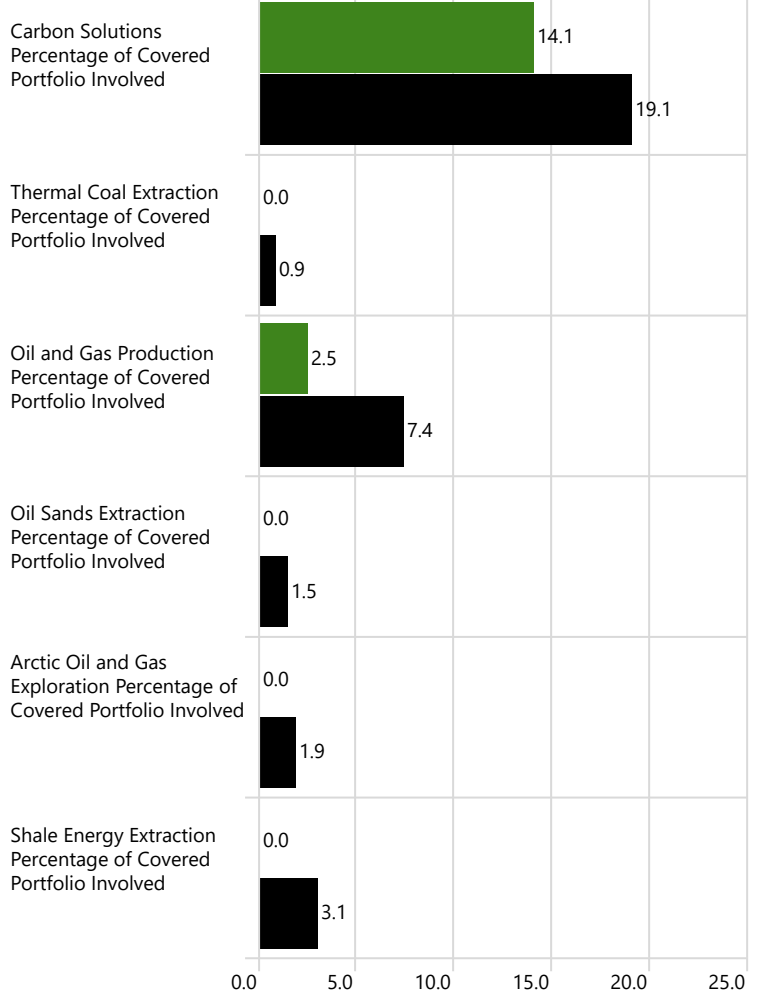
Portfolio Date: 28/02/2026



Binary - ESG Blend Balanced

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



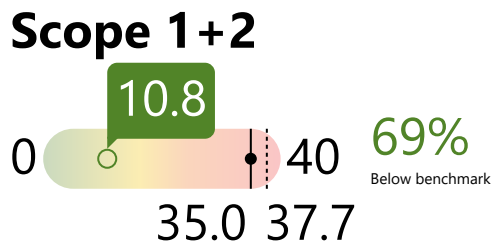
Binary - ESG Blend Balanced

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 93.2%

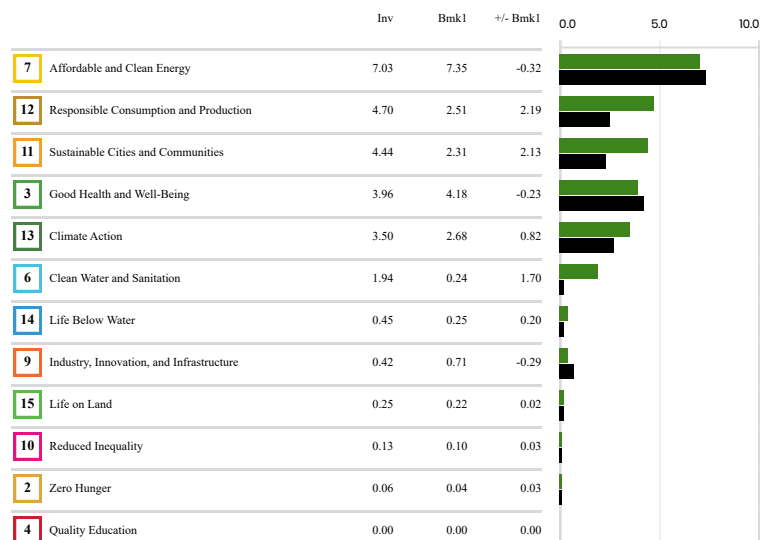
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 95.59%



## Morningstar Sustainability Rating



## About Portfolio

The Binary Capital ESG Blend Growth Portfolio is designed to deliver returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. This portfolio adopts a balanced investment approach, with a pronounced bias toward equities to support its growth-oriented strategy. It invests in a mix of open-ended funds and ETFs, incorporating both equities and a smaller allocation to fixed income.

### Who is the portfolio targeted at?

This portfolio is well-suited for investors seeking a low-cost, liquid ESG investment solution that focuses on traditional asset classes—primarily equities, with some fixed income. With an 80% allocation to equities, it is intended for investors with a higher risk tolerance and capacity for potential losses who are comfortable with significant equity exposure. This model is ideal for those aiming for long-term returns over an investment cycle, seeking capital growth through substantial exposure to equity markets alongside a limited allocation to fixed income. The portfolio is designed for return-seeking investors who are prepared to accept potentially large fluctuations in capital values due to exposure to risk assets.

## Key Information

**Inception Date**  
04/01/2022

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.20%
Underlying OCF	0.37%
<b>Total Costs</b>	<b>0.57%</b>

## Risk Targets

**Equity Risk Range**  
65 - 95%

**Typical Equity Allocation**  
80%

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

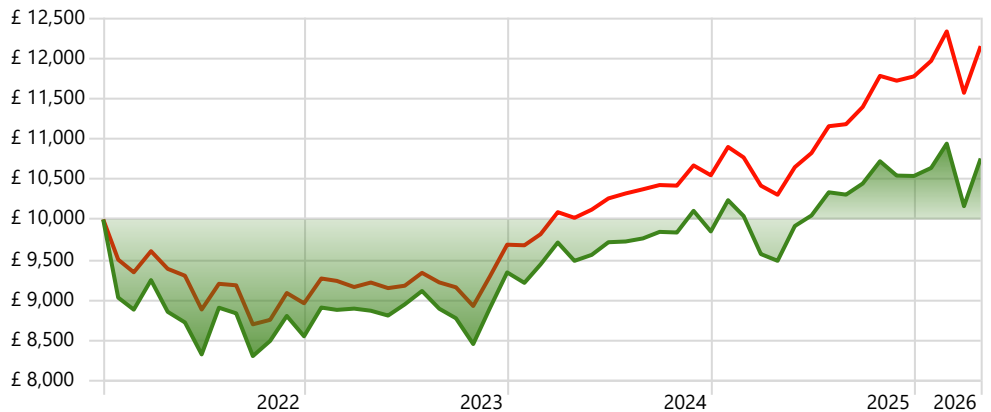
The strategy has a focus on avoiding harm, with an extended list of negative screening criterion.

Excluded Industries:

- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Gambling
- Tobacco

- Invest in ESG leaders.
- Maintain a lower portfolio carbon footprint than the benchmark.

## Growth of £10,000 Since Inception - Net of Fees

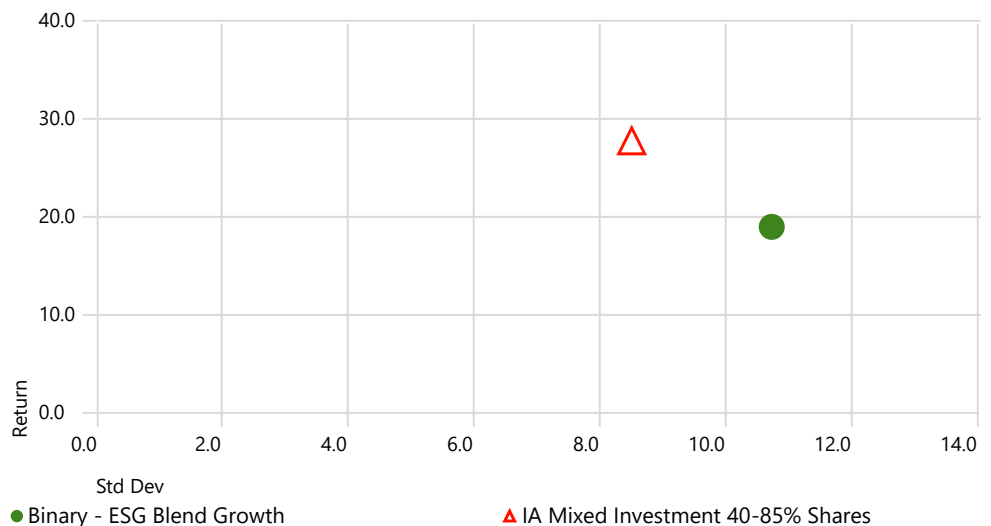


Binary - ESG Blend Growth (Green line) | IA Mixed Investment 40-85% Shares (Red line)

## Discrete Performance - Net of Fees

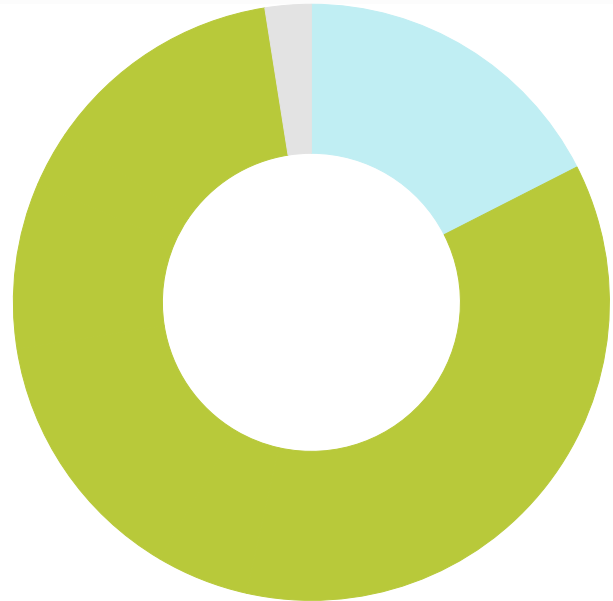
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - ESG Blend Growth	2.1	5.8	1.1	0.3	13.4	21.3	—	5.4	9.3
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	8.9	8.1

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sterling Fixed Income	17.5
● Global Equity Large Cap	36.0
● Global Equity Mid/Small Cap	5.0
● US Equity Large Cap Blend	14.0
● UK Equity Large Cap	9.0
● Europe Equity Large Cap	3.0
● Global Emerging Markets Equity	13.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

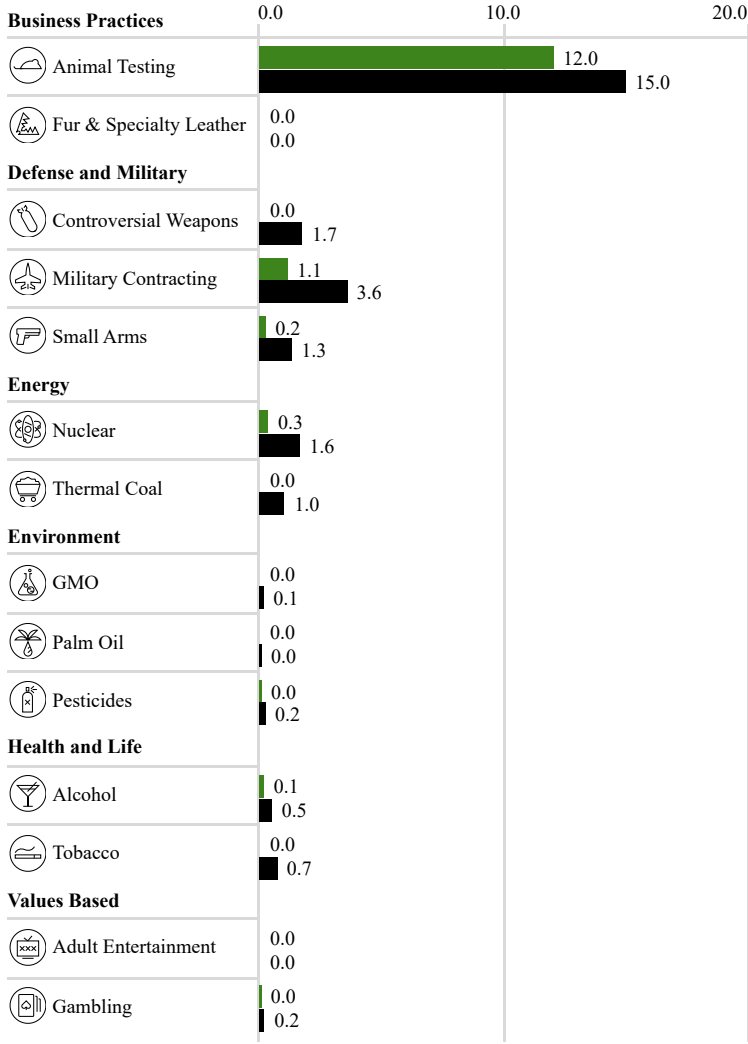
	Global Category	Portfolio Weighting %
<b>Equity</b>	—	<b>80.00</b>
Amundi MSCI USASRICmtParisAligned-IG(C)	US Equity Large Cap Blend	14.00
Amundi MSCI EmMktsSRICmtPrsAlgd IG C	Global Emerging Markets Equity	13.00
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	10.00
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	10.00
Amundi MSCI UK IMI SRI Clmt PrsAlgdIGGBP	UK Equity Large Cap	9.00
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	8.00
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	8.00
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	5.00
Amundi MSCI EurSRICmtPrsAlgd IG C	Europe Equity Large Cap	3.00
<b>Fixed Income</b>	—	<b>17.50</b>
iShares ESG Scrn Stlg Corp Bd IdxUKDAccf	Sterling Fixed Income	13.00
L&G GBP Corp Bd 0-5 Yr Scrn ETF GBP Dist	Sterling Fixed Income	4.50

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

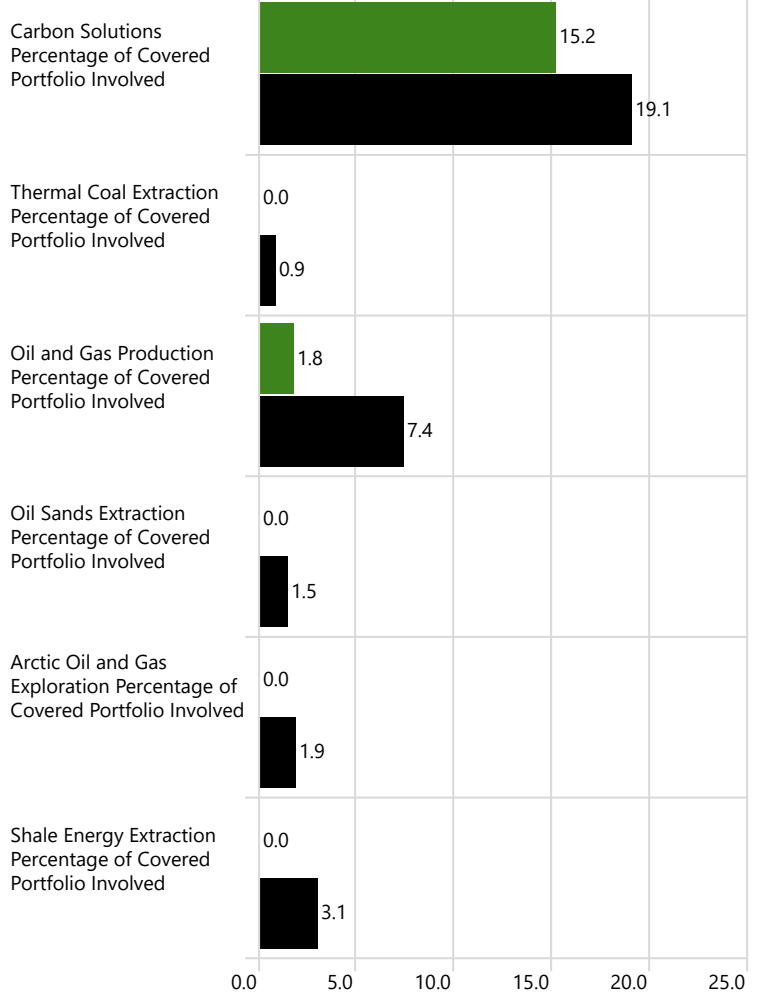
Portfolio Date: 28/02/2026



Binary - ESG Blend Growth

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



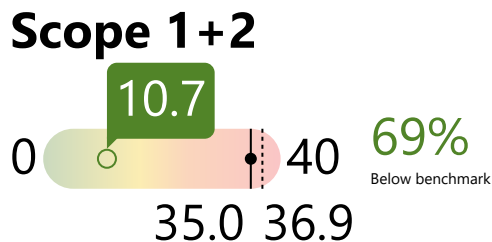
Binary - ESG Blend Growth

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 95.8%

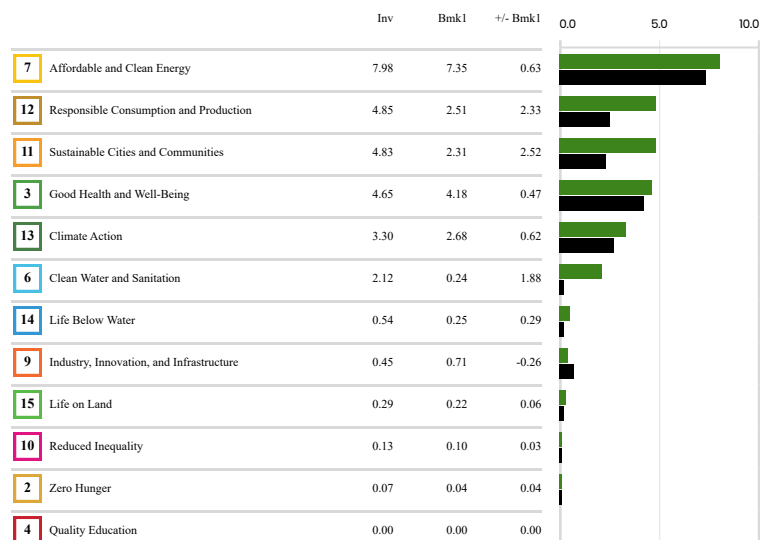
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 97.54%



## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Binary Capital ESG Blend Adventurous Portfolio is crafted to deliver returns through a combination of income and capital growth, with a strong focus on achieving substantial long-term capital appreciation. This portfolio invests primarily in global equities, alongside a minimal allocation to fixed income, using a mix of open-ended funds and ETFs to support its high-growth strategy.

### Who is the portfolio targeted at?

This portfolio is tailored for highly risk-tolerant investors seeking a cost-effective, liquid ESG investment solution focused on traditional asset classes, primarily equities with limited fixed income exposure. With a 90-100% allocation to equities, it is suited to investors with the capacity for potential losses and a tolerance for significant drawdowns. The portfolio is designed for those aiming to maximise long-term returns through extensive exposure to global equity markets, making it ideal for return-seeking investors prioritising capital growth. It is essential that the underlying client has the risk capacity and tolerance for potentially large fluctuations in capital values due to exposure to high-risk assets.

## Key Information

**Inception Date**  
04/01/2022

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Flexible Investment

## Charges

Binary Capital MPS Charge	0.20%
Underlying OCF	0.42%
<b>Total Costs</b>	<b>0.62%</b>

## Risk Targets

**Equity Risk Range**  
85+

**Typical Equity Allocation**  
90 - 100%

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

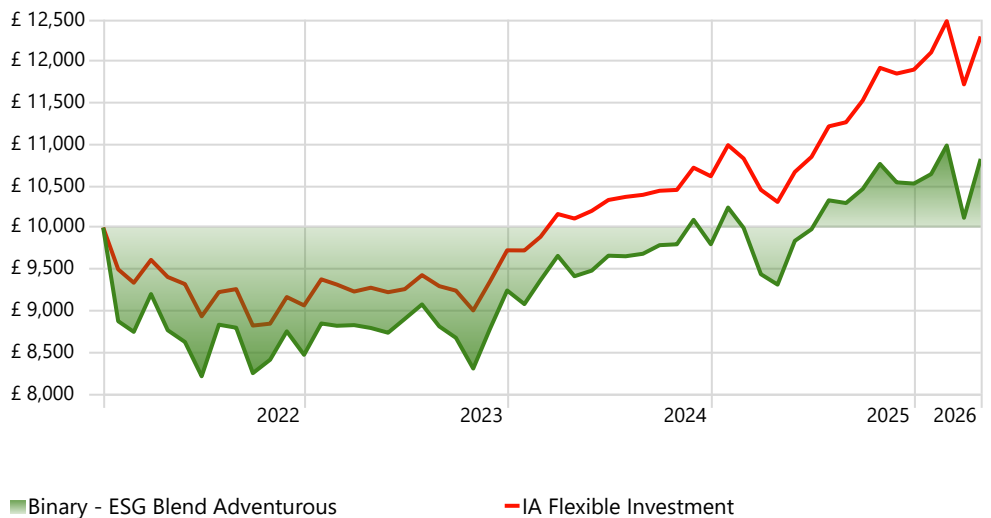
The strategy has a focus on avoiding harm, with an extended list of negative screening criterion.

Excluded Industries:

- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Gambling
- Tobacco

- Invest in ESG leaders.
- Maintain a lower portfolio carbon footprint than the benchmark.

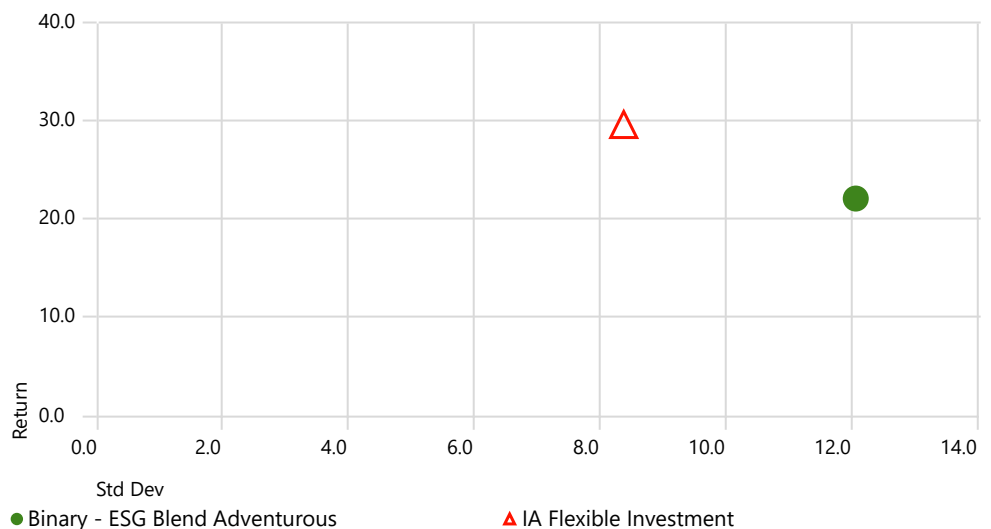
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

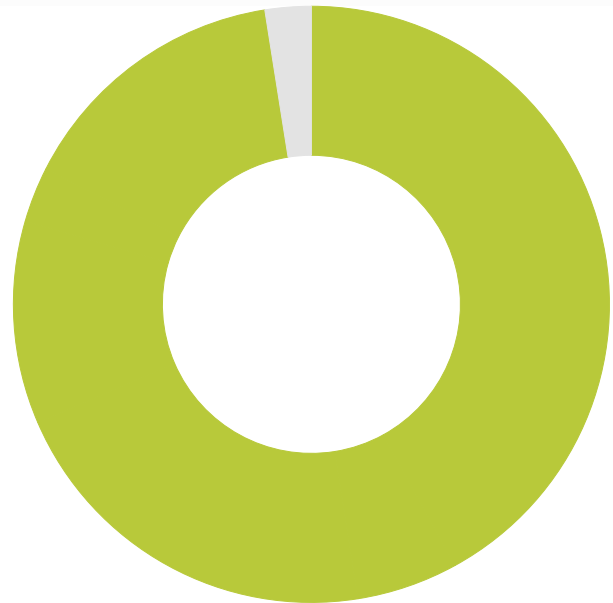
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - ESG Blend Adventurous	2.8	7.0	1.7	0.6	16.2	23.1	—	6.0	9.1
IA Flexible Investment	3.3	4.9	1.6	3.2	19.3	32.6	30.0	9.2	7.3

## Risk-Reward Since Inception



## Asset Allocation

	%
● Global Equity Large Cap	42.0
● Global Equity Mid/Small Cap	5.5
● US Equity Large Cap Blend	21.0
● UK Equity Large Cap	11.0
● Europe Equity Large Cap	3.0
● Global Emerging Markets Equity	15.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

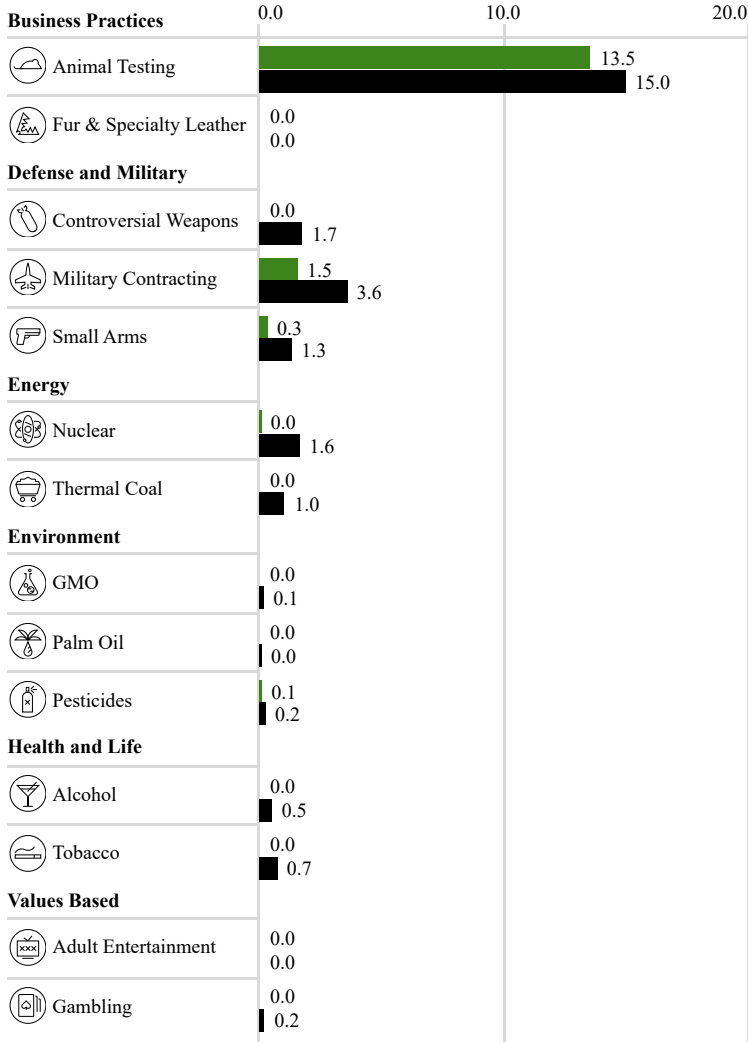
	Global Category	Portfolio Weighting %
<b>Equity</b>	—	<b>97.50</b>
Amundi MSCI USASRICmtParisAligned-IG(C)	US Equity Large Cap Blend	21.00
Amundi MSCI EmMktsSRICmtPrsAlgd IG C	Global Emerging Markets Equity	15.00
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	12.00
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	11.50
Amundi MSCI UK IMI SRI Clmt PrsAlgdIGGBP	UK Equity Large Cap	11.00
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	10.00
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	8.50
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	5.50
Amundi MSCI EurSRICmtPrsAlgd IG C	Europe Equity Large Cap	3.00

**Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.**

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

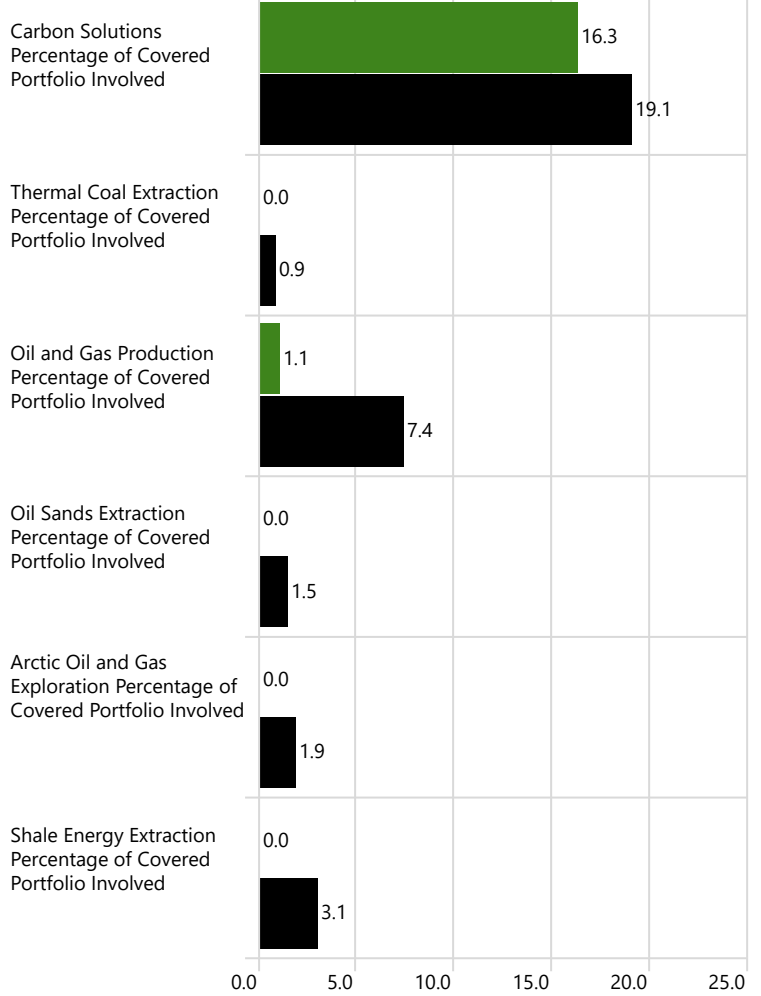
Portfolio Date: 28/02/2026



■ Binary - ESG Blend Adventurous

■ iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



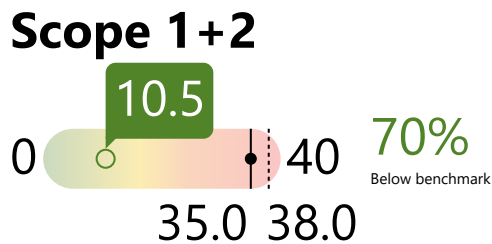
■ Binary - ESG Blend Adventurous

■ iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 99.8%

Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 99.13%



## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Ethical Defensive Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. The primary objective is capital preservation, targeting steady growth with minimal fluctuations in portfolio value. The portfolio invests in a mix of open-ended funds and investment trusts, with a focus on equities and fixed income, particularly emphasising fixed-income exposure.

### Who is the portfolio targeted at?

This portfolio is designed for investors seeking a liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With around 20% allocated to equities, it is ideal for those who want significantly lower risk than full equity exposure. It is particularly suited for investors prioritising capital preservation, while aiming for modest returns through a combination of income and capital growth.

## Key Information

**Inception Date**  
03/10/2022

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 0-35% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.62%
<b>Total Costs</b>	<b>0.92%</b>

## Risk Targets

**Equity Risk Range**  
0 - 35%

**Typical Equity Allocation**  
20%

**Risk Profile**  
3

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

The strategy has a significant focus on avoiding harm, with an extended list of negative screening criterion.

Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Minimise Animal Testing
- Gambling
- Tobacco

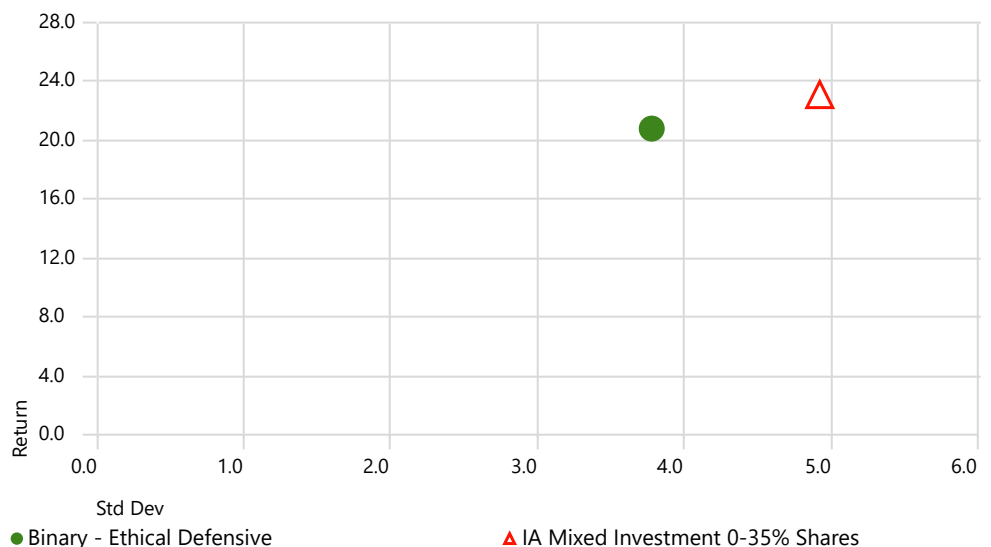
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

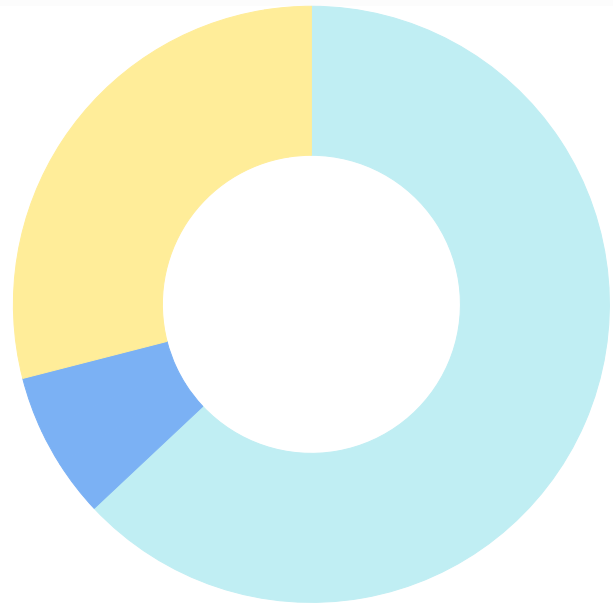
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - Ethical Defensive	-0.5	1.2	-0.9	-0.1	5.1	16.5	—	4.5	6.6
IA Mixed Investment 0-35% Shares	1.1	2.0	0.1	1.4	8.7	18.6	10.7	4.4	6.1

## Risk-Reward Since Inception - Net of Fees



## Asset Allocation

	%
● Sterling Fixed Income	63.0
● Global Equity Large Cap	3.0
● UK Equity Large Cap	2.0
● Global Equity Mid/Small Cap	3.0
● Flexible Allocation	26.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

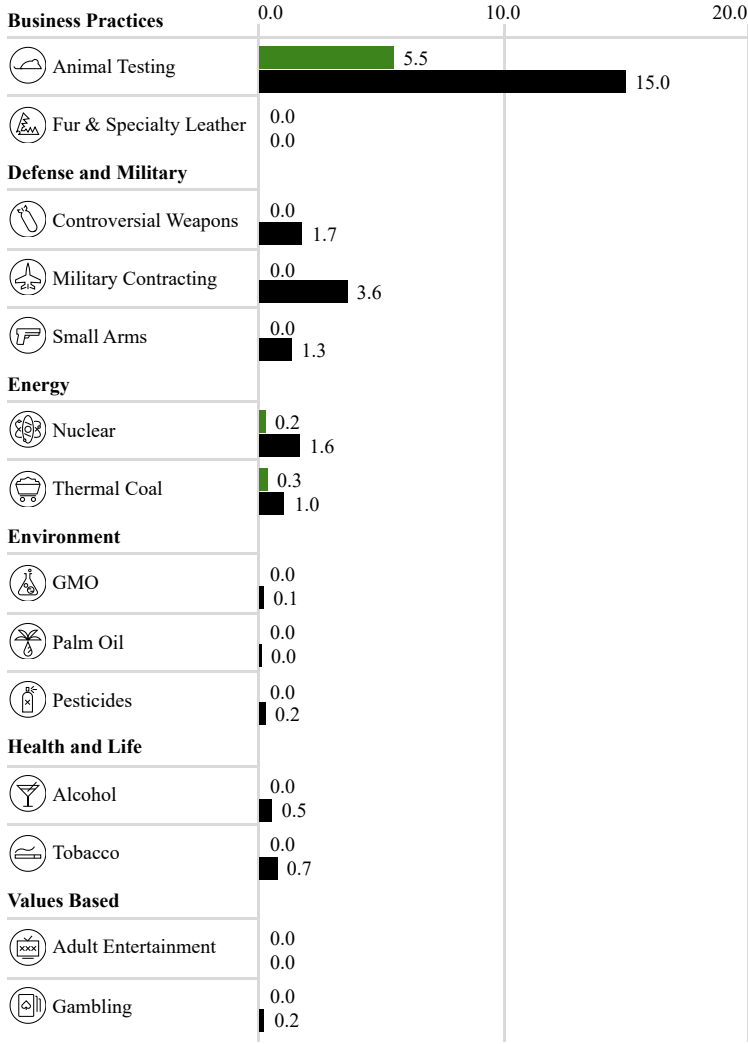
	Global Category	Portfolio Weighting %
<b>Fixed Income</b>	—	<b>63.00</b>
Rathbone Ethical Bond Fund I Acc	Sterling Fixed Income	26.00
EdenTree Short Dated Bd Fund B Inc	Sterling Fixed Income	20.00
CT UK Social Bond Z Acc£	Sterling Fixed Income	17.00
<b>Allocation</b>	—	<b>26.50</b>
Trojan Ethical X Acc	Flexible Allocation	26.50
<b>Equity</b>	—	<b>8.00</b>
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	3.00
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	3.00
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	2.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

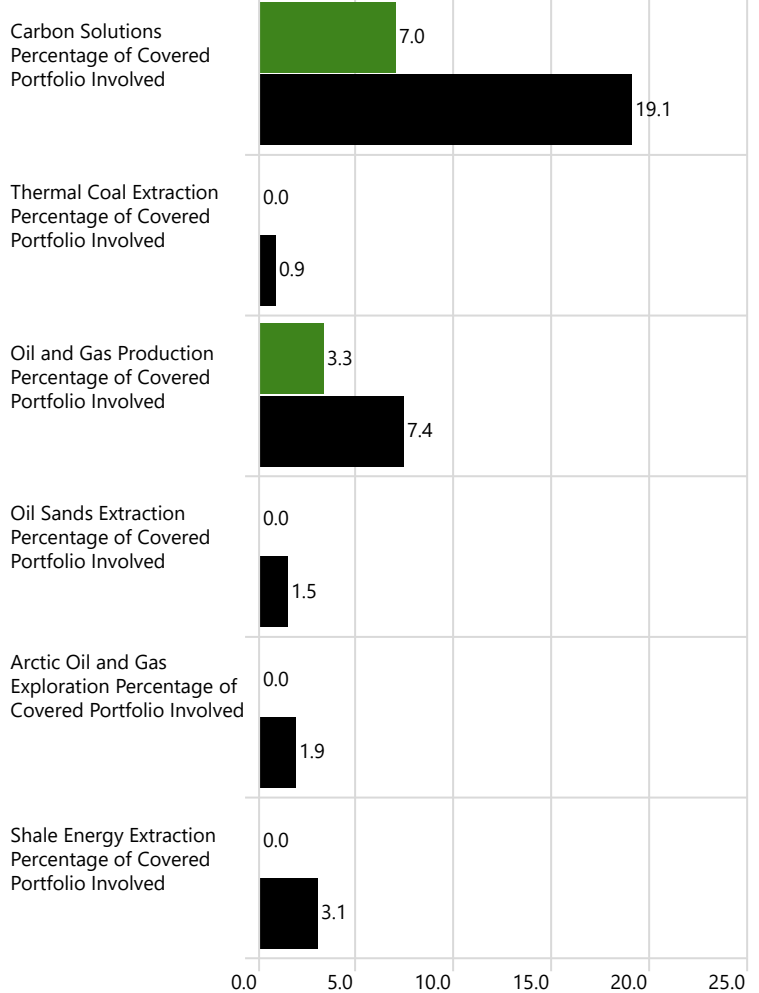
Portfolio Date: 28/02/2026



Binary - Ethical Defensive

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



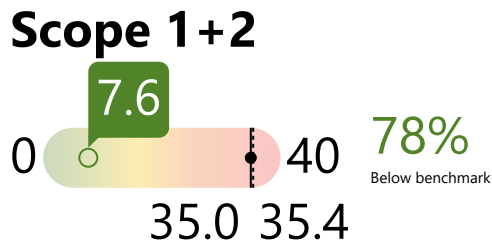
Binary - Ethical Defensive

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 74.5%

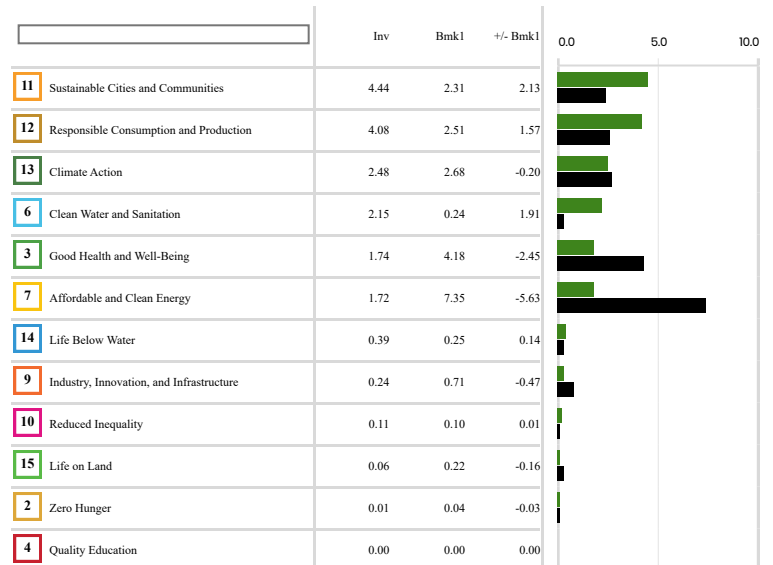
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 82.50%



## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Ethical Cautious Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. Its primary objective is capital preservation, with a focus on achieving steady growth over time while maintaining low fluctuations in portfolio value. The portfolio invests in a mix of open-ended funds and investment trusts, with a significant emphasis on fixed-income exposure, alongside equities.

### Who is the portfolio targeted at?

This portfolio is suited to investors seeking a liquid investment solution focused on traditional asset classes such as fixed income and equities. With approximately 40% allocated to equities, it appeals to those looking for lower risk than full equity market exposure. It is particularly suitable for investors prioritising capital preservation while aiming for modest capital growth through a blend of income and growth.

## Key Information

**Inception Date**  
03/10/2022

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 20-60% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.68%
<b>Total Costs</b>	<b>0.98%</b>

## Risk Targets

**Equity Risk Range**  
25 - 55%

**Typical Equity Allocation**  
40%

**Risk Profile**  
4

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc

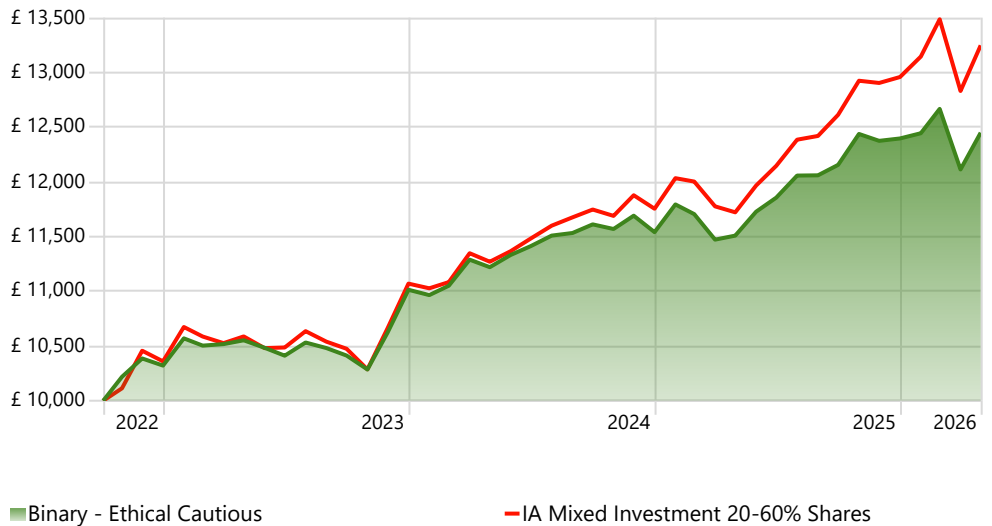
## Responsible Investment

The strategy has a significant focus on avoiding harm, with an extended list of negative screening criterion.

Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Minimise Animal Testing
- Gambling
- Tobacco

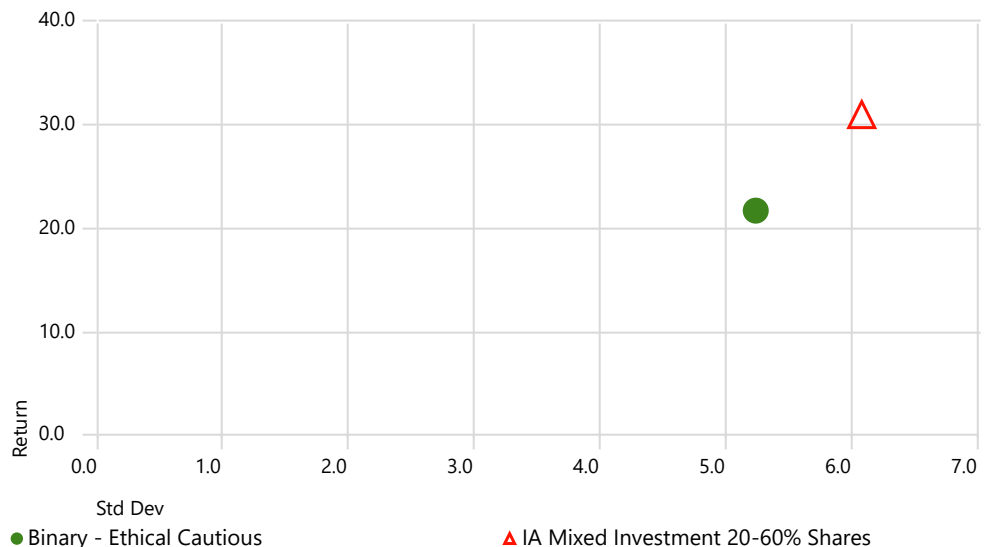
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - Ethical Cautious	0.4	2.8	0.0	0.1	8.2	18.0	—	4.8	6.7
IA Mixed Investment 20-60% Shares	2.2	3.2	0.8	2.5	13.0	25.1	19.1	6.2	6.9

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sterling Fixed Income	45.0
● Global Equity Large Cap	19.0
● Global Equity Mid/Small Cap	7.0
● UK Equity Large Cap	4.0
● Flexible Allocation	22.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

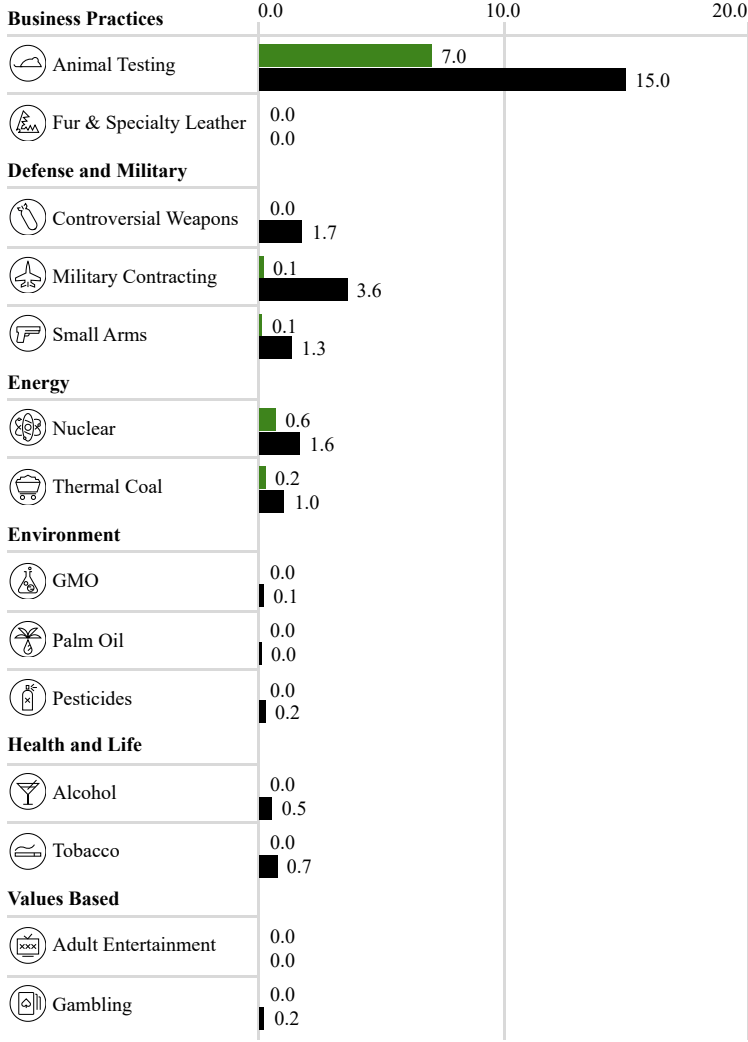
	Global Category	Portfolio Weighting %
<b>Fixed Income</b>	—	<b>45.00</b>
Rathbone Ethical Bond Fund I Acc	Sterling Fixed Income	21.00
EdenTree Short Dated Bd Fund B Inc	Sterling Fixed Income	15.00
CT UK Social Bond Z Acc£	Sterling Fixed Income	9.00
<b>Equity</b>	—	<b>30.00</b>
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	8.50
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	7.00
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	6.50
Ninety One Global Environment I	Global Equity Large Cap	4.00
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	4.00
<b>Allocation</b>	—	<b>22.50</b>
Trojan Ethical X Acc	Flexible Allocation	22.50

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

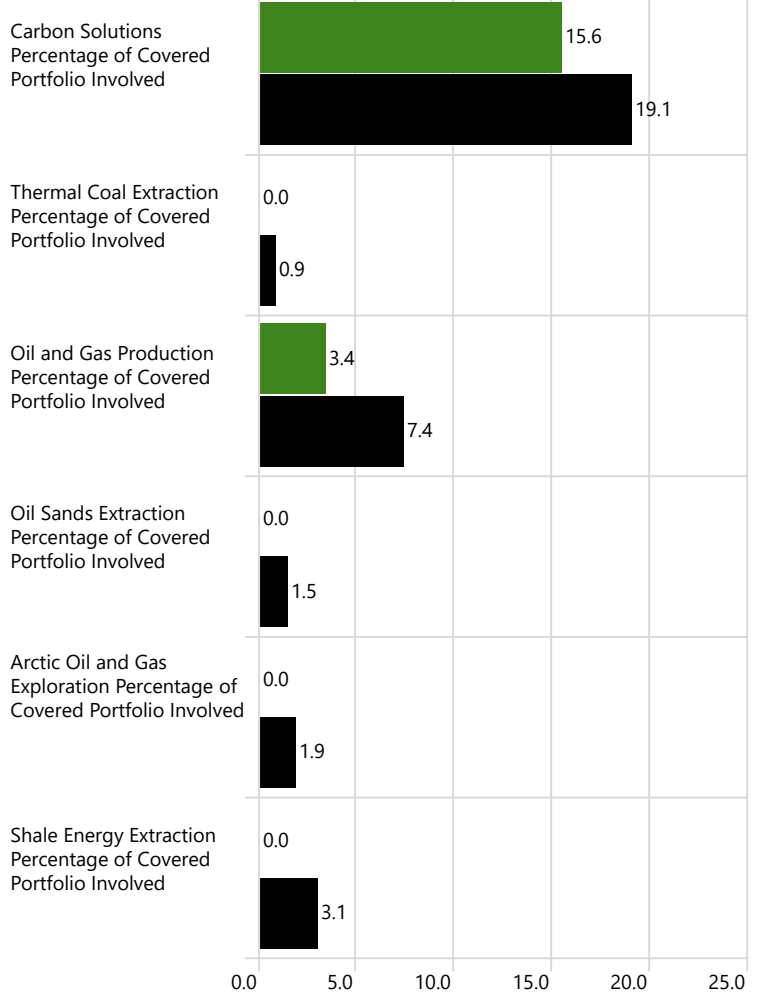
Portfolio Date: 28/02/2026



Binary - Ethical Cautious

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



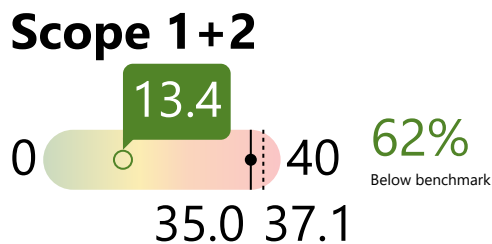
Binary - Ethical Cautious

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 82.8%

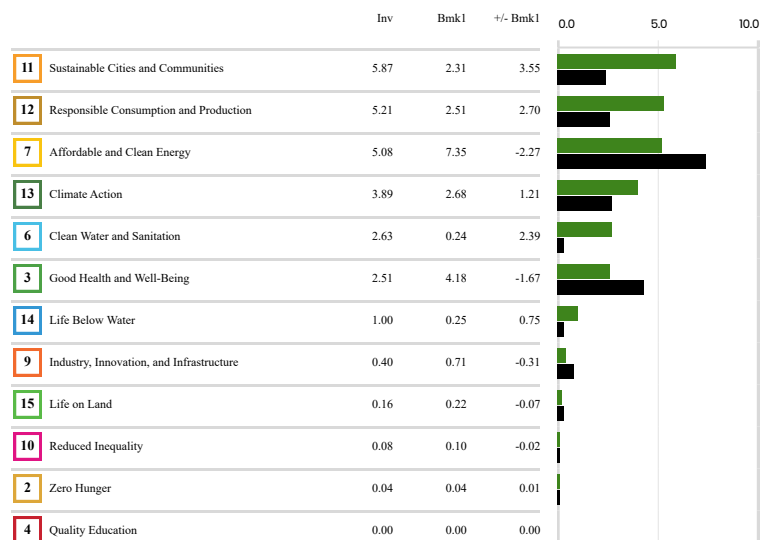
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 88.47%



## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Ethical Balanced Portfolio aims to deliver returns through a combination of capital growth and income. This portfolio adopts a balanced investment approach, targeting long-term capital appreciation by investing in a diversified mix of open-ended funds and investment trusts, comprising both equities and fixed income.

### Who is the portfolio targeted at?

This portfolio is designed for investors seeking a liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With a 60% allocation to equities, it is well-suited to those who prefer a balanced investment strategy. It is ideal for investors looking for long-term returns over an investment cycle, combining significant exposure to equity markets with fixed income investments. This model is targeted at return-seeking investors focused on capital growth, who have the risk tolerance and capacity for loss to handle potentially significant fluctuations in capital values due to exposure in equities.

## Key Information

**Inception Date**  
03/10/2022

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.73%
<b>Total Costs</b>	<b>1.03%</b>

## Risk Targets

**Equity Risk Range**  
45 - 75%

**Typical Equity Allocation**  
60%

**Risk Profile**  
5

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc

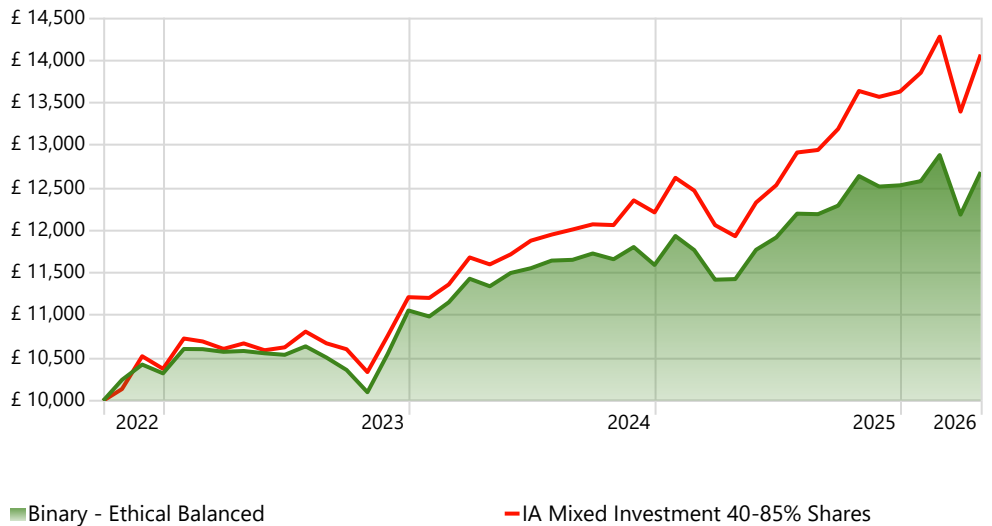
## Responsible Investment

The strategy has a significant focus on avoiding harm, with an extended list of negative screening criteria.

### Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Minimise Animal Testing
- Gambling
- Tobacco

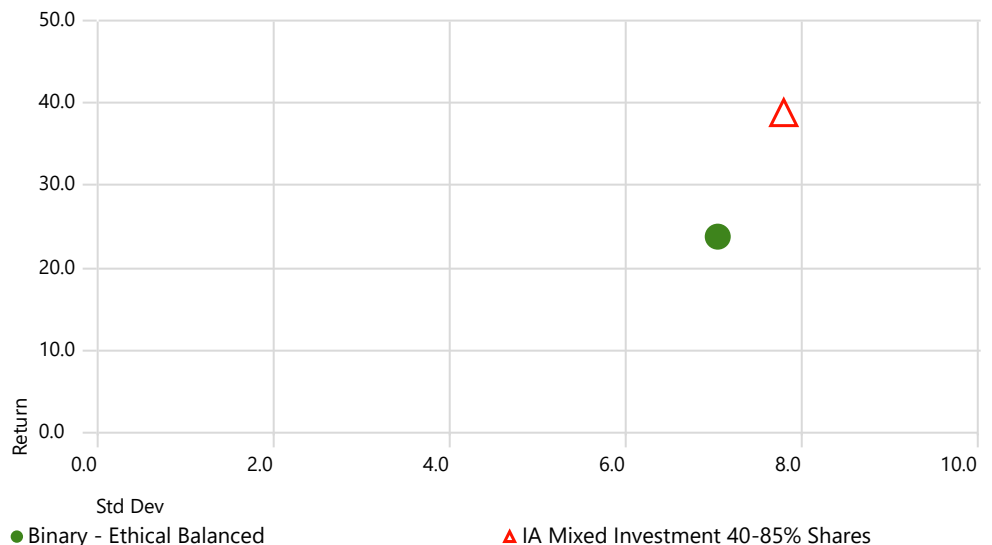
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - Ethical Balanced	1.2	4.1	0.9	0.4	11.0	19.9	—	4.8	7.2
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	8.9	8.1

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sterling Fixed Income	26.5
● Global Equity Large Cap	30.5
● Global Equity Mid/Small Cap	10.5
● UK Equity Large Cap	9.0
● Flexible Allocation	21.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

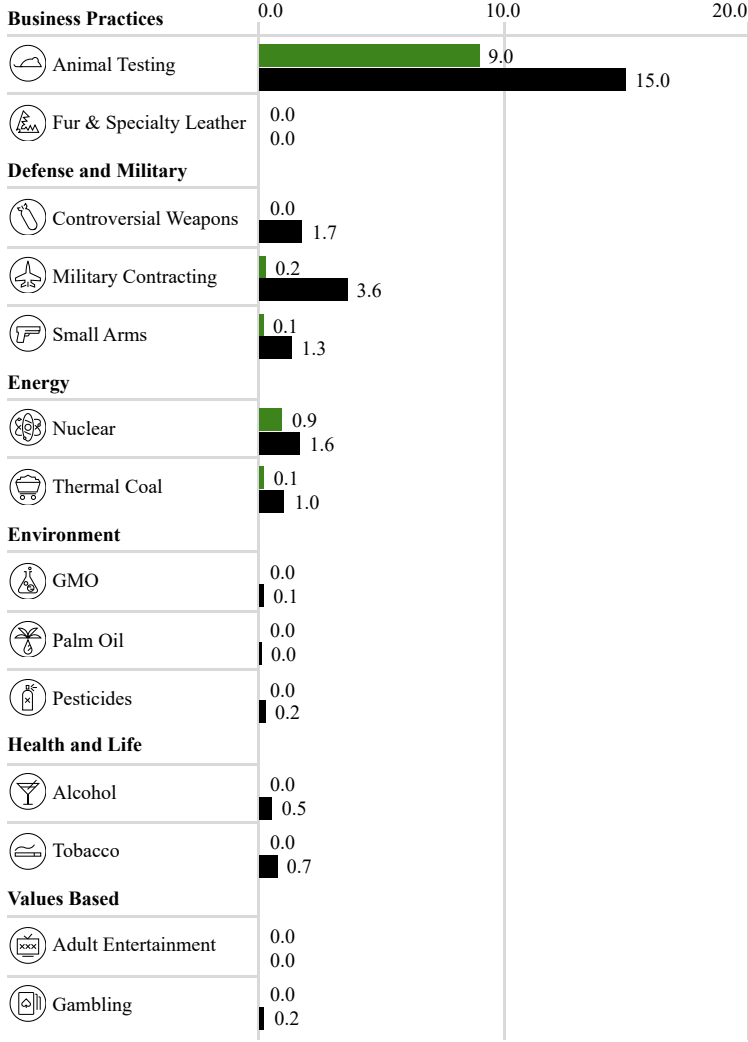
	Global Category	Portfolio Weighting %
<b>Equity</b>	—	<b>50.00</b>
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	12.50
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	11.00
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	10.50
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	9.00
Ninety One Global Environment I	Global Equity Large Cap	7.00
<b>Fixed Income</b>	—	<b>26.50</b>
Rathbone Ethical Bond Fund I Acc	Sterling Fixed Income	12.00
EdenTree Short Dated Bd Fund B Inc	Sterling Fixed Income	10.50
CT UK Social Bond Z Acc£	Sterling Fixed Income	4.00
<b>Allocation</b>	—	<b>21.00</b>
Trojan Ethical X Acc	Flexible Allocation	21.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

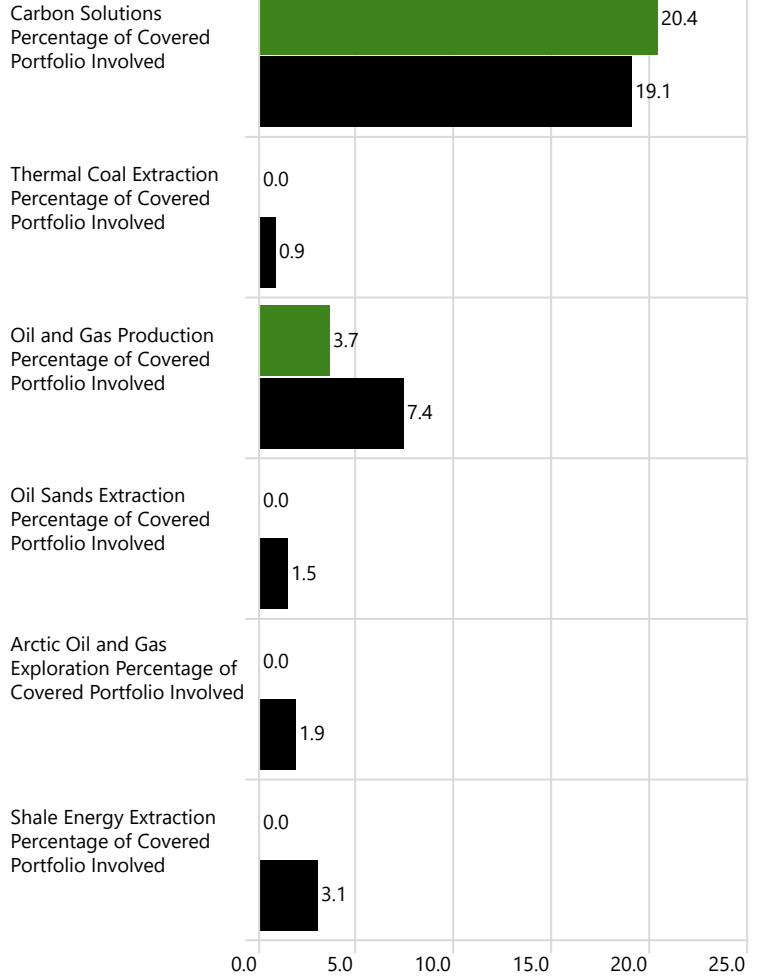
Portfolio Date: 28/02/2026



Binary - Ethical Balanced

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



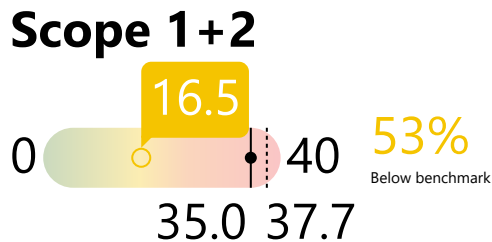
Binary - Ethical Balanced

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 90.0%

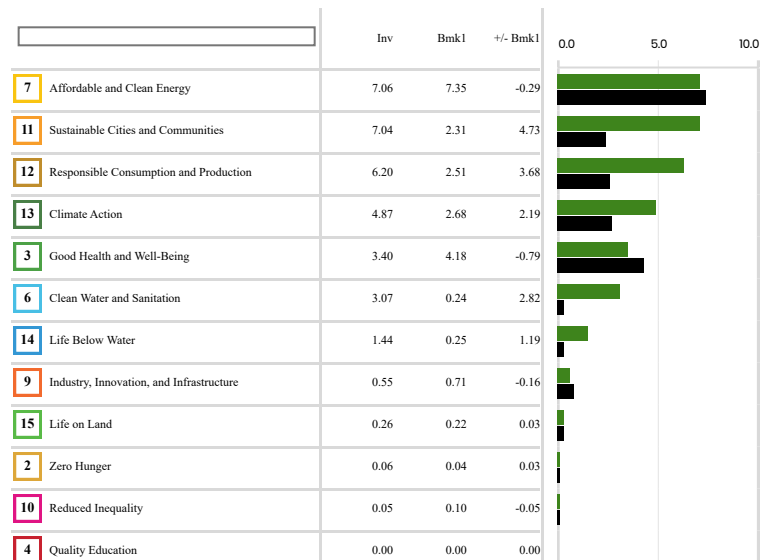
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 93.35%



## Morningstar Sustainability Rating



## About Portfolio

The Ethical Growth Portfolio aims to deliver returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. The portfolio adopts a balanced investment approach, investing in a mix of open-ended funds and investment trusts, comprising significant exposure to equities alongside fixed income. While balanced, the strategy has a strong bias towards equities.

### Who is the portfolio targeted at?

This portfolio is ideal for investors seeking a liquid investment solution focused on traditional asset classes, namely fixed income and equities. With an 80% allocation to equities, the portfolio is designed for investors with the risk tolerance and capacity for loss to handle the risks associated with this level of equity exposure. It is best suited to those seeking long-term returns through substantial exposure to equity markets, complemented by a modest allocation to fixed income. This model is tailored for return-focused investors prioritising capital growth, with the understanding that exposure to equities can result in significant fluctuations in capital values.

## Key Information

**Inception Date**  
03/10/2022

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.80%
<b>Total Costs</b>	<b>1.10%</b>

## Risk Targets

**Equity Risk Range**  
65 - 95%

**Typical Equity Allocation**  
80%

**Risk Profile**  
6

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



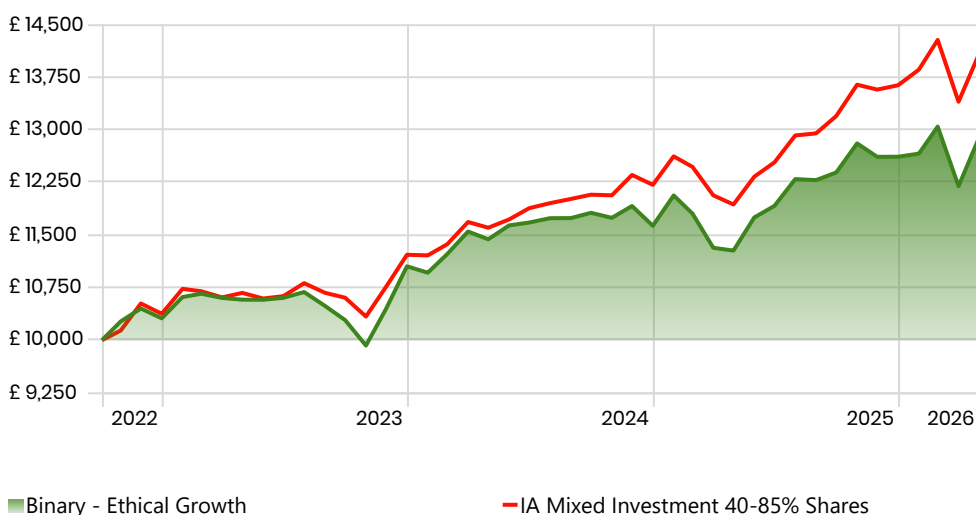
## Responsible Investment

The strategy has a significant focus on avoiding harm, with an extended list of negative screening criterion.

### Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Minimise Animal Testing
- Gambling
- Tobacco

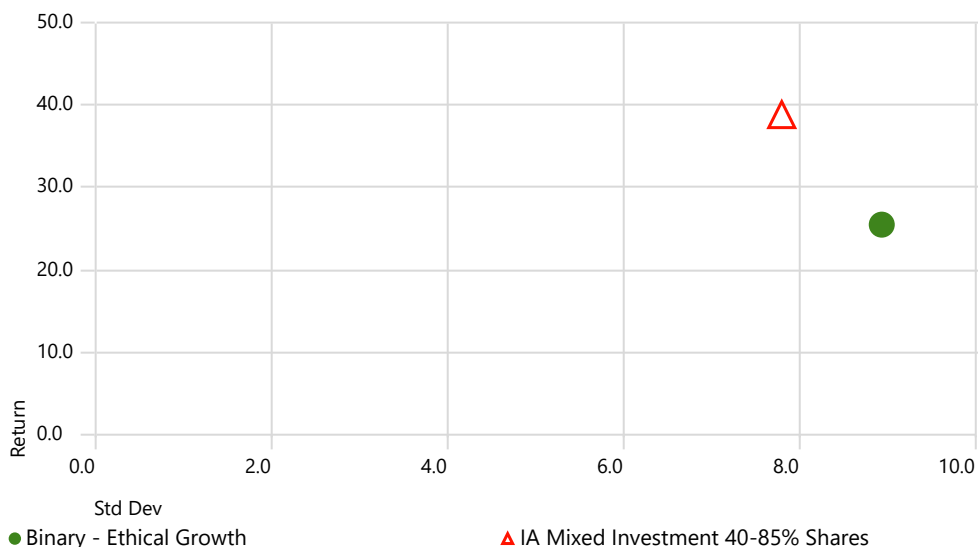
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

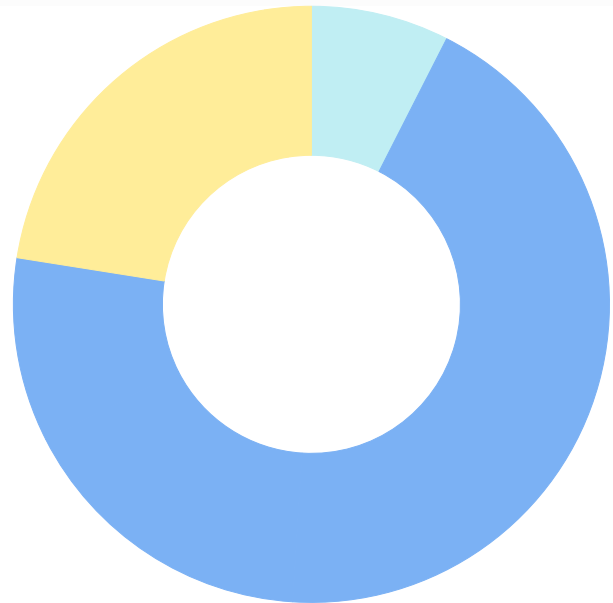
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - Ethical Growth	2.1	5.6	1.7	0.5	14.2	21.7	—	5.2	7.2
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	8.9	8.1

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sterling Fixed Income	7.5
● Global Equity Large Cap	43.5
● Global Equity Mid/Small Cap	16.5
● UK Equity Large Cap	10.0
● Flexible Allocation	20.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

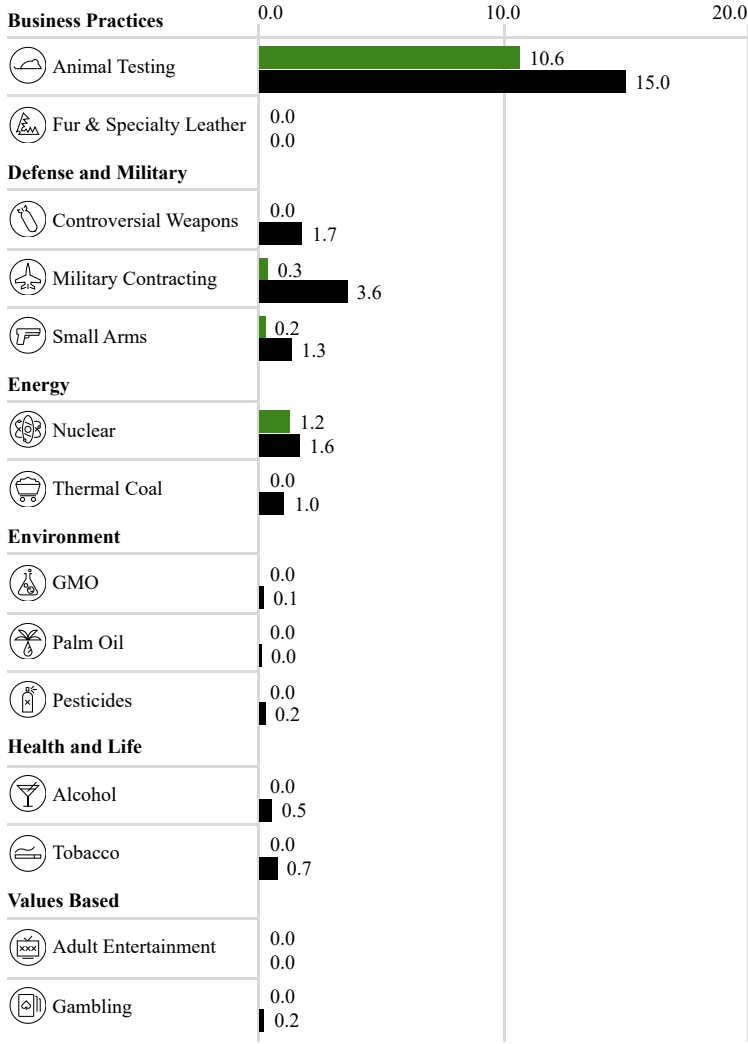
	Global Category	Portfolio Weighting %
<b>Equity</b>	—	<b>70.00</b>
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	17.00
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	16.50
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	16.50
Ninety One Global Environment I	Global Equity Large Cap	10.00
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	10.00
<b>Allocation</b>	—	<b>20.00</b>
Trojan Ethical X Acc	Flexible Allocation	20.00
<b>Fixed Income</b>	—	<b>7.50</b>
Rathbone Ethical Bond Fund I Acc	Sterling Fixed Income	7.50

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

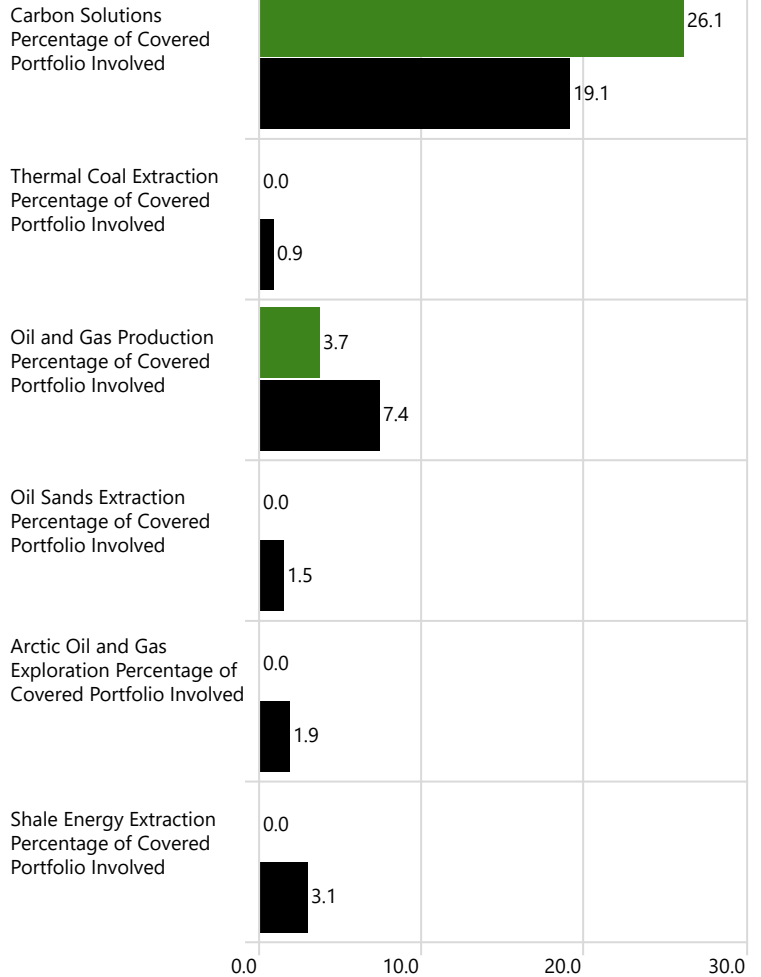
Portfolio Date: 28/02/2026



Binary - Ethical Growth

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



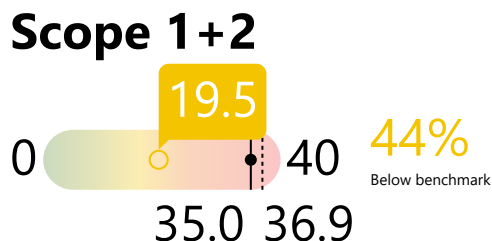
Binary - Ethical Growth

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 97.5%

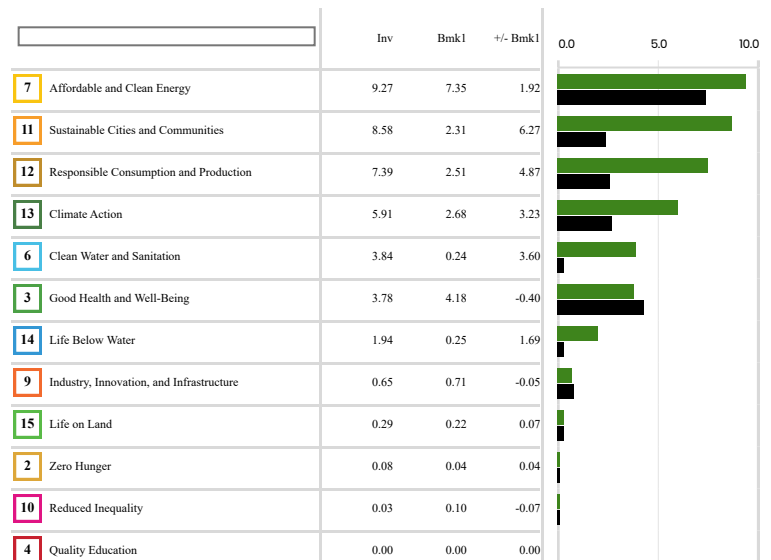
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 97.31%



## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Ethical Adventurous Portfolio aims to generate returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. This strategy invests in a mix of open-ended funds and investment trusts, focusing on global equities to achieve its objectives.

### Who is the portfolio targeted at?

The portfolio is relevant for investors seeking a liquid investment solution, which focusses on traditional asset classes, namely, fixed income and equities. The portfolio is for highly risk-seeking investors with the risk tolerance and capacity for loss to accept significant portfolio drawdowns, and the price risks that would arise from a portfolio of around 90-100% equities. The model is suitable for higher risk investors who are looking to maximise long term returns through significant exposure to equity markets. This model portfolio is designed for those investors targeting capital growth.

## Key Information

**Inception Date**  
03/10/2022

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Flexible Investment

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.81%
<b>Total Costs</b>	<b>1.11%</b>

## Risk Targets

**Equity Risk Range**  
85+

**Typical Equity Allocation**  
90 - 100%

**Risk Profile**  
8

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



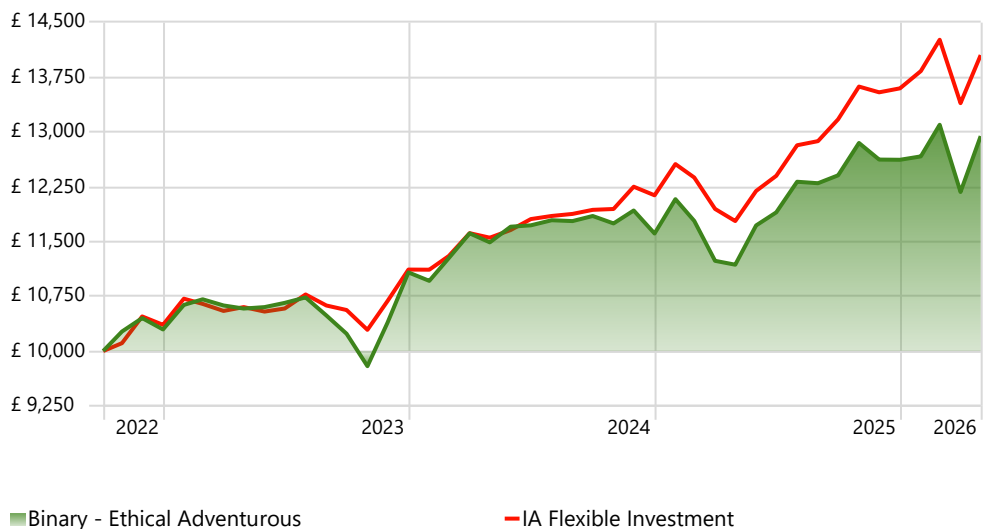
## Responsible Investment

The strategy has a significant focus on avoiding harm, with an extended list of negative screening criterion.

Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Oil and Gas Majors
- Minimise Animal Testing
- Gambling
- Tobacco

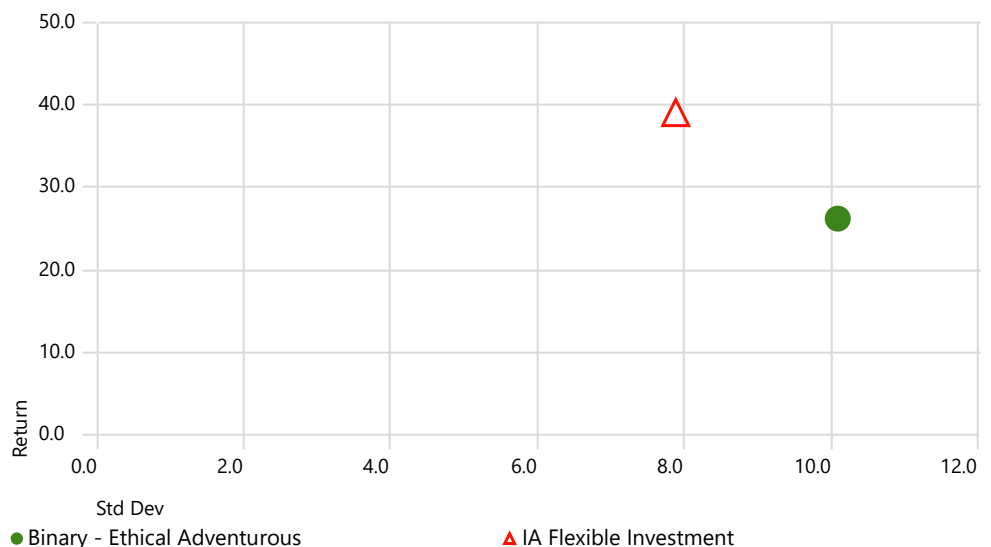
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

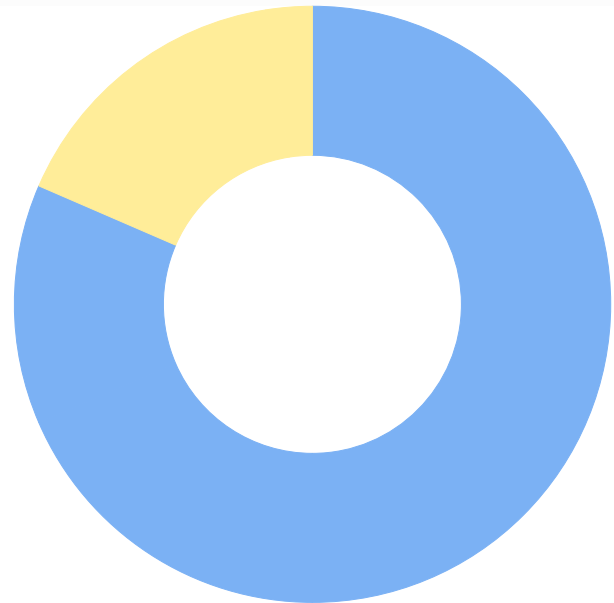
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023
Binary - Ethical Adventurous	2.6	6.3	2.2	0.7	15.8	22.3	—	4.8	7.6
IA Flexible Investment	3.3	4.9	1.6	3.2	19.3	32.6	30.0	9.2	7.3

## Risk-Reward Since Inception



## Asset Allocation

	%
● Global Equity Large Cap	50.0
● Global Equity Mid/Small Cap	18.5
● UK Equity Large Cap	13.0
● Flexible Allocation	16.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

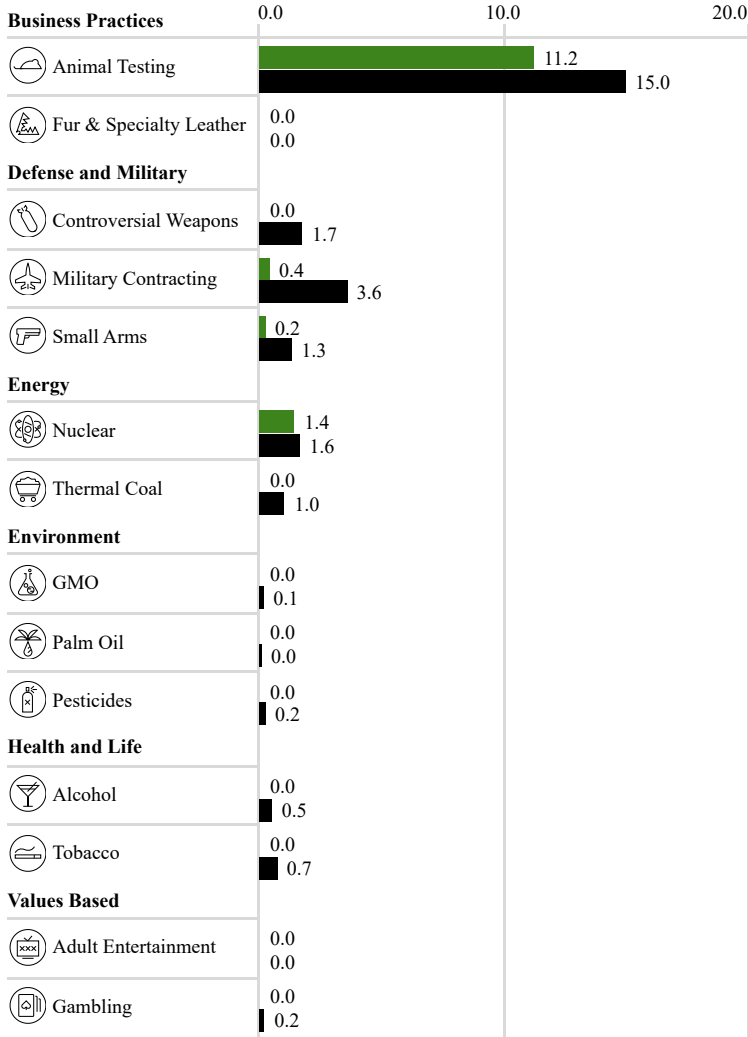
	Global Category	Portfolio Weighting %
<b>Equity</b>	—	<b>81.50</b>
Janus Henderson Global Sust Eq I Acc	Global Equity Large Cap	19.50
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	18.50
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	18.50
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	13.00
Ninety One Global Environment I	Global Equity Large Cap	12.00
<b>Allocation</b>	—	<b>16.00</b>
Trojan Ethical X Acc	Flexible Allocation	16.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

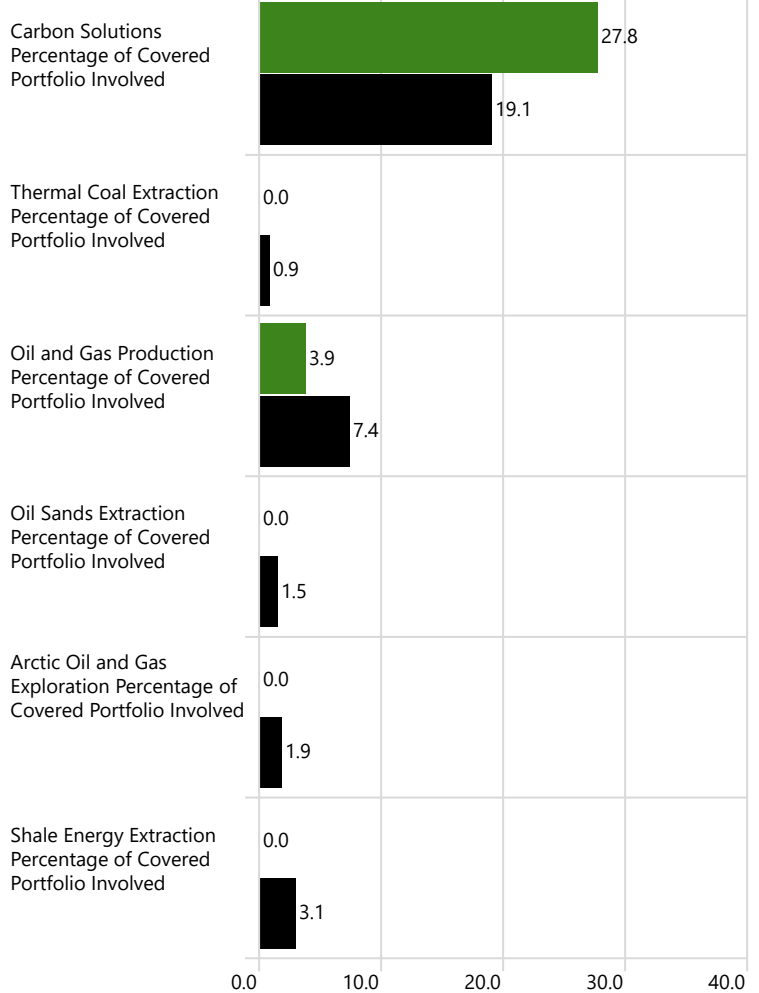
Portfolio Date: 28/02/2026



Binary - Ethical Adventurous

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



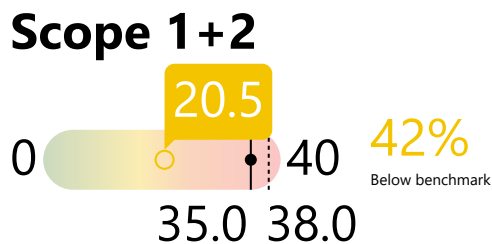
Binary - Ethical Adventurous

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 99.8%

Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 98.89%

SDG	Inv	Bmk1	+/- Bmk1
7 Affordable and Clean Energy	10.05	7.35	2.69
11 Sustainable Cities and Communities	9.22	2.31	6.91
12 Responsible Consumption and Production	7.97	2.51	5.46
13 Climate Action	6.39	2.68	3.71
3 Good Health and Well-Being	4.22	4.18	0.04
6 Clean Water and Sanitation	4.12	0.24	3.88
14 Life Below Water	2.10	0.25	1.86
9 Industry, Innovation, and Infrastructure	0.71	0.71	0.01
15 Life on Land	0.34	0.22	0.11
2 Zero Hunger	0.09	0.04	0.05
10 Reduced Inequality	0.02	0.10	-0.09
4 Quality Education	0.00	0.00	0.00

## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Binary Capital Islamic Defensive Portfolio is designed to prioritise capital preservation while delivering modest returns through a combination of income and capital growth. The portfolio seeks to preserve and grow capital over time with low fluctuations in portfolio values. Over the recommended minimum investment time horizon, the strategy seeks to deliver returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It includes a diversified mix of equities, sukuk, and Shariah-compliant alternatives, with a strong focus on fixed-income-like exposure to reduce risk and enhance stability.

### Who is the portfolio targeted at?

This portfolio is tailored for investors seeking a Shariah-compliant investment solution and is particularly relevant for those who prefer a portfolio with approximately 20% allocation to equities. It is suitable for individuals who wish to take on significantly less risk compared to full exposure to equity markets, prioritising capital preservation while targeting modest capital growth through a combination of income and capital appreciation.

## Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

## Key Information

**Inception Date**  
01/06/2020

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 0-35% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.57%
<b>Total Costs</b>	<b>0.87%</b>

## Risk Targets

**Equity Risk Range**  
0 - 35%

**Typical Equity Allocation**  
20%

**Risk Profile**  
3

## Portfolio Manager(s)

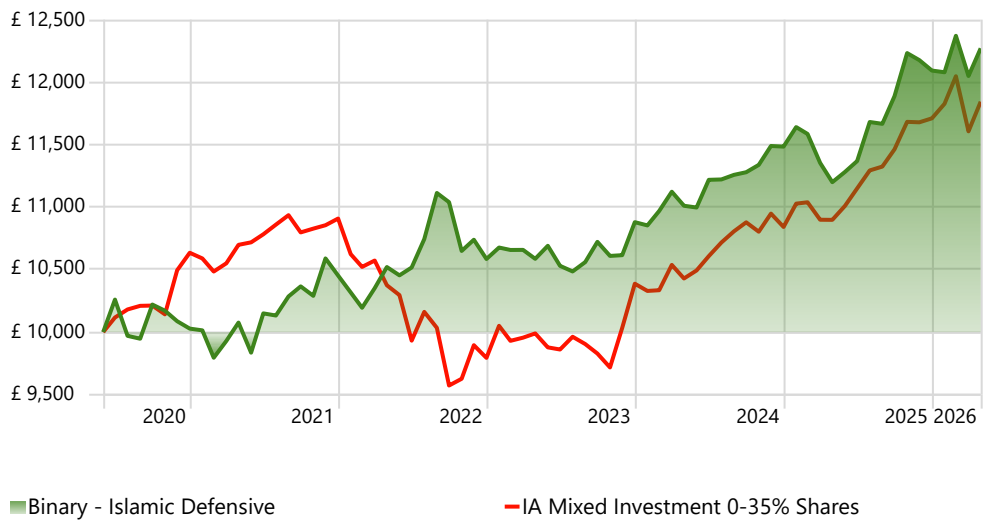


Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc

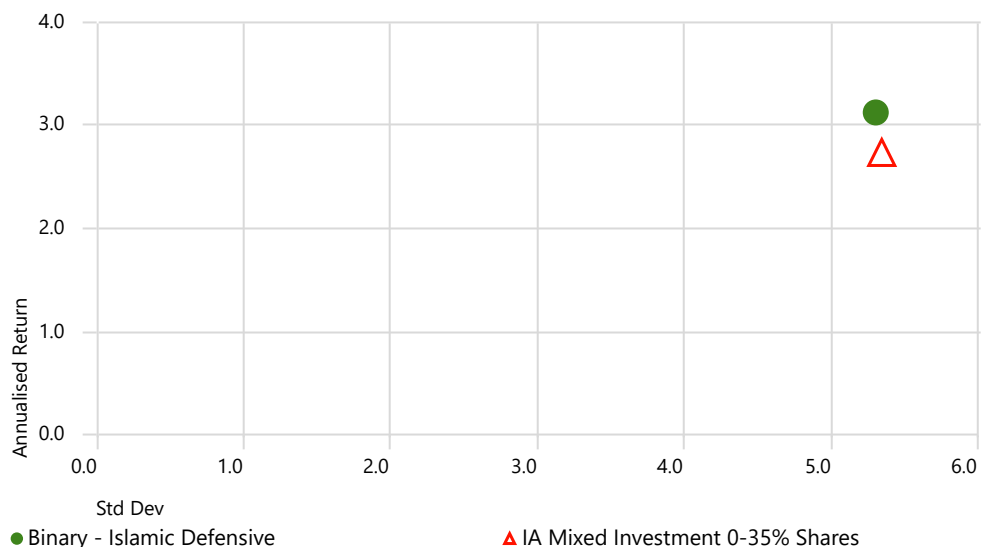
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

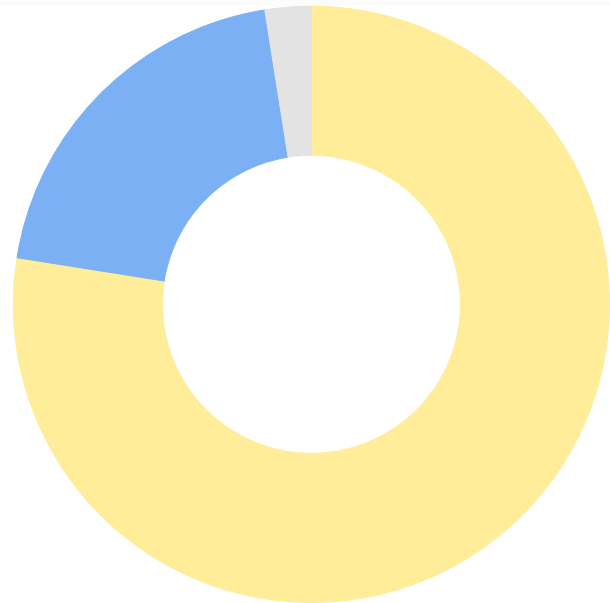
	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Defensive	1.5	1.8	1.6	0.3	9.6	15.9	21.8	5.3	5.6	2.8	1.3	4.2
IA Mixed Investment 0-35% Shares	1.1	2.0	0.1	1.4	8.7	18.6	10.7	8.0	4.4	6.1	-10.2	2.6

## Risk-Reward Since Inception - Net of Fees



## Asset Allocation

	%
● Sukuk	77.5
● Global Equity Large Cap	17.0
● Global Emerging Markets Equity	3.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC Global Sukuk UCITS ETF BCGBP	Global Fixed Income	40.50
Franklin Global Sukuk W Qdis GBP H1	Global Fixed Income	37.00
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	6.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	6.00
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	5.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	3.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

Factsheet | As of 30/04/2026

## About Portfolio

The Binary Capital Islamic Cautious Portfolio is designed to prioritise capital preservation while delivering modest returns through a combination of income and capital growth. The portfolio seeks to preserve and grow capital over time with low fluctuations in portfolio values. Over the recommended minimum investment time horizon, the strategy seeks to deliver returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It includes a diversified allocation to equities, sukuk, and Shariah-compliant alternatives, with a notable emphasis on fixed-income-like exposure to maintain stability and reduce risk.

### Who is the portfolio targeted at?

This portfolio is tailored for investors seeking a Shariah-compliant investment solution and is particularly suited for those who prefer a portfolio with approximately 40% allocation to equities. It is ideal for individuals who wish to take on less risk than full exposure to equity markets, prioritising capital preservation while targeting modest capital growth through a combination of income and capital appreciation.

## Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

## Key Information

**Inception Date**  
01/06/2020

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 20-60% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.50%
<b>Total Costs</b>	<b>0.80%</b>

## Risk Targets

**Equity Risk Range**  
25 - 55%

**Typical Equity Allocation**  
40%

**Risk Profile**  
4

## Portfolio Manager(s)

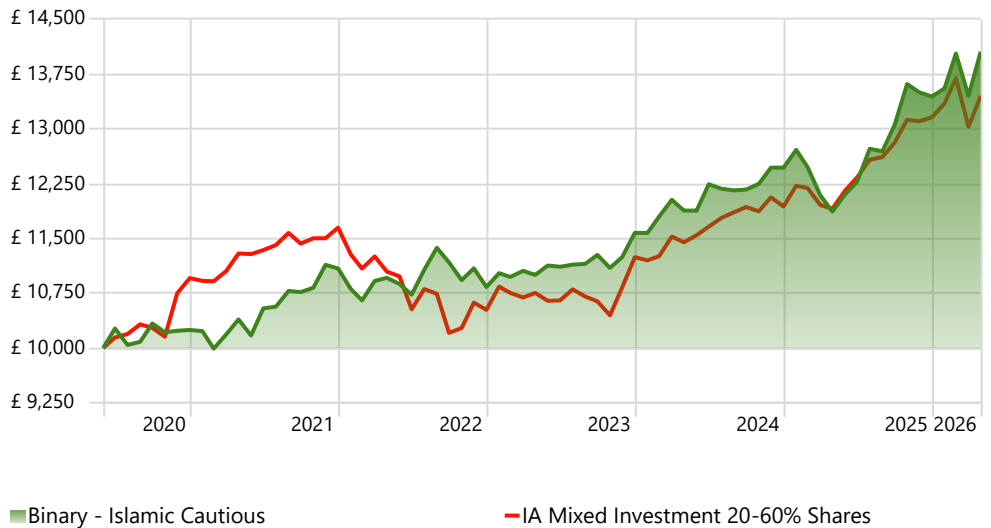


Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc

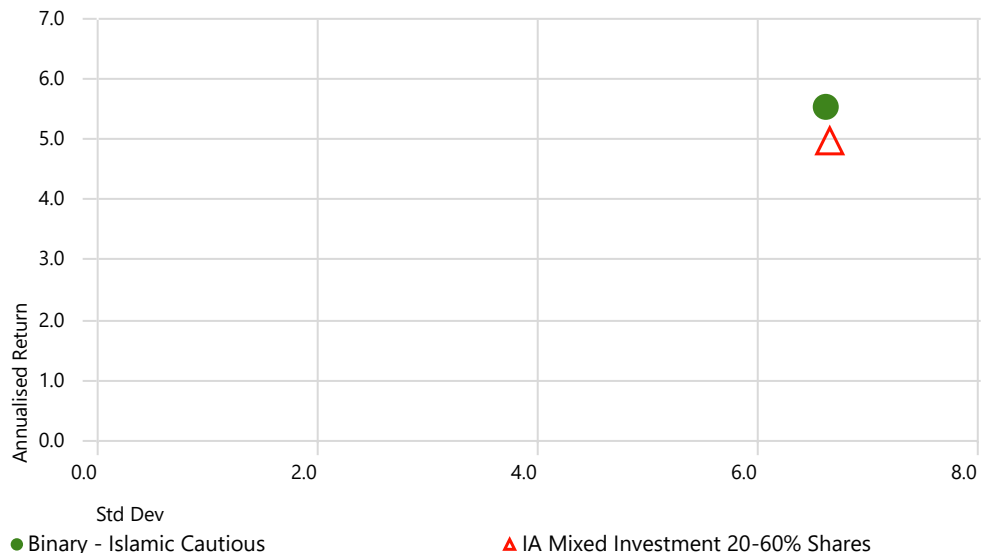
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

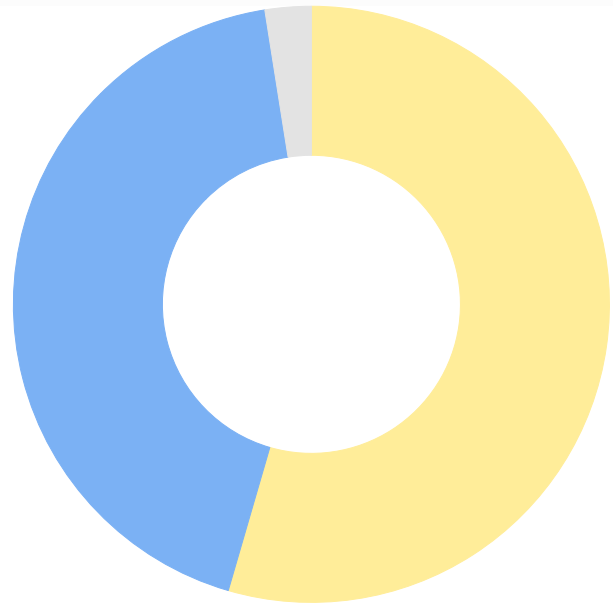
	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Cautious	4.6	4.5	3.7	3.3	18.4	27.8	35.3	7.8	7.7	6.8	-2.3	8.2
IA Mixed Investment 20-60% Shares	2.2	3.2	0.8	2.5	13.0	25.1	19.1	10.2	6.2	6.9	-9.7	6.3

## Risk-Reward Since Inception



**Asset Allocation**

	%
● Sukuk	54.5
● Global Equity Large Cap	33.0
● Global Emerging Markets Equity	10.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



**Portfolio Holdings**

	Global Category	Portfolio Weighting %
HSBC Global Sukuk UCITS ETF BCGBP	Global Fixed Income	30.50
Franklin Global Sukuk W Qdis GBP H1	Global Fixed Income	24.00
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	11.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	11.00
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	11.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	10.00

**Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.**

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Binary Capital Islamic Balanced Portfolio is designed to deliver returns through a combination of capital growth and income. The portfolio aims to achieve long-term capital growth by employing a balanced investment approach, with a slight emphasis on equities. Over the recommended minimum investment time horizon, the strategy seeks to deliver returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It includes a mix of equities, sukuk, and Shariah-compliant alternatives, adopting a balanced strategy to meet its goals.

### Who is the portfolio targeted at?

This portfolio is tailored for investors seeking a Shariah-compliant investment solution and is particularly relevant for those looking for a balanced approach to investing, with approximately 60% allocated to equities. It is suitable for individuals aiming for long-term returns through exposure to equity markets, combined with fixed-income-like investments. The portfolio is designed for return-seeking investors prioritising capital growth, provided they have the capacity for loss and a risk tolerance aligned with a 60% equity allocation. Investors should be prepared for potentially significant fluctuations in capital values due to exposure to risk assets.

## Key Information

**Inception Date**  
01/06/2020

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.46%
<b>Total Costs</b>	<b>0.76%</b>

## Risk Targets

**Equity Risk Range**  
45 - 75%

**Typical Equity Allocation**  
60%

**Risk Profile**  
5

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

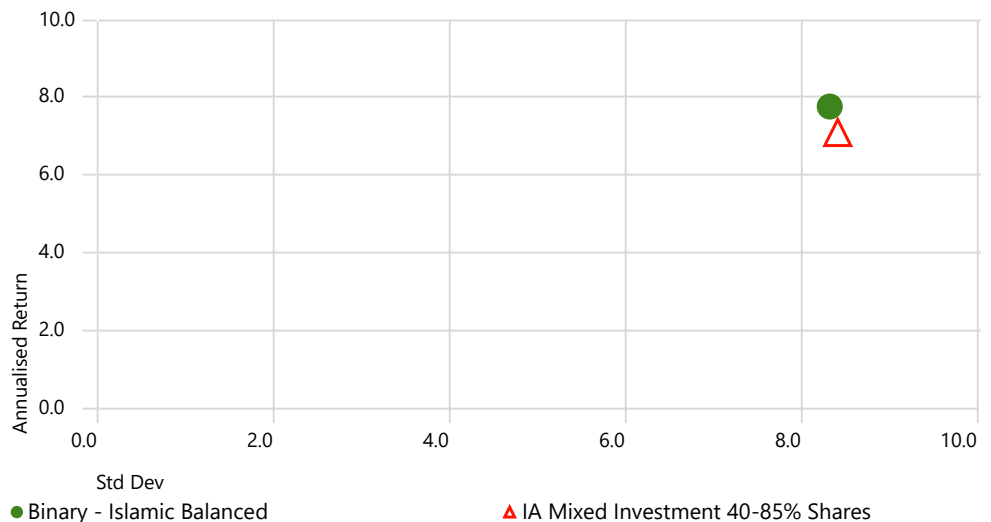
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

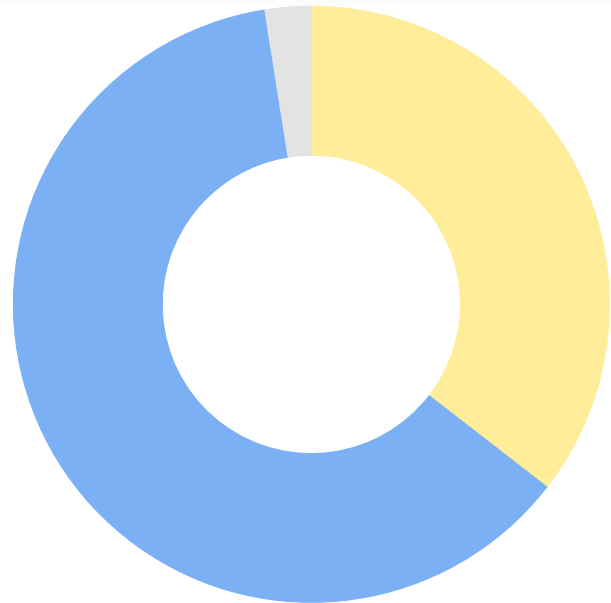
	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Balanced	6.4	6.5	5.0	5.0	25.4	38.3	48.1	9.8	10.1	10.7	-5.3	12.4
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	11.6	8.9	8.1	-10.2	11.2

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sukuk	35.5
● Global Equity Large Cap	49.0
● Global Emerging Markets Equity	13.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC Global Sukuk UCITS ETF BCGBP	Global Fixed Income	19.50
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	17.00
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	17.00
Franklin Global Sukuk W Qdis GBP H1	Global Fixed Income	16.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	15.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	13.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

Factsheet | As of 30/04/2026

## About Portfolio

The Binary Capital Islamic Growth Portfolio is designed to deliver returns through a combination of income and capital growth, with a strong focus on achieving long-term capital growth. The portfolio adopts a growth-oriented approach to investing, with a substantial bias towards equities. Over the recommended minimum investment time horizon, the strategy seeks to deliver returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It incorporates a mix of equities, sukuk, and Shariah-compliant alternatives, maintaining a predominantly equity-focused allocation to maximise growth potential.

### Who is the portfolio targeted at?

This portfolio is tailored for investors seeking a Shariah-compliant investment solution and is particularly relevant for those with the capacity for loss and risk tolerance necessary for an 80% allocation to equities. It is suitable for individuals seeking long-term returns through significant exposure to equity markets, combined with a marginal allocation to fixed-income-like investments. The portfolio is designed for return-seeking investors aiming for long-term capital growth and is intended for those who can accept potentially significant fluctuations in capital values due to exposure to risk assets.

## Key Information

**Inception Date**  
01/06/2020

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge 0.30%

Underlying OCF 0.41%

**Total Costs 0.71%**

## Risk Targets

**Equity Risk Range**  
65 - 95%

**Typical Equity Allocation**  
80%

**Risk Prof...**

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

## Growth of £10,000 Since Inception - Net of Fees

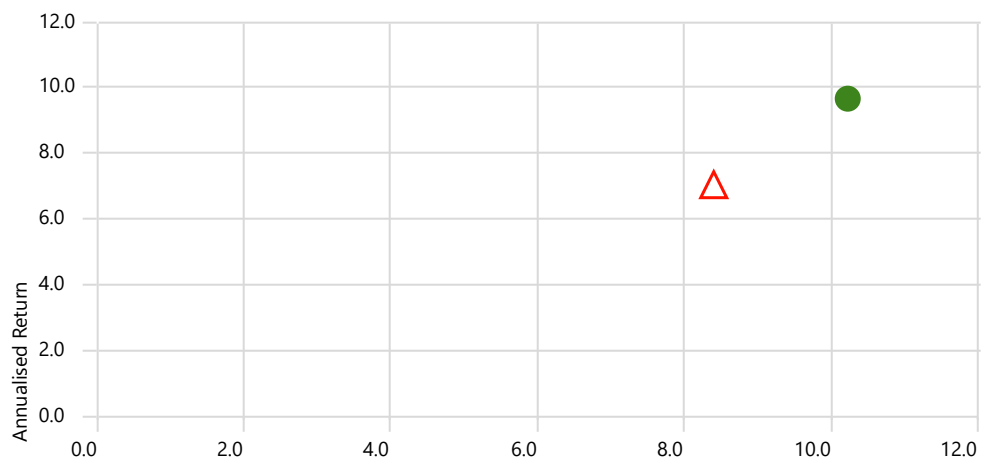


■ Binary - Islamic Growth      ▲ IA Mixed Investment 40-85% Shares

## Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Growth	8.8	8.8	6.6	7.3	33.4	49.5	60.3	11.9	12.0	14.4	-7.7	14.9
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	11.6	8.9	8.1	-10.2	11.2

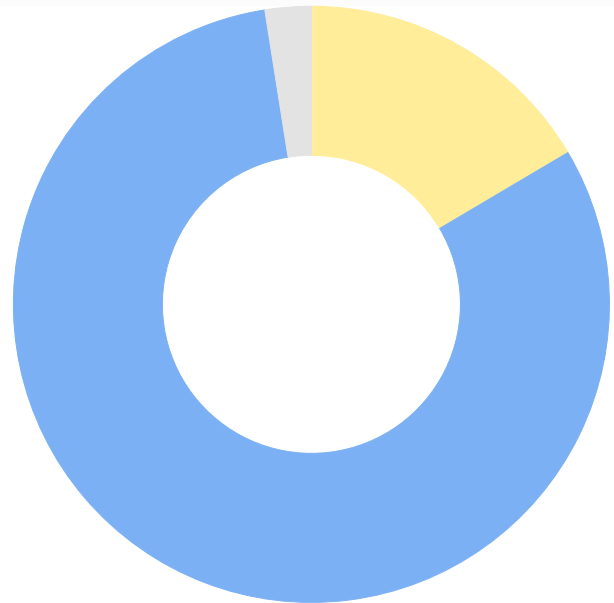
## Risk-Reward Since Inception



● Binary - Islamic Growth      ▲ IA Mixed Investment 40-85% Shares

**Asset Allocation**

	%
● Sukuk	16.5
● Global Equity Large Cap	63.0
● Global Emerging Markets Equity	18.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



**Portfolio Holdings**

	Global Category	Portfolio Weighting %
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	22.00
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	21.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	20.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	18.00
HSBC Global Sukuk UCITS ETF BCGBP	Global Fixed Income	8.50
Franklin Global Sukuk W Qdis GBP H1	Global Fixed Income	8.00

**Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.**

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Binary Capital Islamic Adventurous Portfolio is designed to deliver returns through a combination of income and capital growth, with a primary focus on achieving long-term capital growth. This portfolio adopts an equity-centric approach, concentrating on global equities to maximise growth potential. Over the recommended minimum investment time horizon, the strategy aims to generate returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It includes equities, sukuk, and Shariah-compliant alternatives, with a predominant focus on equities to drive long-term growth.

### Who is the portfolio targeted at?

This portfolio is specifically tailored for highly risk-seeking investors seeking a Shariah-compliant investment solution. It is intended for those with a high capacity for loss and the risk tolerance required to accept significant drawdowns and the price risks associated with a portfolio comprising 90-100% equities. The Islamic Adventurous Portfolio is suitable for individuals aiming to maximise long-term returns through substantial exposure to equity markets. It is essential that investors understand and accept the potentially very significant fluctuations in capital values that may arise from exposure to risk assets.

## Key Information

**Inception Date**  
01/06/2020

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Flexible Investment

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.36%
<b>Total Costs</b>	<b>0.66%</b>

## Risk Targets

**Equity Risk Range**  
85+

**Typical Equity Allocation**  
90 - 100%

**Risk Profile**  
8

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

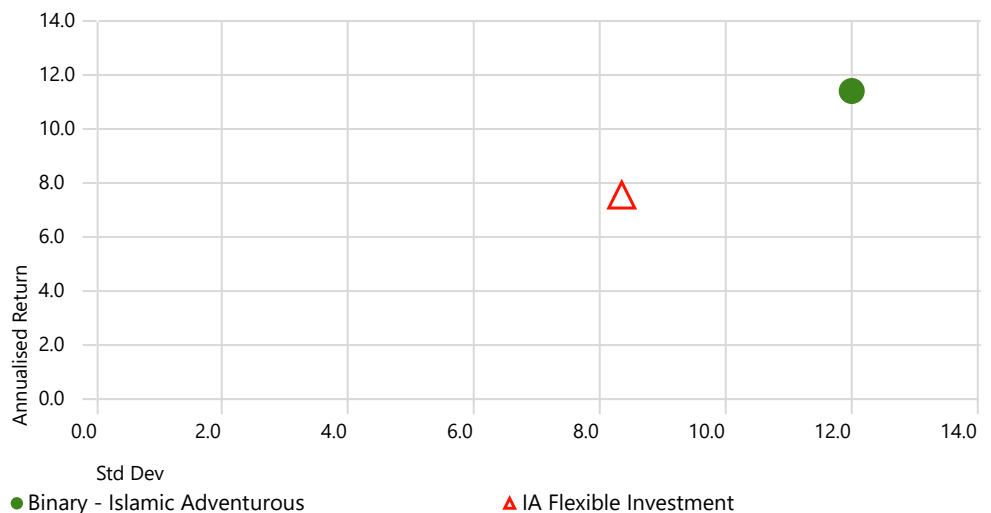
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

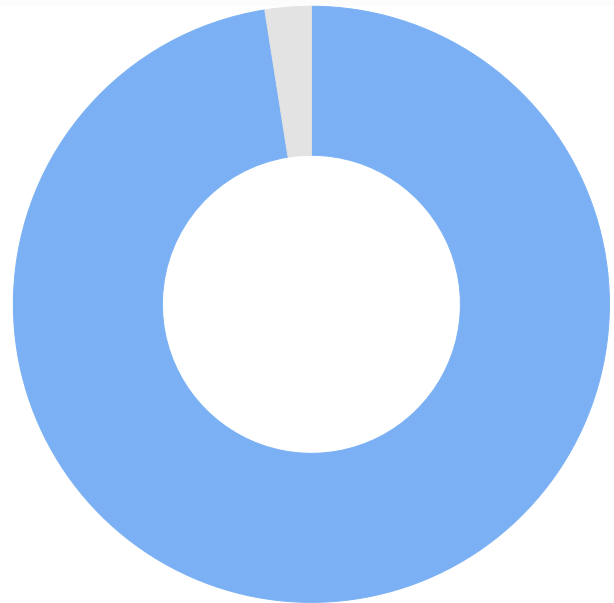
	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Adventurous	10.8	10.6	8.0	9.2	40.5	59.5	71.8	13.6	13.8	17.7	-9.8	17.4
IA Flexible Investment	3.3	4.9	1.6	3.2	19.3	32.6	30.0	12.1	9.2	7.3	-9.1	11.4

## Risk-Reward Since Inception



**Asset Allocation**

	%
● Global Equity Large Cap	75.5
● Global Emerging Markets Equity	22.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



**Portfolio Holdings**

	Global Category	Portfolio Weighting %
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	27.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	24.50
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	24.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	22.00

**Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.**

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## About Portfolio

The Sustainable Defensive Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. The primary objective is capital preservation, targeting steady growth with minimal fluctuations in portfolio value. The portfolio invests in open-ended funds, with a focus on equities and fixed income, particularly emphasising fixed-income exposure.

### Who is the portfolio targeted at?

This portfolio is designed for investors seeking an actively managed, liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With around 20% allocated to equities, it is ideal for those who want significantly lower risk than full equity exposure. It is particularly suited for investors prioritising capital preservation, while aiming for modest returns through a combination of income and capital growth.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 0-35% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.63%
<b>Total Costs</b>	<b>0.93%</b>

## Risk Targets

**Equity Risk Range**  
0 - 35%

**Typical Equity Allocation**  
20%

**Risk Profile**  
3

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



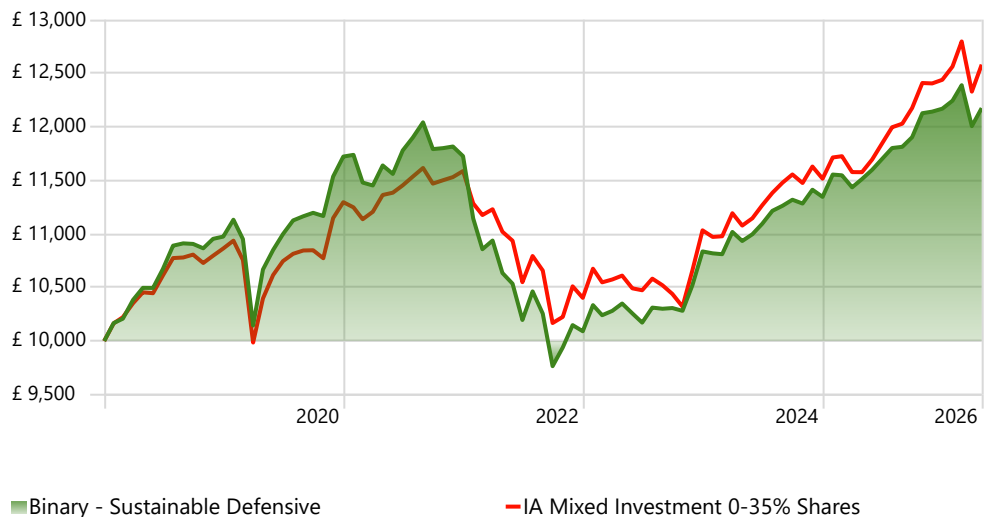
## Responsible Investment

The strategy has a significant focus on aligning to sustainable development. It also seeks to maintain a lower portfolio carbon footprint than the benchmark.

Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Gambling
- Tobacco

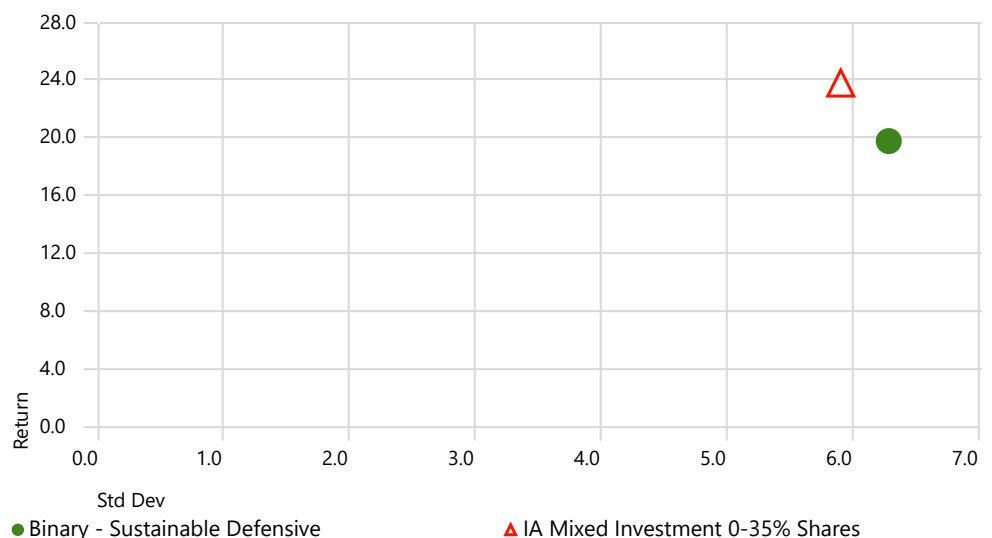
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

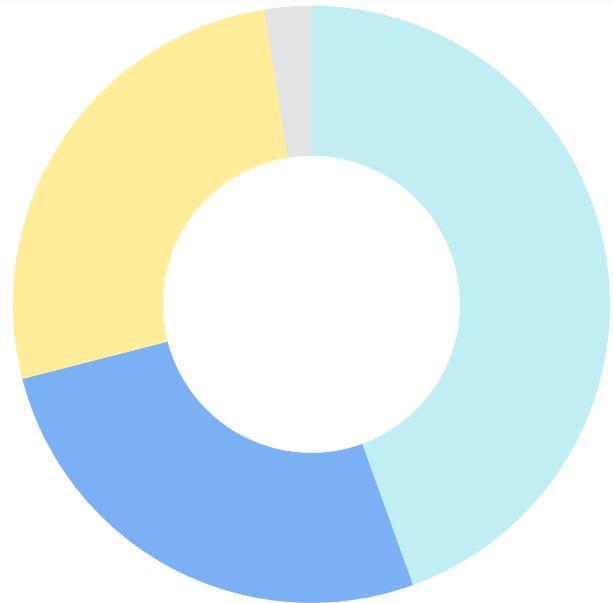
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023	2022	2021	2020	2019
Binary - Sustainable Defensive	0.0	1.4	-0.6	0.4	5.8	17.6	4.6	4.7	7.4	-13.9	0.0	6.8	7.9
IA Mixed Investment 0-35% Shares	1.1	2.0	0.1	1.4	8.7	18.6	10.7	4.4	6.1	-10.2	2.6	4.0	6.9

## Risk-Reward Since Inception - Net of Fees



## Asset Allocation

	%
● Sterling Fixed Income	44.5
● Global Equity Large Cap	4.0
● Global Fixed Income	15.5
● Global Equity Mid/Small Cap	2.0
● US Equity Large Cap Blend	2.0
● UK Equity Large Cap	3.0
● Flexible Allocation	26.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

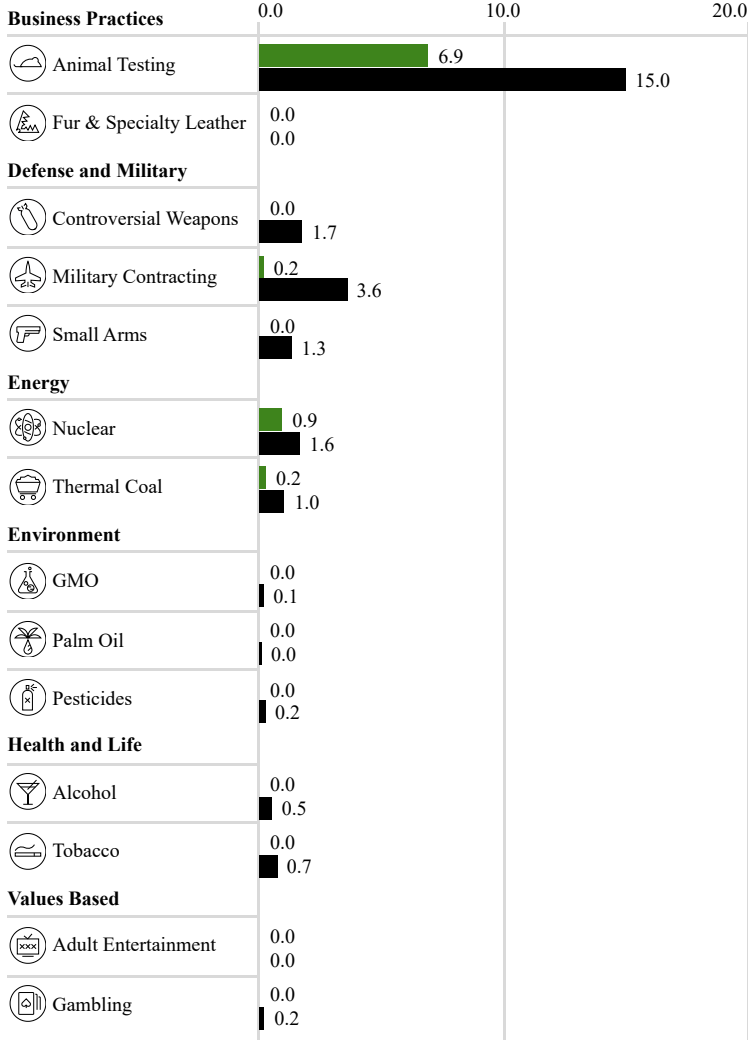
	Global Category	Portfolio Weighting %
<b>Fixed Income</b>	—	<b>60.00</b>
Rathbone Ethical Bond Fund I Acc	Sterling Fixed Income	18.00
Schroder Sustainable Bond Z GBP Acc	Global Fixed Income	15.50
Vontobel TwentyFour Sust S/T Bd Inc NG £	Sterling Fixed Income	14.00
EdenTree Short Dated Bd Fund B Inc	Sterling Fixed Income	12.50
<b>Allocation</b>	—	<b>26.50</b>
Trojan Ethical X Acc	Flexible Allocation	26.50
<b>Equity</b>	—	<b>11.00</b>
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	3.00
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	2.50
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	2.00
FTGF CB US Eq Sust Ldrs X GBP Acc	US Equity Large Cap Blend	2.00
Schroder Global Sust Val Eq Z Cap	Global Equity Large Cap	1.50

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

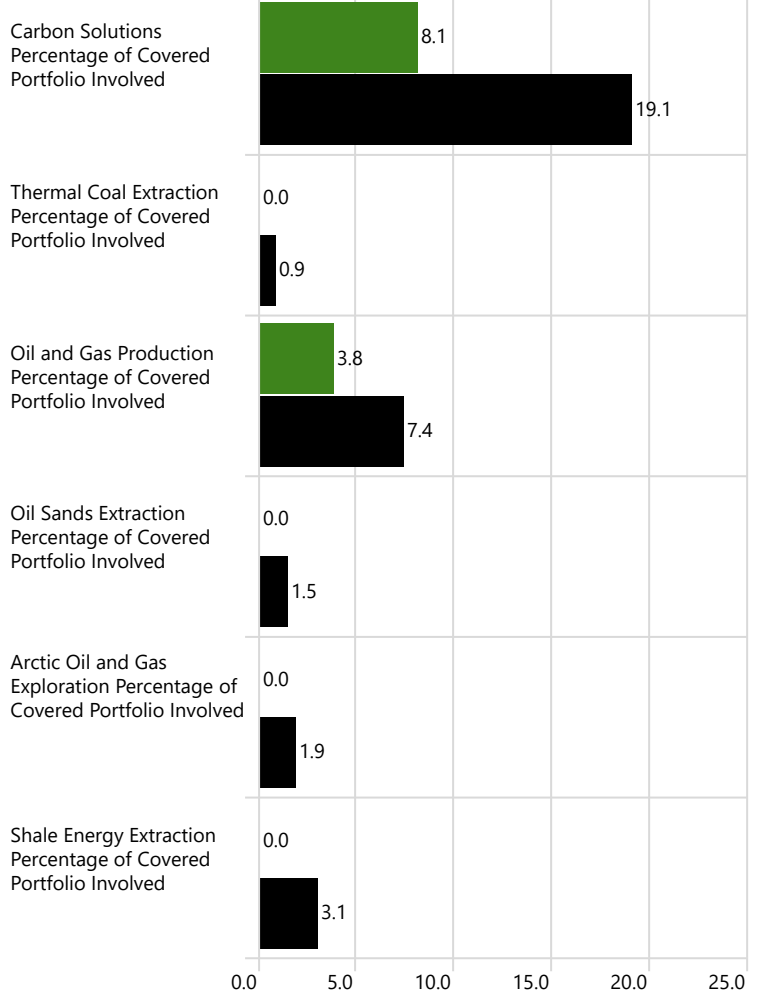
Portfolio Date: 28/02/2026



Binary - Sustainable Defensive

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



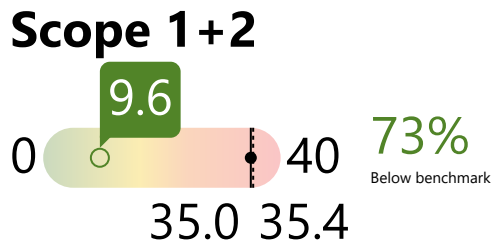
Binary - Sustainable Defensive

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 78.5%

Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 84.67%

SDG	Inv	Bmk1	+/- Bmk1
13 Climate Action	3.25	2.68	0.57
12 Responsible Consumption and Production	2.92	2.51	0.41
7 Affordable and Clean Energy	2.88	7.35	-4.47
11 Sustainable Cities and Communities	2.42	2.31	0.10
3 Good Health and Well-Being	1.80	4.18	-2.38
6 Clean Water and Sanitation	0.65	0.24	0.40
14 Life Below Water	0.37	0.25	0.12
9 Industry, Innovation, and Infrastructure	0.35	0.71	-0.36
15 Life on Land	0.12	0.22	-0.10
10 Reduced Inequality	0.11	0.10	0.01
2 Zero Hunger	0.04	0.04	-0.00
4 Quality Education	0.00	0.00	0.00

## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Sustainable Cautious Portfolio aims to preserve capital while delivering modest returns through a combination of income and capital growth. Its primary objective is capital preservation, with a focus on achieving steady growth over time while maintaining low fluctuations in portfolio value. The portfolio invests in open-ended, with an emphasis on fixed-income exposure, alongside equities.

### Who is the portfolio targeted at?

This portfolio is suited to investors seeking an actively managed, liquid investment solution focused on traditional asset classes such as fixed income and equities. With approximately 40% allocated to equities, it appeals to those looking for lower risk than full equity market exposure. It is particularly suitable for investors prioritising capital preservation while aiming for modest capital growth through a blend of income and growth.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 20-60% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.67%
<b>Total Costs</b>	<b>0.97%</b>

## Risk Targets

**Equity Risk Range**  
25 - 55%

**Typical Equity Allocation**  
40%

**Risk Profile**  
4

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

The strategy has a significant focus on aligning to sustainable development. It also seeks to maintain a lower portfolio carbon footprint than the benchmark.

### Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Gambling
- Tobacco

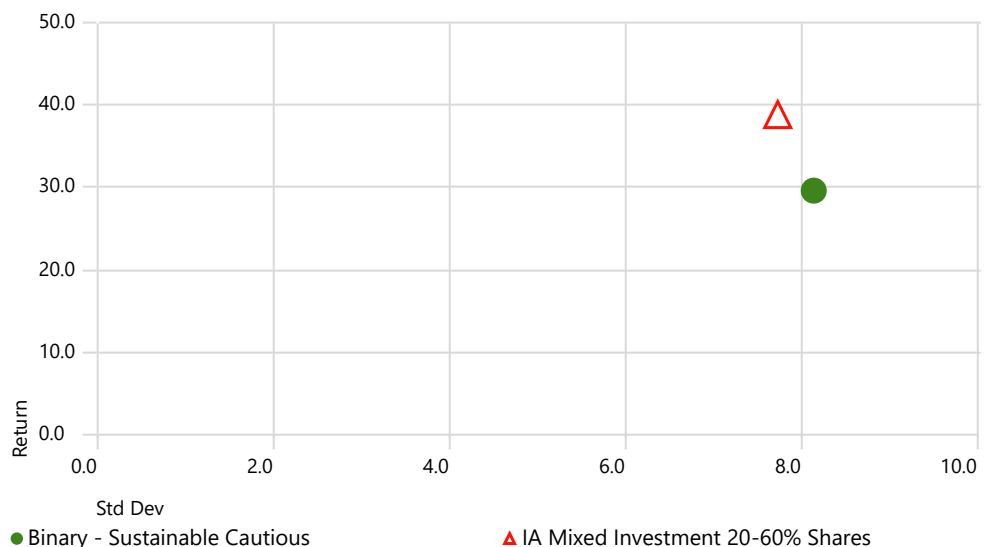
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023	2022	2021	2020	2019
Binary - Sustainable Cautious	0.8	2.6	0.2	0.3	8.3	18.7	5.9	5.4	7.2	-14.9	3.3	9.4	10.7
IA Mixed Investment 20-60% Shares	2.2	3.2	0.8	2.5	13.0	25.1	19.1	6.2	6.9	-9.7	6.3	3.5	9.2

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sterling Fixed Income	32.0
● Global Equity Large Cap	18.5
● Global Equity Mid/Small Cap	3.5
● Global Fixed Income	10.0
● US Equity Large Cap Blend	6.5
● UK Equity Large Cap	4.5
● Flexible Allocation	22.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

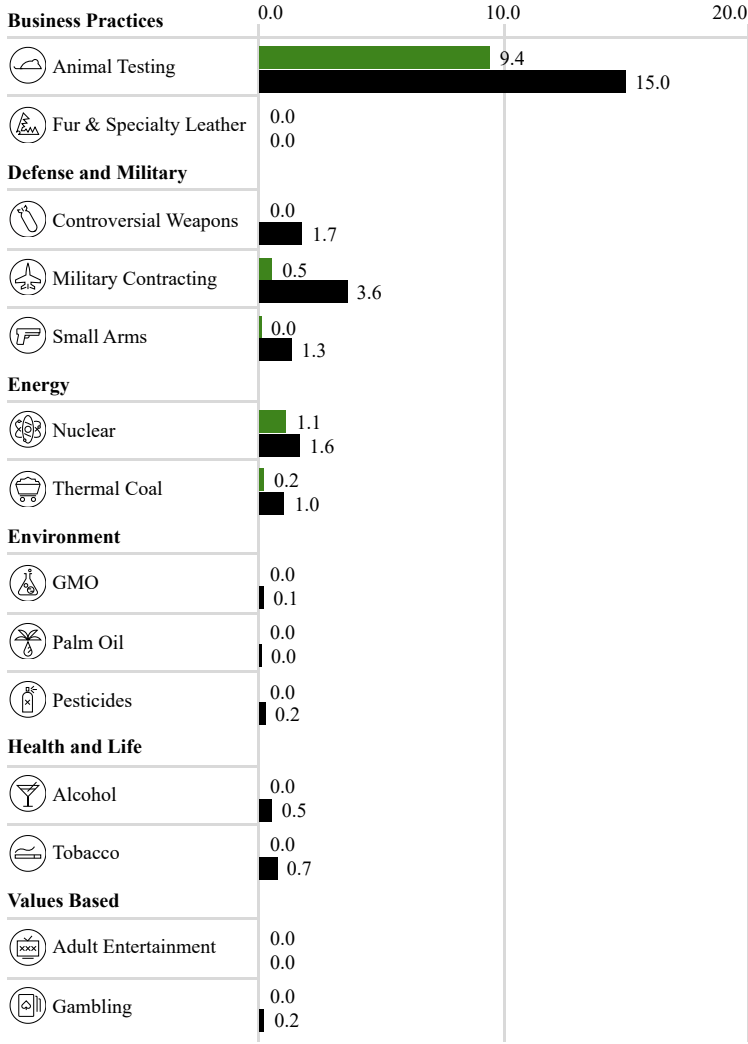
	Global Category	Portfolio Weighting %
<b>Fixed Income</b>	—	<b>42.00</b>
Rathbone Ethical Bond Fund I Acc	Sterling Fixed Income	13.00
Vontobel TwentyFour Sust S/T Bd Inc NG £	Sterling Fixed Income	10.50
Schroder Sustainable Bond Z GBPAcc	Global Fixed Income	10.00
EdenTree Short Dated Bd Fund B Inc	Sterling Fixed Income	8.50
<b>Equity</b>	—	<b>33.00</b>
FTGF CB US Eq Sust Ldrs X GBP Acc	US Equity Large Cap Blend	6.50
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	5.50
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	4.50
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	3.50
Ninety One Global Environment I	Global Equity Large Cap	3.50
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	3.50
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	3.00
Schroder Global Sust Val Eq Z Cap	Global Equity Large Cap	3.00
<b>Allocation</b>	—	<b>22.50</b>
Trojan Ethical X Acc	Flexible Allocation	22.50

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

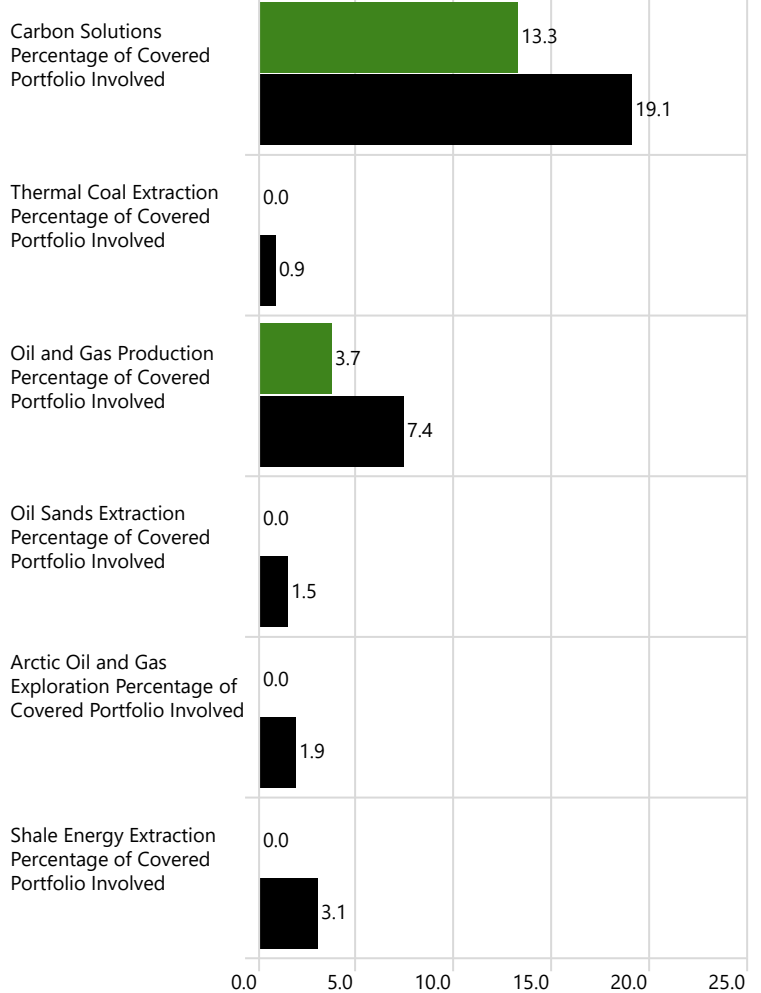
Portfolio Date: 28/02/2026



■ Binary - Sustainable Cautious

■ iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



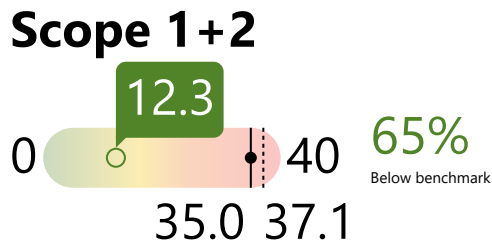
■ Binary - Sustainable Cautious

■ iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 85.9%

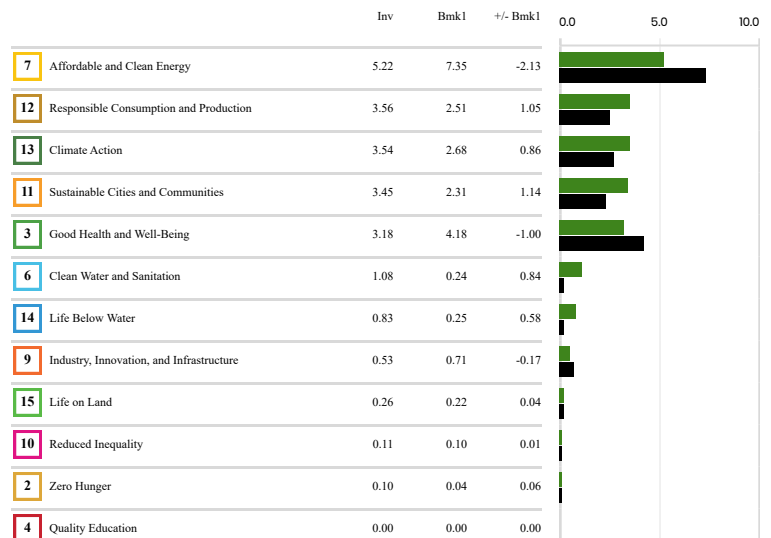
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 89.89%



## Morningstar Sustainability Rating



## About Portfolio

The Sustainable Balanced Portfolio aims to deliver returns through a combination of capital growth and income. This portfolio adopts a balanced investment approach, targeting long-term capital appreciation by investing in a diversified mix of open-ended funds, comprising both equities and fixed income.

### Who is the portfolio targeted at?

This portfolio is designed for investors seeking an actively managed, liquid investment solution focused on traditional asset classes, specifically fixed income and equities. With a 60% allocation to equities, it is well-suited to those who prefer a balanced investment strategy. It is ideal for investors looking for long-term returns over an investment cycle, combining significant exposure to equity markets with fixed income investments. This model is targeted at return-seeking investors focused on capital growth, who have the risk tolerance and capacity for loss to handle potentially significant fluctuations in capital values due to exposure in equities.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.72%
<b>Total Costs</b>	<b>1.02%</b>

## Risk Targets

**Equity Risk Range**  
45 - 75%

**Typical Equity Allocation**  
60%

**Risk Profile**  
5

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSJ, MSc



## Responsible Investment

The strategy has a significant focus on aligning to sustainable development. It also seeks to maintain a lower portfolio carbon footprint than the benchmark.

### Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Gambling
- Tobacco

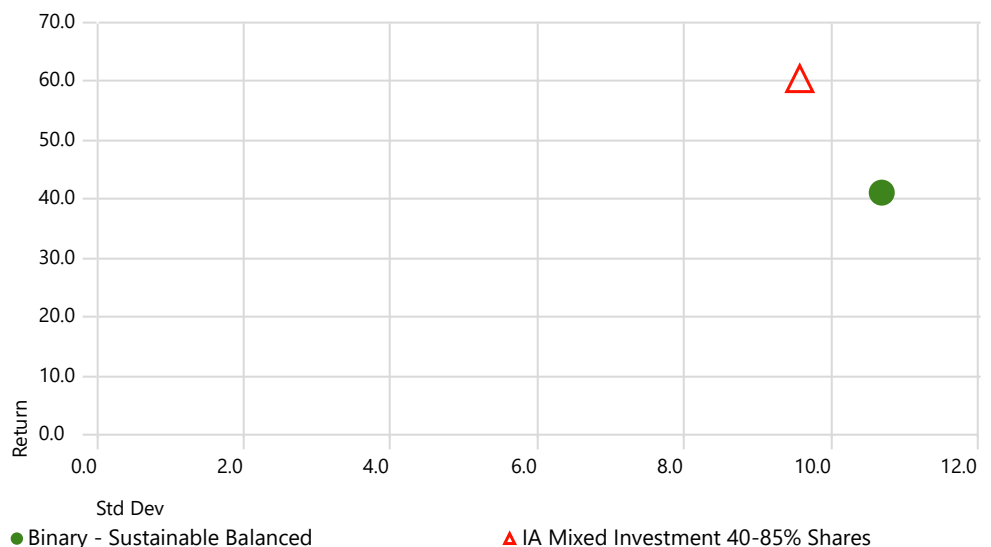
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

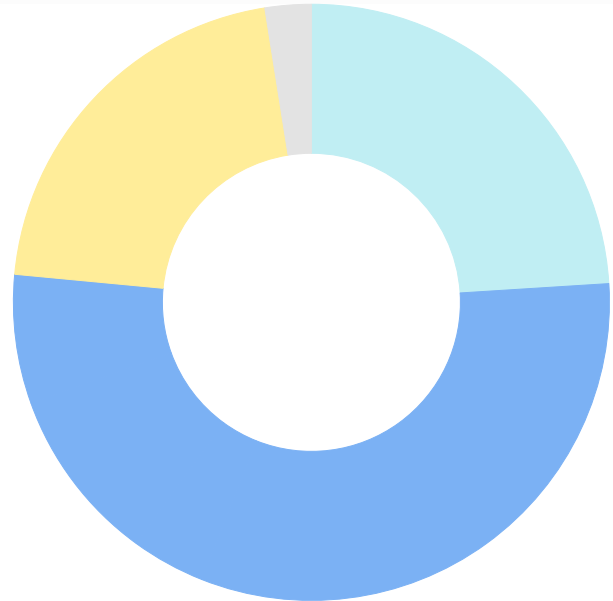
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023	2022	2021	2020	2019
Binary - Sustainable Balanced	1.2	3.7	0.8	0.1	10.5	19.6	5.7	6.0	7.0	-16.8	6.2	13.4	14.7
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	8.9	8.1	-10.2	11.2	5.5	12.2

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sterling Fixed Income	24.0
● Global Equity Large Cap	32.0
● Global Equity Mid/Small Cap	4.0
● US Equity Large Cap Blend	9.5
● UK Equity Large Cap	7.0
● Flexible Allocation	21.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

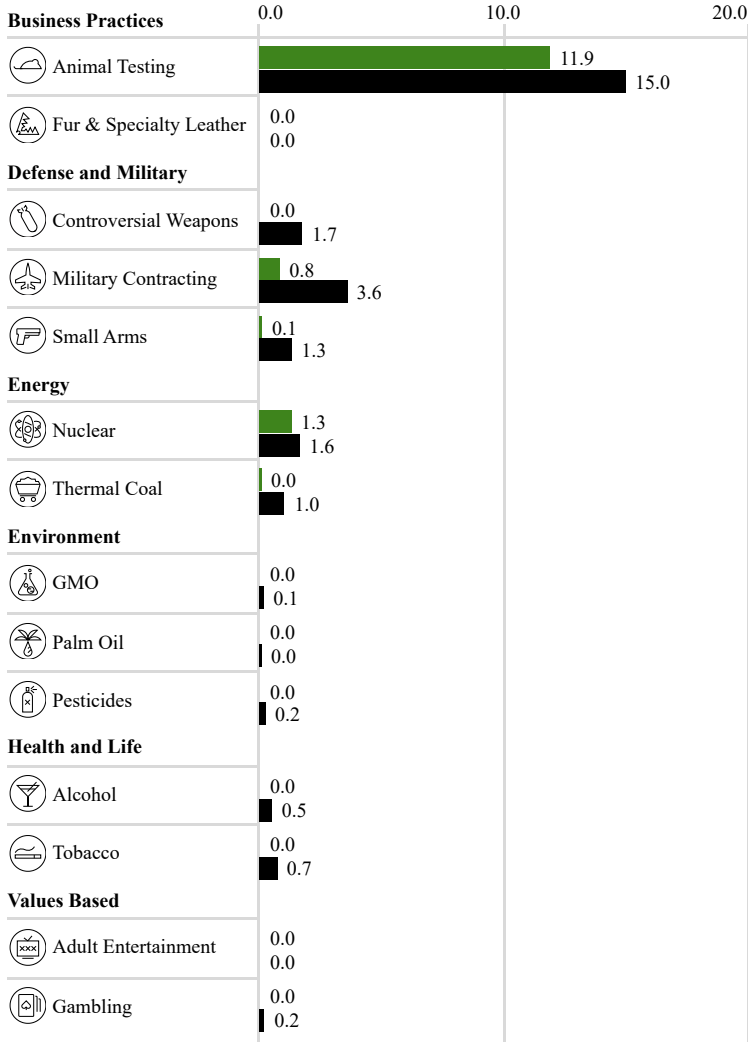
	Global Category	Portfolio Weighting %
<b>Equity</b>	—	<b>52.50</b>
FTGF CB US Eq Sust Ldrs X GBP Acc	US Equity Large Cap Blend	9.50
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	8.50
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	7.00
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	6.50
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	6.50
Ninety One Global Environment I	Global Equity Large Cap	6.50
Schroder Global Sust Val Eq Z Cap	Global Equity Large Cap	4.00
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	4.00
<b>Fixed Income</b>	—	<b>24.00</b>
Rathbone Ethical Bond Fund I Acc	Sterling Fixed Income	14.00
Vontobel TwentyFour Sust S/T Bd Inc NG £	Sterling Fixed Income	10.00
<b>Allocation</b>	—	<b>21.00</b>
Trojan Ethical X Acc	Flexible Allocation	21.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

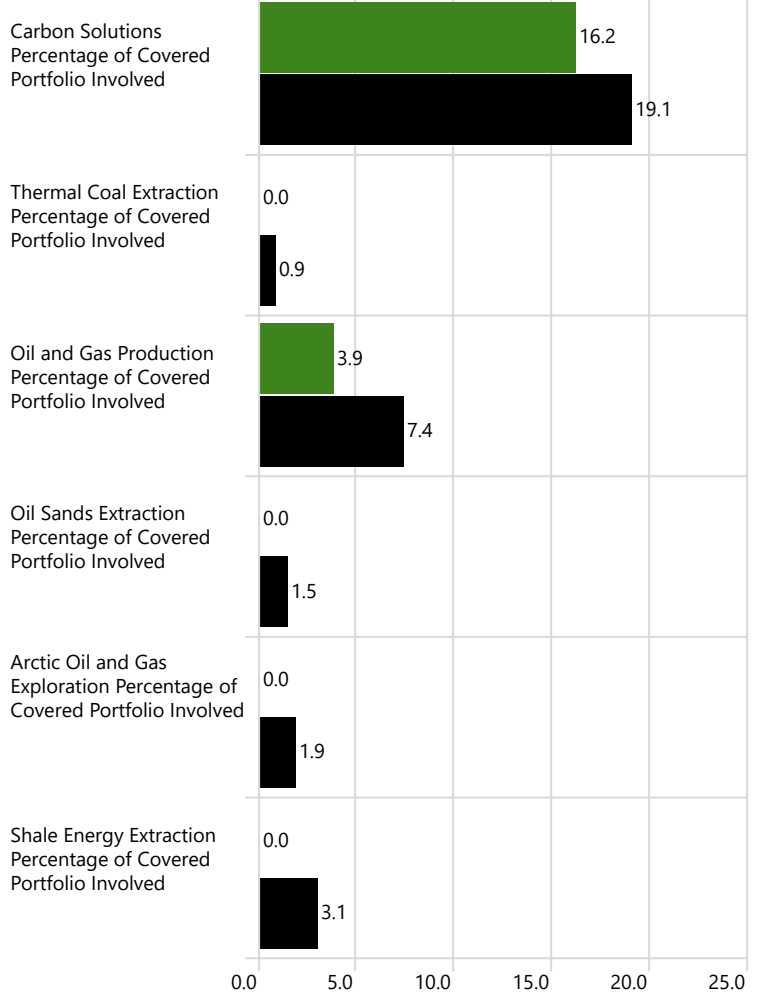
Portfolio Date: 28/02/2026



■ Binary - Sustainable Balanced

■ iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



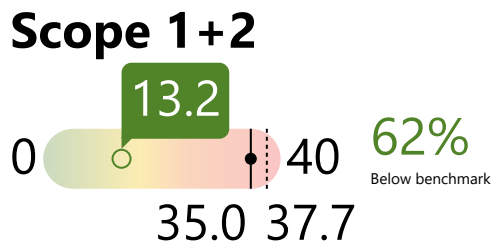
■ Binary - Sustainable Balanced

■ iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 93.6%

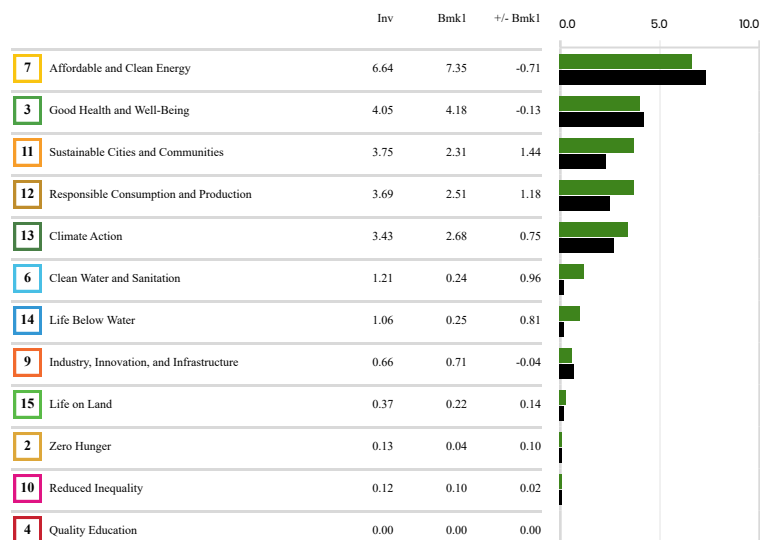
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 94.56%



## Morningstar Sustainability Rating



Factsheet | As of 30/04/2026

## About Portfolio

The Sustainable Growth Portfolio aims to deliver returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. The portfolio adopts a balanced investment approach, investing in a mix of open-ended funds, comprising significant exposure to equities alongside fixed income. While balanced, the strategy has a strong bias towards equities.

### Who is the portfolio targeted at?

This portfolio is ideal for investors seeking an actively managed, liquid investment solution focused on traditional asset classes, namely fixed income and equities. With an 80% allocation to equities, the portfolio is designed for investors with the risk tolerance and capacity for loss to handle the risks associated with this level of equity exposure. It is best suited to those seeking long-term returns through substantial exposure to equity markets, complemented by a modest allocation to fixed income. This model is tailored for return-focused investors prioritising capital growth, with the understanding that exposure to equities can result in significant fluctuations in capital values.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Mixed Investment 40-85% Shares

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.77%
<b>Total Costs</b>	<b>1.07%</b>

## Risk Targets

**Equity Risk Range**  
65 - 95%

**Typical Equity Allocation**  
80%

**Risk Profile**  
6

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

The strategy has a significant focus on aligning to sustainable development. It also seeks to maintain a lower portfolio carbon footprint than the benchmark.

### Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Gambling
- Tobacco

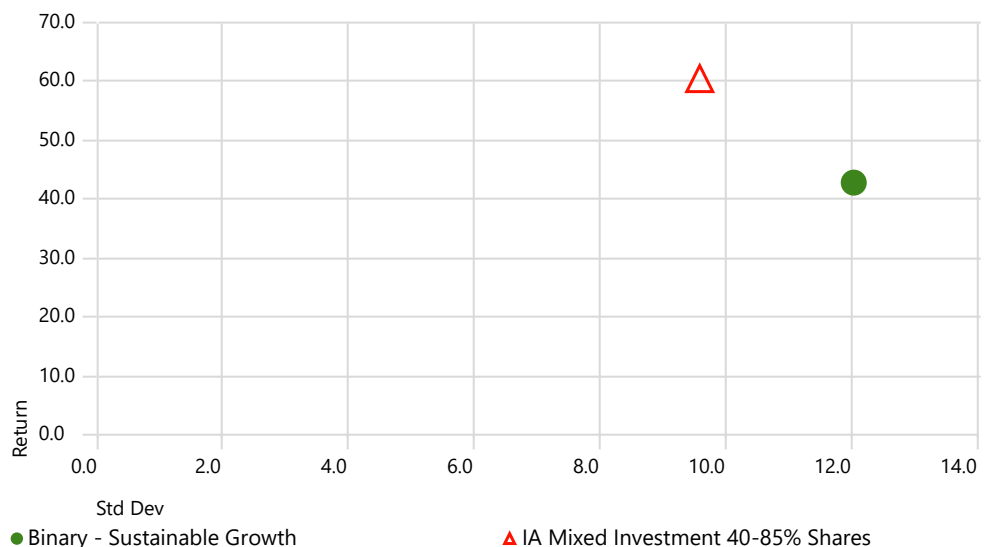
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

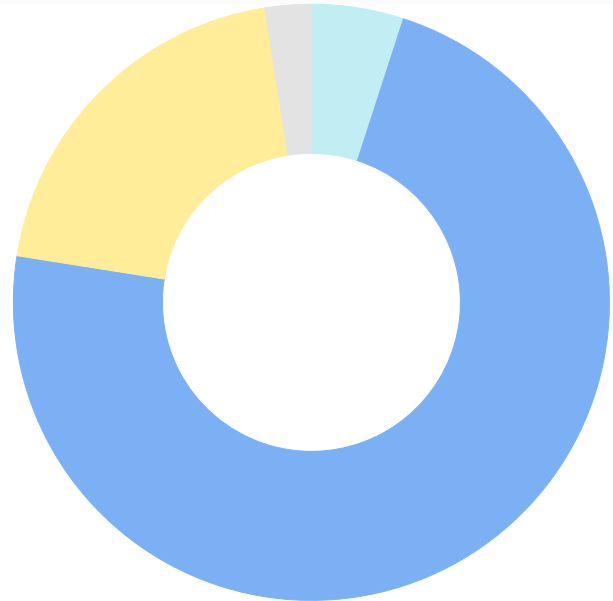
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023	2022	2021	2020	2019
Binary - Sustainable Growth	1.9	4.9	1.4	0.0	13.0	20.8	7.2	6.3	7.1	-17.2	8.2	12.6	14.4
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	8.9	8.1	-10.2	11.2	5.5	12.2

## Risk-Reward Since Inception



## Asset Allocation

	%
● Sterling Fixed Income	5.0
● Global Equity Large Cap	43.5
● Global Equity Mid/Small Cap	6.5
● US Equity Large Cap Blend	12.5
● UK Equity Large Cap	10.0
● Flexible Allocation	20.0
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

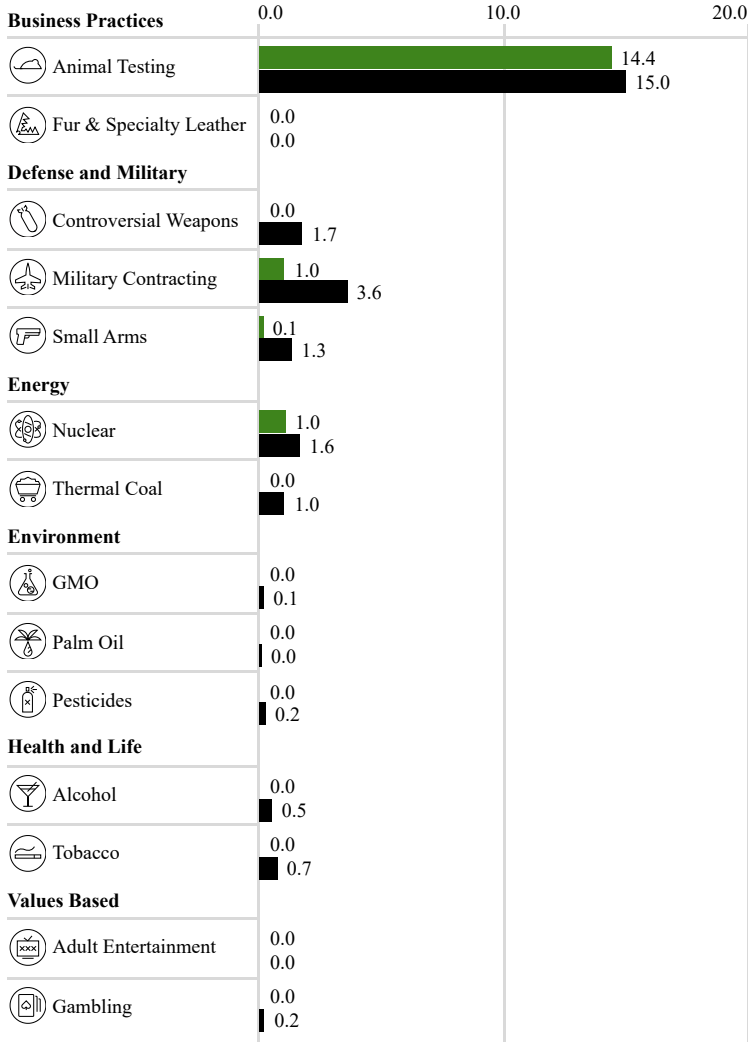
	Global Category	Portfolio Weighting %
<b>Equity</b>	—	<b>72.50</b>
FTGF CB US Eq Sust Ldrs X GBP Acc	US Equity Large Cap Blend	12.50
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	11.00
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	10.00
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	9.50
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	9.50
Ninety One Global Environment I	Global Equity Large Cap	8.50
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	6.50
Schroder Global Sust Val Eq Z Cap	Global Equity Large Cap	5.00
<b>Allocation</b>	—	<b>20.00</b>
Trojan Ethical X Acc	Flexible Allocation	20.00
<b>Fixed Income</b>	—	<b>5.00</b>
Rathbone Ethical Bond Fund I Acc	Sterling Fixed Income	5.00

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

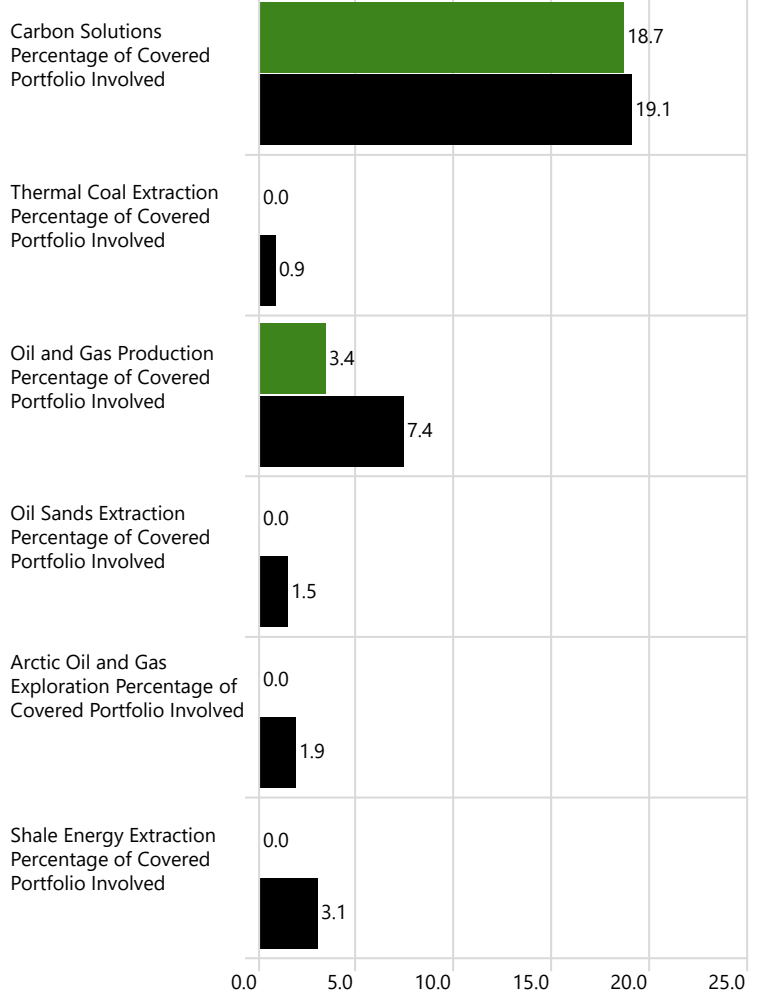
Portfolio Date: 28/02/2026



■ Binary - Sustainable Growth

■ iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



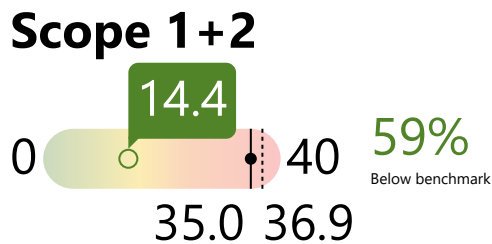
■ Binary - Sustainable Growth

■ iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 98.2%

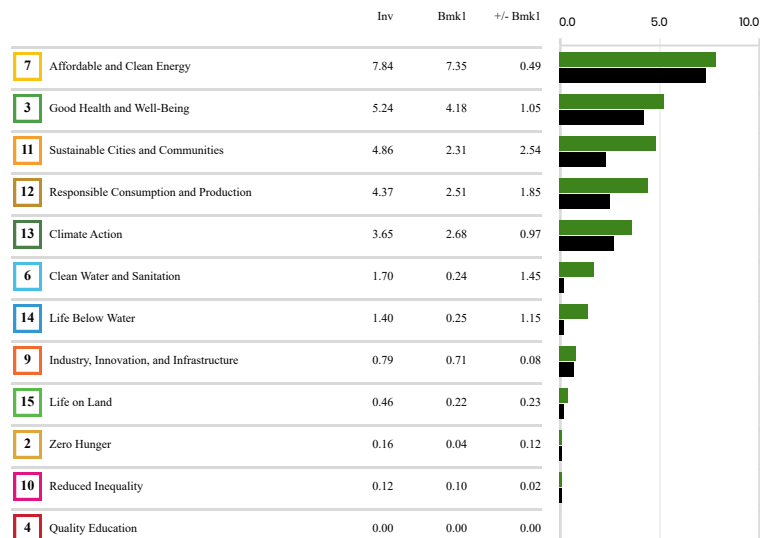
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 98.20%



## Morningstar Sustainability Rating



## About Portfolio

The Sustainable Adventurous Portfolio aims to generate returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. This strategy invests in a mix of open-ended funds, focusing on global equities to achieve its objectives.

### Who is the portfolio targeted at?

The portfolio is relevant for investors seeking an actively managed, liquid investment solution, which focusses on traditional asset classes, namely, fixed income and equities. The portfolio is for highly risk-seeking investors with the risk tolerance and capacity for loss to accept significant portfolio drawdowns, and the price risks that would arise from a portfolio of around 90-100% equities. The model is suitable for higher risk investors who are looking to maximise long term returns through significant exposure to equity markets. This model portfolio is designed for those investors targeting capital growth.

## Key Information

**Inception Date**  
02/01/2019

**Recommended Investment Time Horizon**  
5 years

**Rebalancing Frequency**  
Minimum semi-annual rebalancing

**Comparator Benchmark**  
IA Flexible Investment

## Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.77%
<b>Total Costs</b>	<b>1.07%</b>

## Risk Targets

**Equity Risk Range**  
85+

**Typical Equity Allocation**  
90 - 100%

**Risk Profile**  
8

## Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



## Responsible Investment

The strategy has a significant focus on aligning to sustainable development. It also seeks to maintain a lower portfolio carbon footprint than the benchmark.

### Excluded Industries:

- Alcohol
- Adult Entertainment
- Armaments
- Gambling
- Tobacco

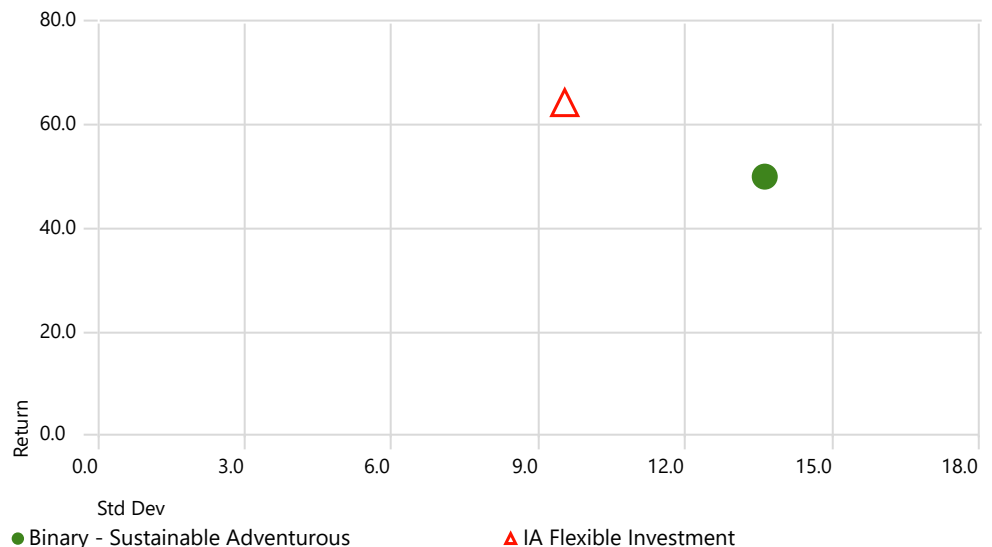
## Growth of £10,000 Since Inception - Net of Fees



## Discrete Performance - Net of Fees

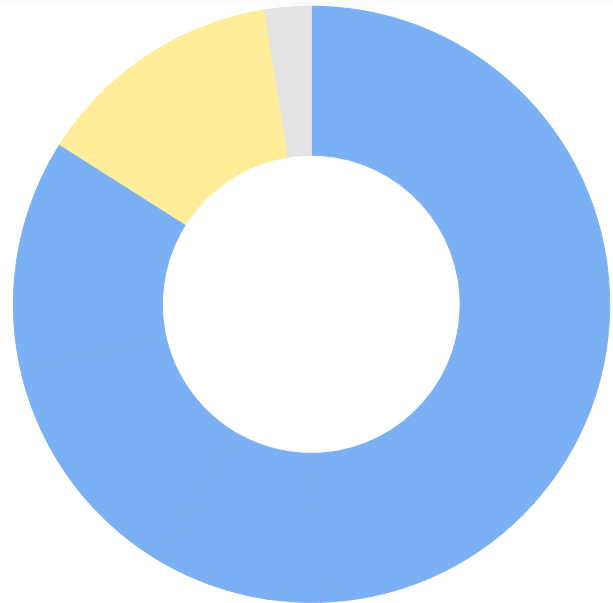
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	2024	2023	2022	2021	2020	2019
Binary - Sustainable Adventurous	2.4	5.3	1.9	0.2	14.4	21.1	7.4	6.1	7.1	-18.1	10.2	14.8	16.6
IA Flexible Investment	3.3	4.9	1.6	3.2	19.3	32.6	30.0	9.2	7.3	-9.1	11.4	7.0	11.8

## Risk-Reward Since Inception



## Asset Allocation

	%
● Global Equity Large Cap	49.5
● Global Equity Mid/Small Cap	9.0
● US Equity Large Cap Blend	13.0
● UK Equity Large Cap	12.5
● Flexible Allocation	13.5
● Cash	2.5
<b>Total</b>	<b>100.0</b>



## Portfolio Holdings

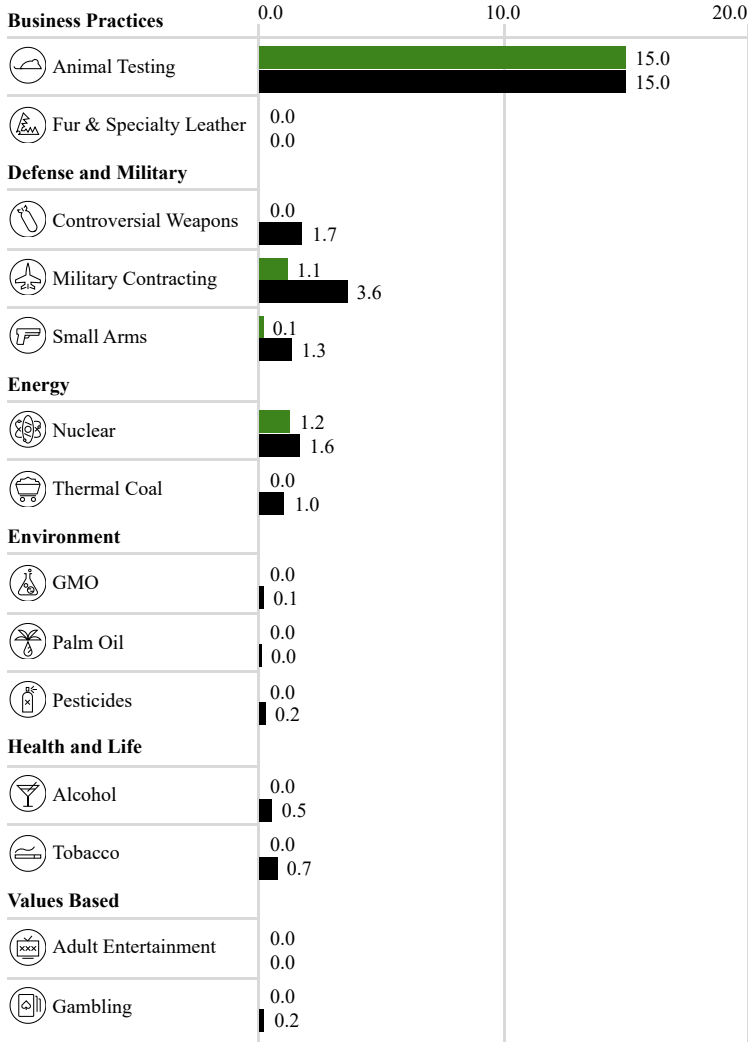
	Global Category	Portfolio Weighting %
<b>Equity</b>	—	<b>84.00</b>
FTGF CB US Eq Sust Ldrs X GBP Acc	US Equity Large Cap Blend	13.00
Janus Henderson UK Responsible Inc I Inc	UK Equity Large Cap	12.50
Baillie Gifford Rspnb Glb Eq Inc B Acc	Global Equity Large Cap	12.00
Ninety One Global Environment I	Global Equity Large Cap	10.50
Baillie Gifford Positive Change B Acc	Global Equity Large Cap	10.00
CT Responsible Global Equity 2 Acc	Global Equity Large Cap	10.00
Jupiter Ecology I Acc	Global Equity Mid/Small Cap	9.00
Schroder Global Sust Val Eq Z Cap	Global Equity Large Cap	7.00
<b>Allocation</b>	—	<b>13.50</b>
Trojan Ethical X Acc	Flexible Allocation	13.50

### Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.

## ESG Product Involvement

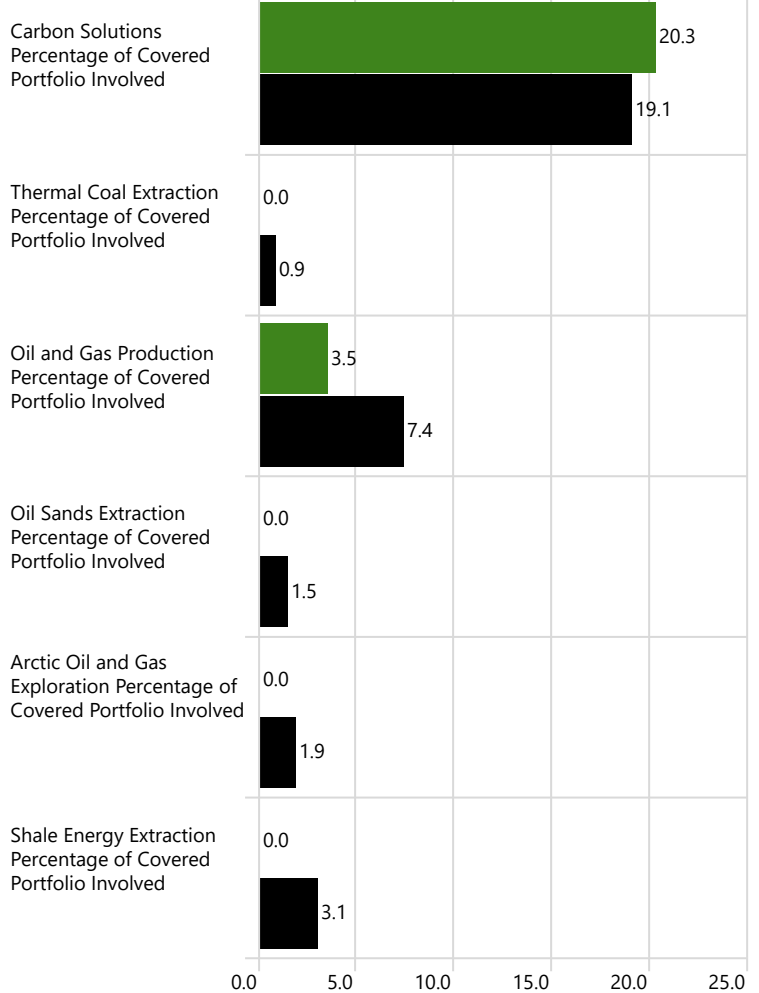
Portfolio Date: 28/02/2026



Binary - Sustainable Adventurous

iShares MSCI ACWI ETF USD Acc

## Carbon Involvement



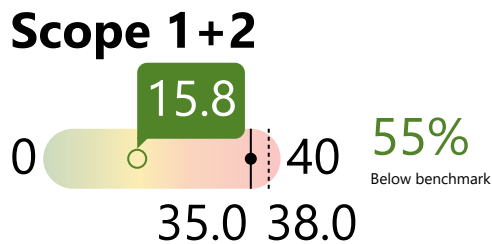
Binary - Sustainable Adventurous

iShares MSCI ACWI ETF USD Acc

## Carbon Footprint

Portfolio Date: 28/02/2026 Benchmark: iShares MSCI ACWI ETF USD Acc Carbon Risk Percentage of Eligible Portfolio Covered: 99.7%

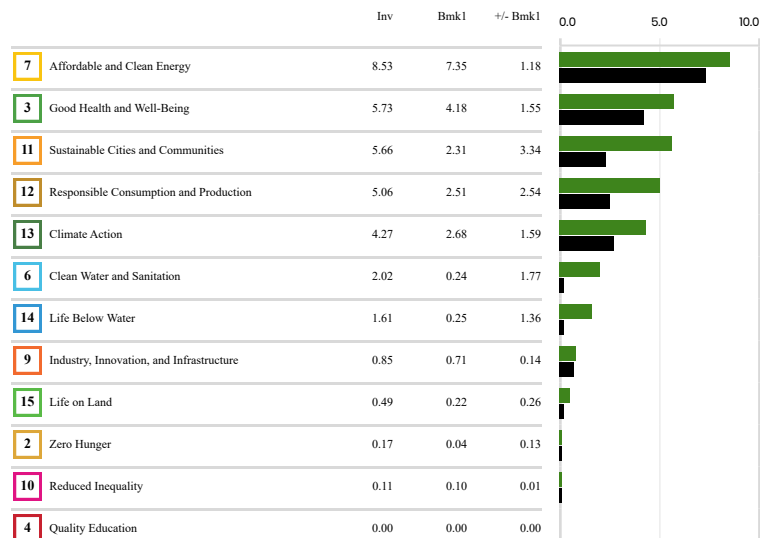
Scope 1+2 is the amount (in tonnes) of total scope 1 and 2 carbon emissions attributable to the portfolio, per million dollars (USD) invested. The total scope 1 and 2 emissions the portfolio is responsible for, also known as its absolute scope 1 and 2 greenhouse gas (GHG) emissions, is calculated by working out for each unique holding the percentage of that company that the portfolio owns, then summing the share of total emissions each holding is responsible for. The absolute scope 1 and 2 emissions (in tonnes) the portfolio is responsible for is then divided by the total dollar amount (in USD mil) invested in those companies.



The carbon footprint of the portfolio represents the portfolio's absolute emissions, normalized per million dollars invested, expressed in metric tons of CO<sub>2</sub>e / \$M invested. This calculation only includes the long portion of the holdings for which the data is available.

## Average Product Revenue % by UN SDG

Portfolio Date: 31/01/2026 Display Benchmark 1: iShares MSCI ACWI ETF USD Acc Coverage: 99.18%



## Morningstar Sustainability Rating

