

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%
Total Costs	0.13%

Risk Targets

Equity Risk Range
0 - 35%

Typical Equity Allocation
20%



Portfolio Manager(s)

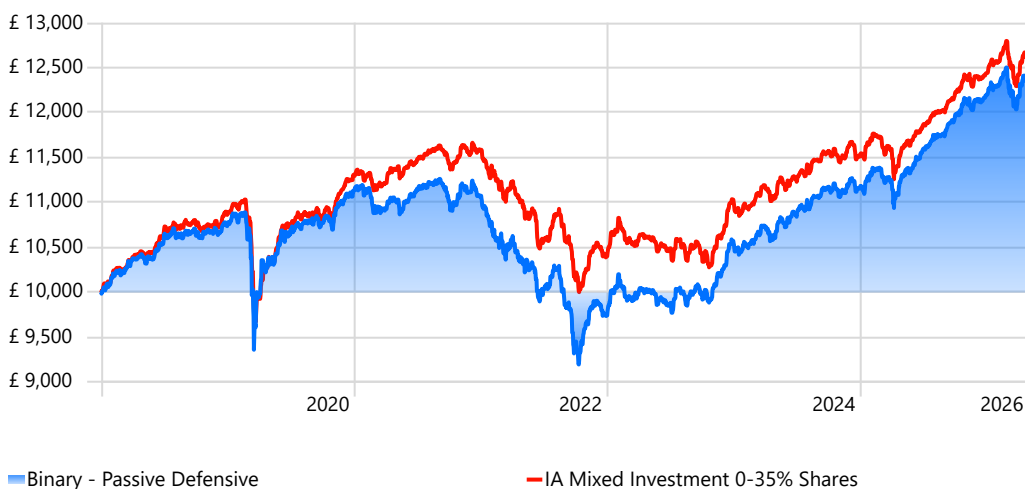
Saftar Sarwar
FCSI, IMC, PgDip

Amir Miah
Chartered Wealth Manager, MSc



Growth of £10,000 - Net of Fees

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

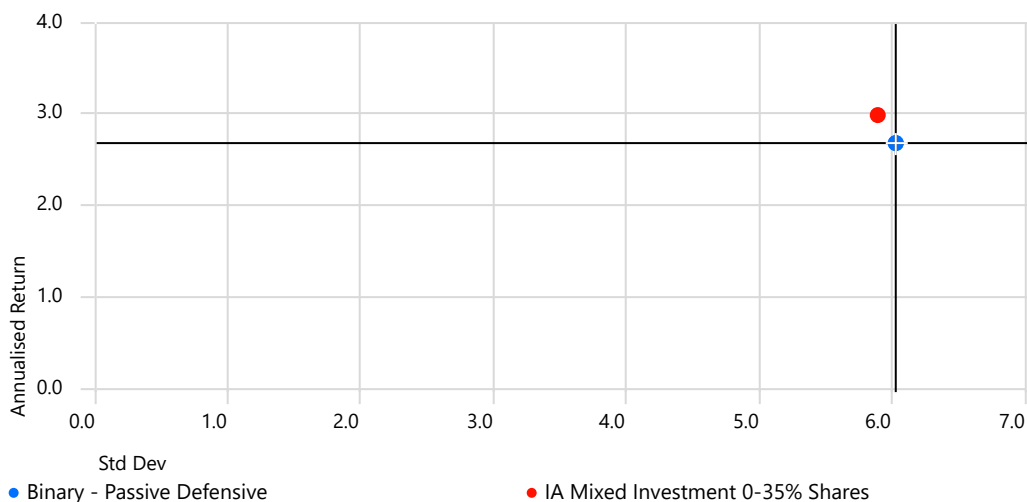


Discrete Performance - Net of Fees

	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

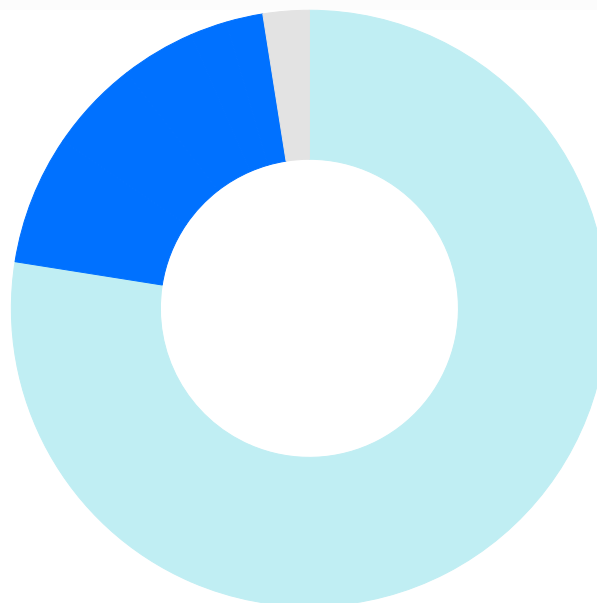
Risk-Reward - Net of Fees

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
Total	100.0



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.

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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%
Total Costs	0.13%

Risk Targets

Equity Risk Range
25 - 55%

Typical Equity Allocation
40%



Portfolio Manager(s)

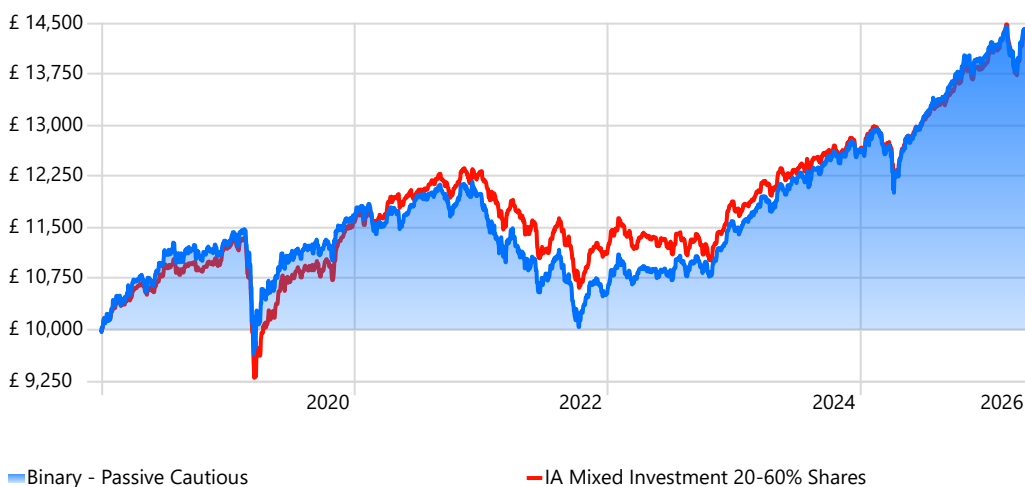
Saftar Sarwar
FCSI, IMC, PgDip

Amir Miah
Chartered Wealth Manager, MSc



Growth of £10,000 - Net of Fees

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

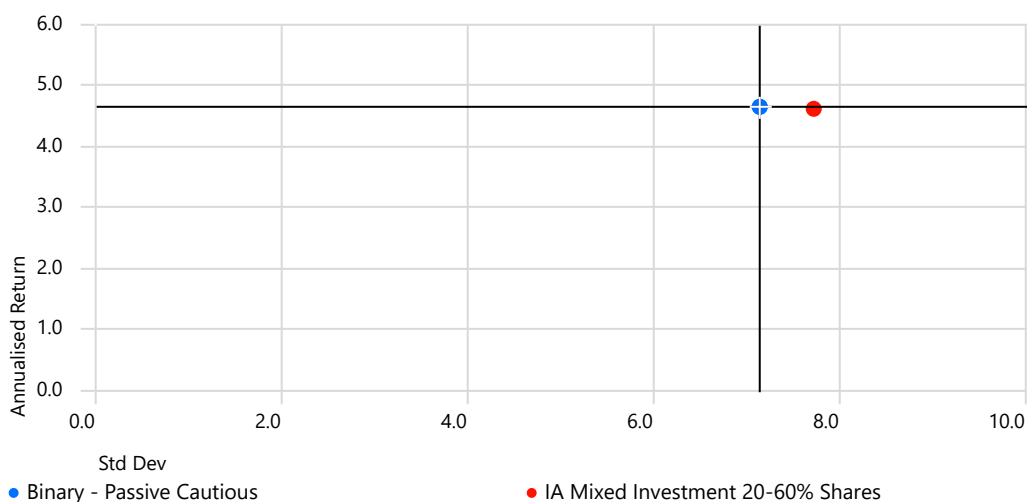


Discrete Performance - Net of Fees

	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

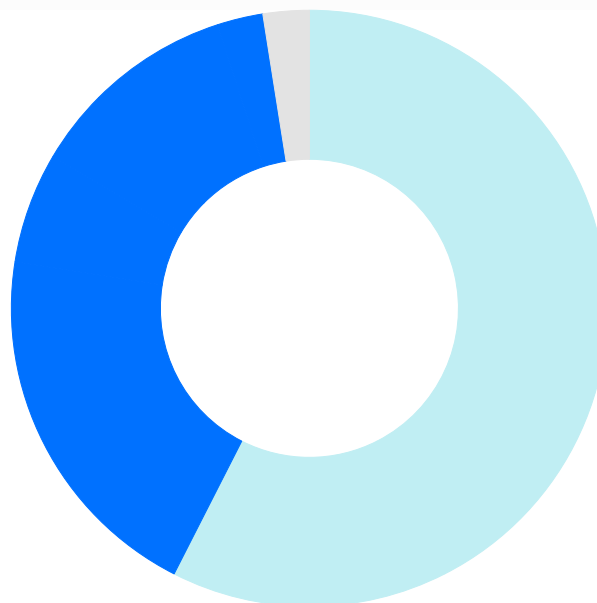
Risk-Reward - Net of Fees

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
Total	100.0



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

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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%
Total Costs	0.14%

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

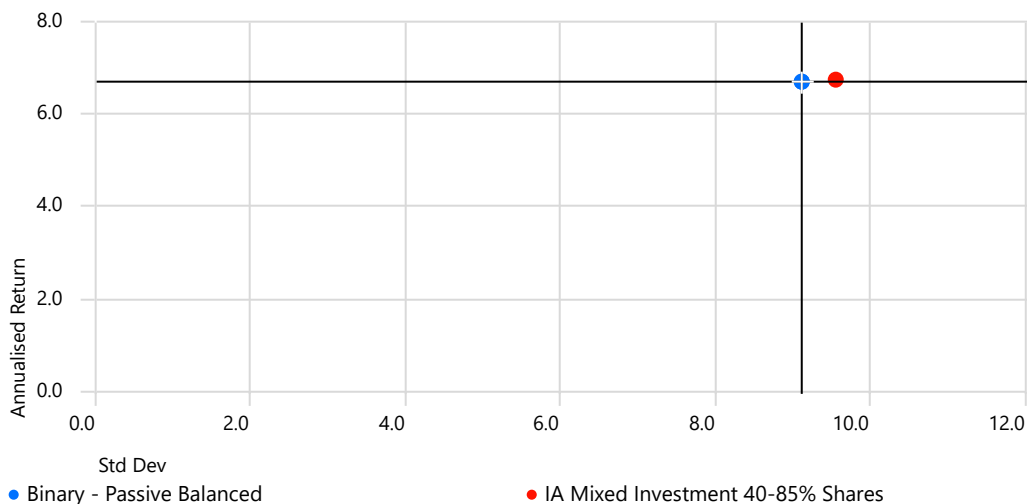


Discrete Performance - Net of Fees

	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

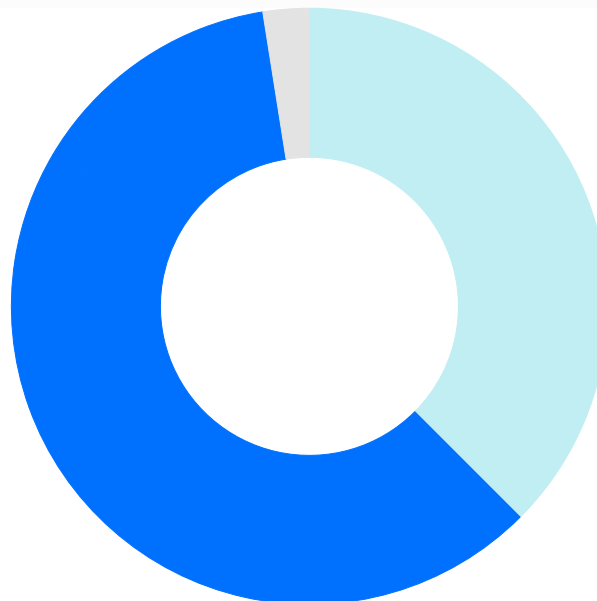
Risk-Reward - Net of Fees

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



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
Total	100.0



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

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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%
Total Costs	0.14%

Risk Targets

Equity Risk Range
65 - 95%

Typical Equity Allocation
80%

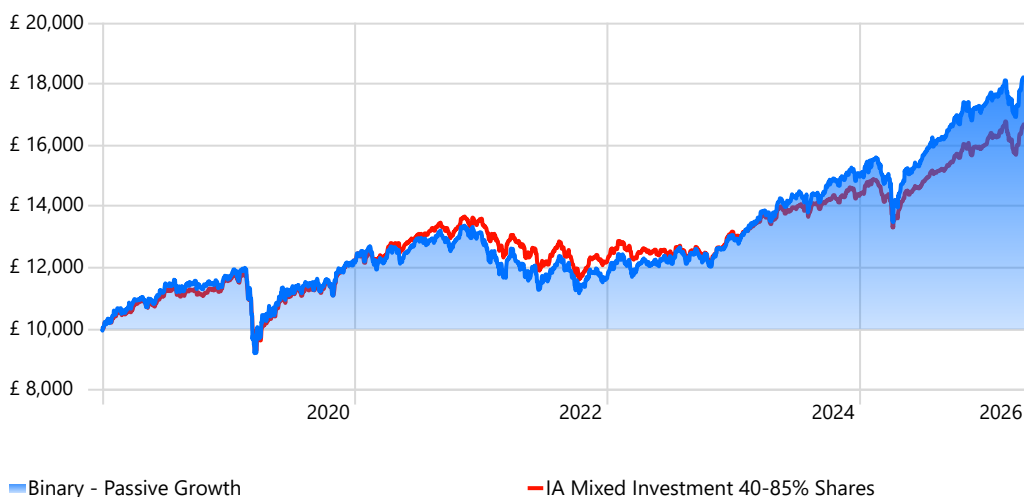
Portfolio Manager(s)

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

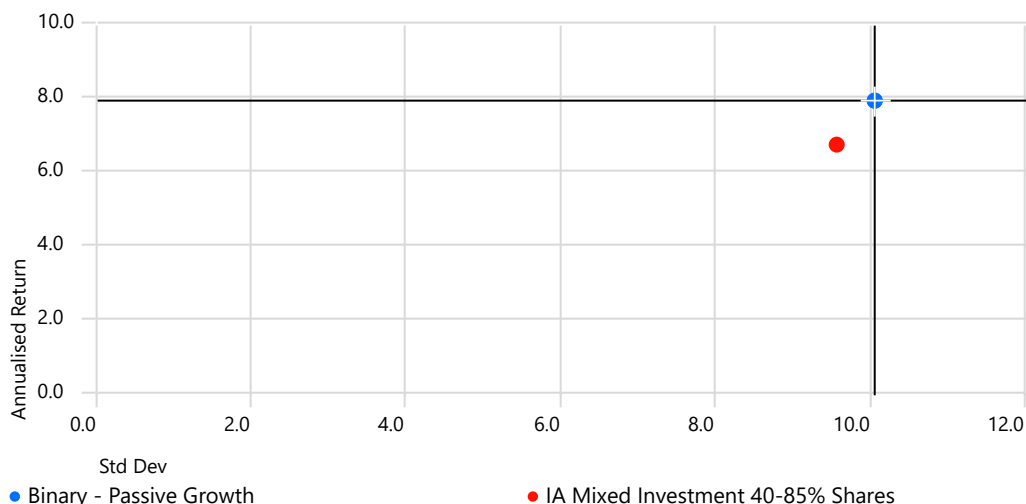


Discrete Performance - Net of Fees

	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

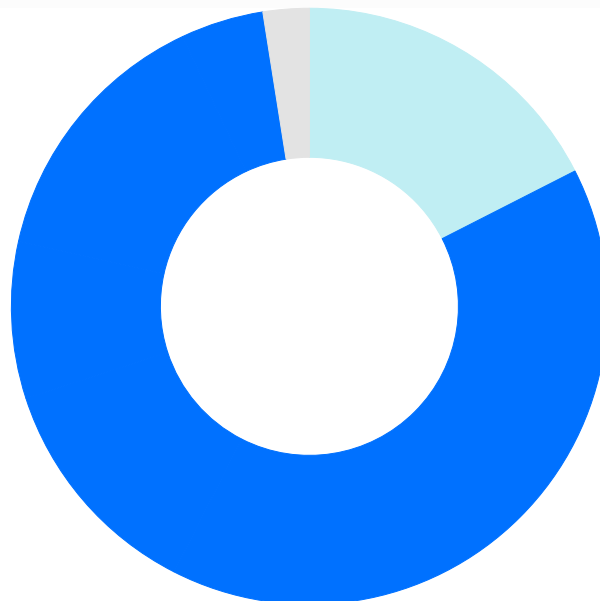
Risk-Reward - Net of Fees

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
Total	100.0



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 CrdtIdxInsPl£HAcc	US Fixed Income	4.0

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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



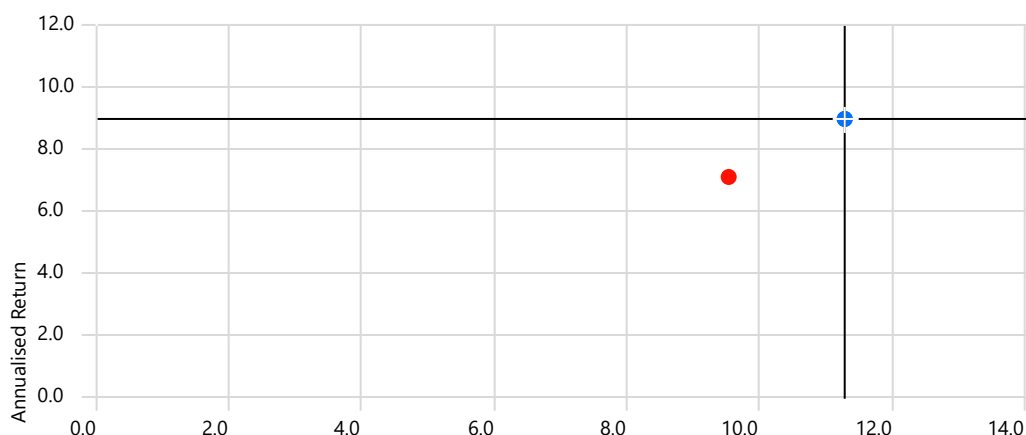
Binary - Passive Adventurous IA Flexible Investment

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

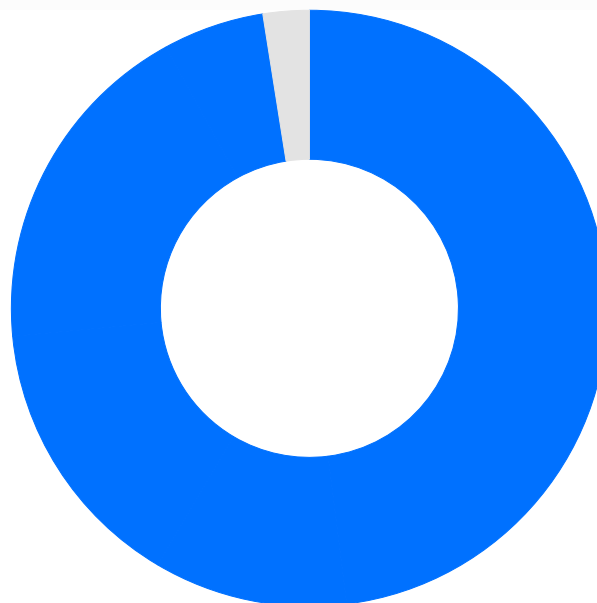
Time Period: 01/02/2019 to 30/04/2026



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
Total	100.0



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

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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%

Total Costs 0.15%

Risk Targets

Equity Risk Range

Equity Only

Typical Equity Allocation

97.5%



Portfolio Manager(s)

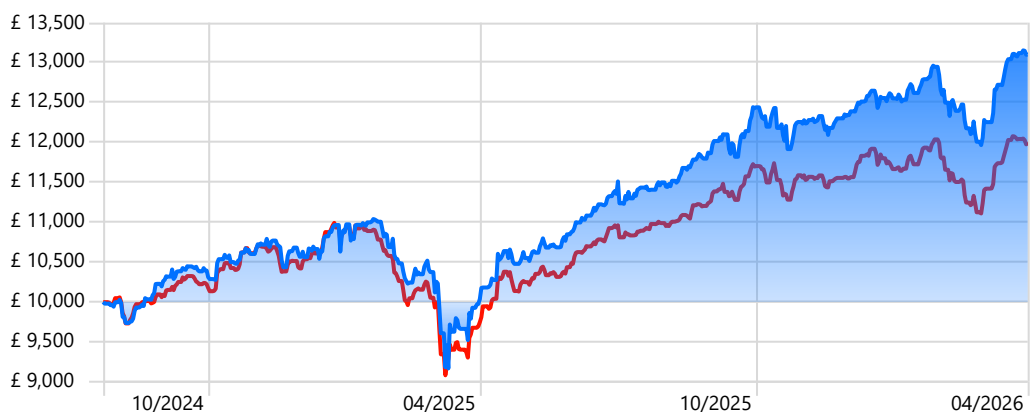
Saftar Sarwar
FCSI, IMC, PgDip

Amir Miah
Chartered Wealth Manager, MSc



Growth of £10,000 - Net of Fees

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



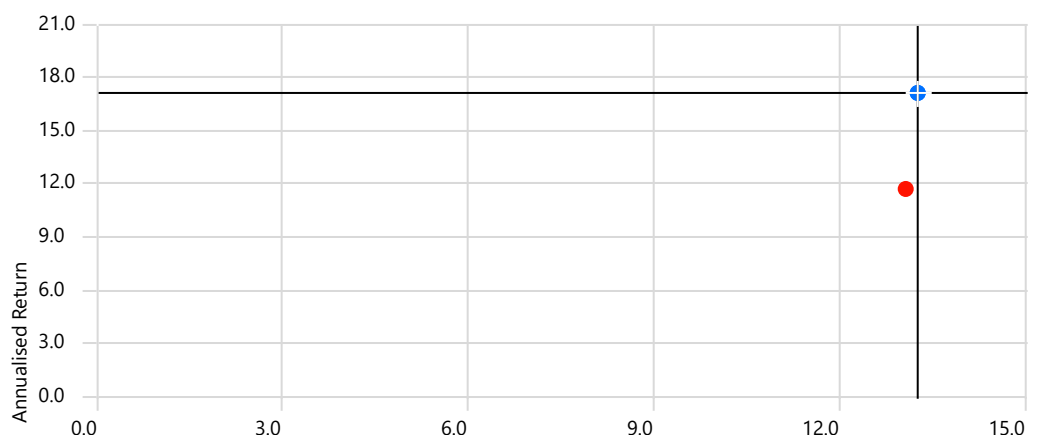
Binary - Passive Aggressive IA Global

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

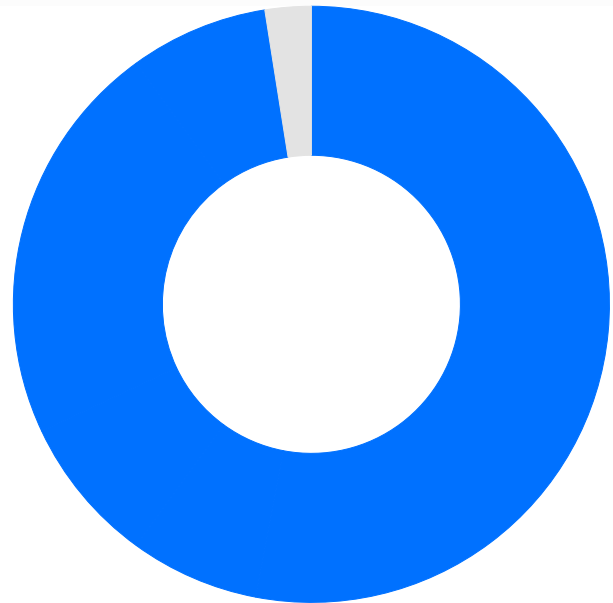
Time Period: 01/10/2024 to 30/04/2026



Binary - Passive Aggressive IA Global

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
Total	100.0



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.

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