

BESPOKE PORTFOLIO SERVICE

Albert E Sharp's Bespoke Portfolio Service (BPS) offers clients a portfolio tailored to their own specific circumstances. Our highly experienced portfolio managers build each portfolio around an asset allocation framework. A general representation of a portfolio is shown overleaf. Many factors will affect the final construction, all of which can be discussed.

Daily valuations, quarterly reports, and other relevant data are available through our secure online portal. The Bespoke Portfolio Service is available to corporate, charity, and private clients supporting ISA's, JISA's, LISA's SIPP's, SSAS's, Offshore Bonds and general investment accounts.

CUMULATIVE PERFORMANCE *

	3 Months	6 Months	YTD	1 Year	2 Years	3 Years	4 Years	5 Years
AES 3	2.11%	4.63%	8.80%	8.80%	15.82%	16.83%	5.19%	15.38%
ARC Cautious Index	1.98%	4.45%	6.76%	6.76%	11.64%	15.75%	6.95%	11.47%

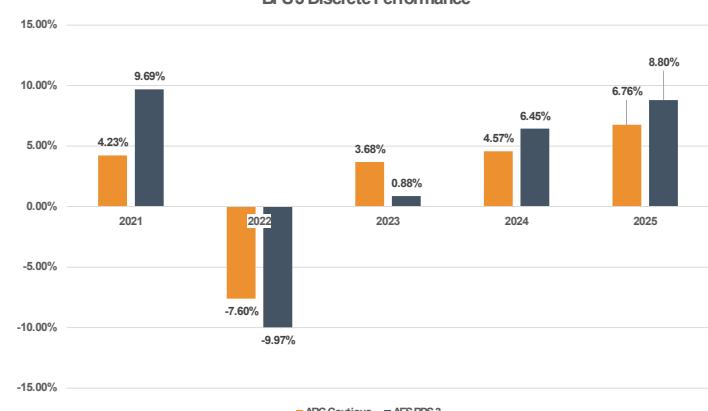
BPS 3 Cumulative Performance



DISCRETE PERFORMANCE *

	2025 YTD	2024	2023	2022	2021
AES 3	8.80%	6.45%	0.88%	-9.97%	9.69%
ARC Cautious Index	6.76%	4.57%	3.68%	-7.60%	4.23%

BPS 3 Discrete Performance



ARC WEALTH INDICES

The ARC Wealth Indices are constructed from the actual returns of over 300,000 private client discretionary portfolios managed by approximately one hundred and twenty contributing investment firms.

They provide a unique insight into the performance of private client portfolios across the industry.

The ARC Cautious Index reflects portfolios which capture between 0% and 40% of the risk of world equities.



AWARDED BY
ARC
FOR COMMITMENT
TO TRANSPARENCY
2025

Signatory of:



Principles for
Responsible
Investment



* AES performance shown is calculated using Bloomberg data to track the BPS framework portfolio. It is shown net of fund OCFs and gross of investment management fees. ARC Indices are reported net of all fees.

Performance data as of 31st December 2025.

ALBERT E SHARP

INVESTMENT MANAGEMENT & STOCKBROKING

BESPOKE PORTFOLIO SERVICE

RISK RATING 3/10

Q4 2025

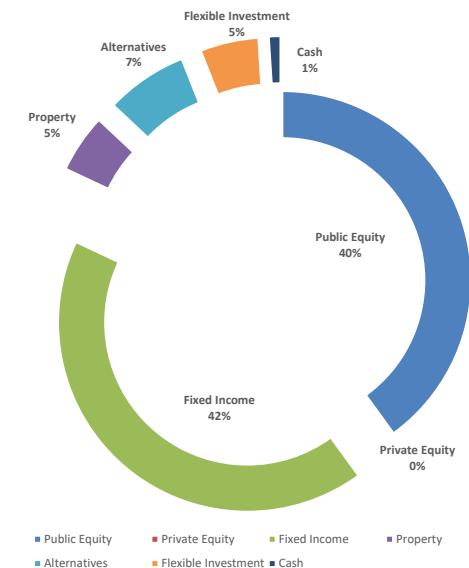
The below portfolio is the framework from which our Bespoke Portfolio Service team approaches a risk rated 3/10 mandate. Ultimately, a risk rated 3/10 client portfolio may look very different from below due to many factors. Investment Managers may deviate from the below tactically, opportunistically, or strategically.

To request a personal proposal please get in touch with your usual contact at Albert E Sharp or email us at admin@albertesharp.com

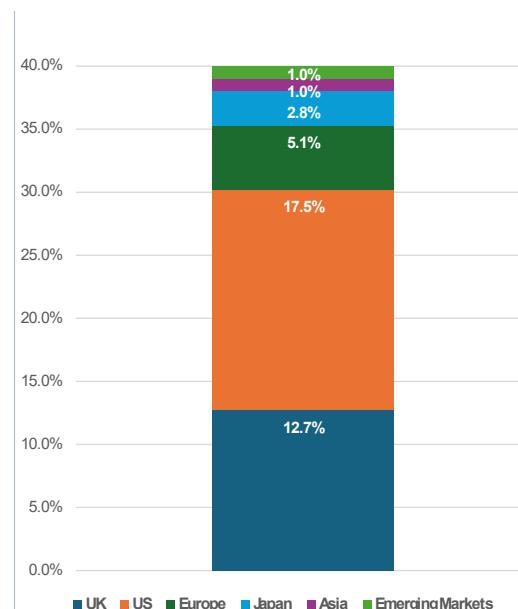
FRAMEWORK PORTFOLIO

Sector	Holding	Weight
UK Equity	Merchants Trust	5.0%
	JPMorgan Claverhouse IT	4.0%
	Finsbury Growth & Income Trust	2.0%
UK Equity Total		11.0%
Global Equity	F&C IT	4.0%
	Brunner IT	4.0%
	Alliance Witan PLC	3.0%
	The Global Smaller Companies Trust	2.0%
Global Equity Total		13.0%
US Equity	North American Income Trust	4.0%
	JPMorgan American IT	3.0%
	iShares S&P500	2.0%
	Pershing Square Holdings	2.0%
US Equity Total		11.0%
Europe Equity	Fidelity European Trust	3.0%
Europe Equity Total		3.0%
Japan Equity	JPMorgan Japanese IT	2.0%
Japan Equity Total		2.0%
Fixed Income	UK Tsy 0.5% 2029	16.0%
	UK Tsy 0.25% 2031	11.0%
	Invesco Bond Income Plus Ltd	5.0%
	M&G Credit Income Trust	5.0%
	TwentyFour Select Monthly Income Fund Ltd	3.0%
	Sequoia Economic Infra Income Fund Ltd	2.0%
Fixed Income Total		42.0%
Property	TR Property IT	5.0%
Property Total		5.0%
Alternatives	HICL Infrastructure PLC	4.0%
	International Public Partnership Ltd	3.0%
Alternatives Total		7.0%
Flexible Investment	Capital Gearing Trust	5.0%
Flexible Investment Total		5.0%
Cash	Cash	1.0%
Cash Total		1.0%
Grand Total		100.0%

ASSET CLASS BREAKDOWN



ESTIMATED UNDERLYING EXPOSURE OF EQUITY STRATEGIES (INCLUDING PRIVATE EQUITY)



REPRESENTATIVE PORTFOLIO COST & YIELD

Underlying OCF	0.57%
Income Yield	2.97%
Adjusted Yield*	3.85%

*Adjusted yield shows the income yield of the portfolio if all direct fixed income holdings were paying a coupon equivalent to their current yield to maturity.

BESPOKE PORTFOLIO SERVICE

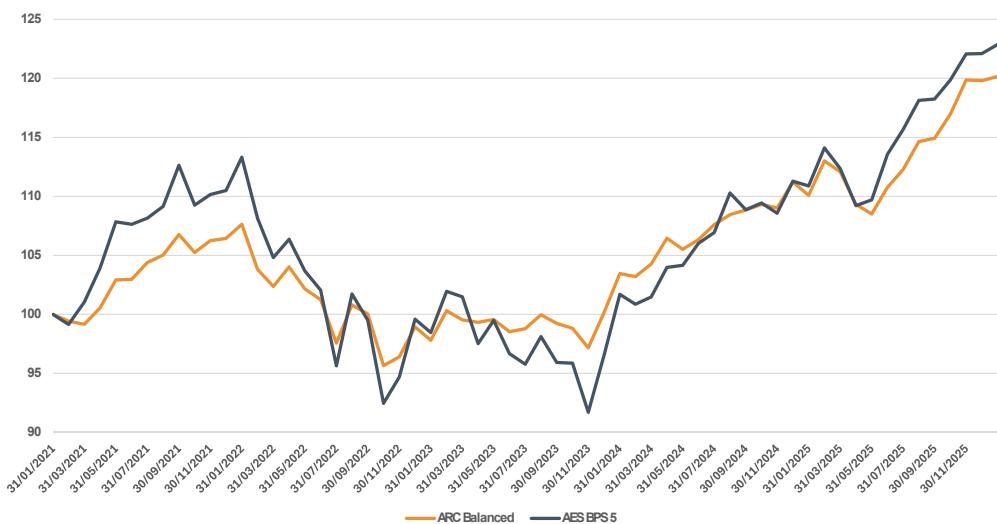
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CUMULATIVE PERFORMANCE *

	3 Months	6 Months	YTD	1 Year	2 Years	3 Years	4 Years	5 Years
AES 5	2.52%	6.24%	10.81%	10.81%	20.82%	24.80%	8.44%	22.87%
ARC Balanced Index	2.74%	7.03%	9.15%	9.15%	16.15%	22.87%	11.64%	20.17%

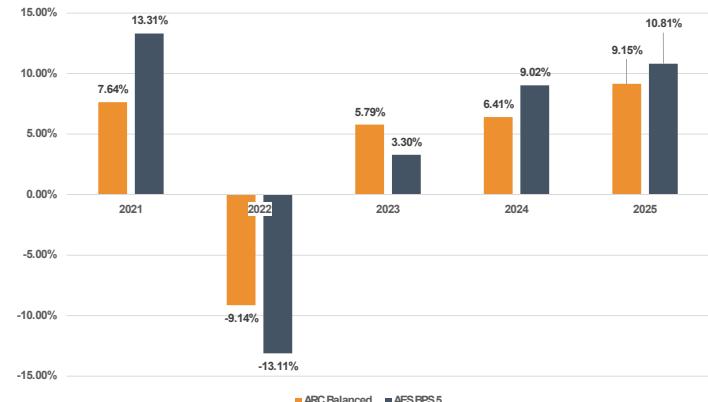
BPS 5 Cumulative Performance



DISCRETE PERFORMANCE *

	2025 YTD	2024	2023	2022	2021
AES 5	10.81%	9.02%	3.30%	-13.11%	13.31%
ARC Balanced Index	9.15%	6.41%	5.79%	6.41%	7.64%

BPS 5 Discrete Performance



AWARDED BY
ARC
FOR COMMITMENT
TO TRANSPARENCY
2025

Signatory of:



* AES performance shown is calculated using Bloomberg data to track the BPS framework portfolio. It is shown net of fund OCFs and gross of investment management fees. ARC Indices are reported net of all fees.

Performance data as of 31st December 2025.

ALBERT E SHARP

INVESTMENT MANAGEMENT & STOCKBROKING

BESPOKE PORTFOLIO SERVICE

RISK RATING 5/10

Q4 2025

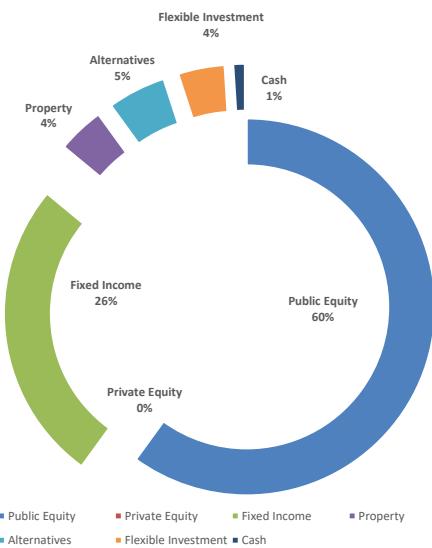
The below portfolio is the framework from which our Bespoke Portfolio Service team approaches a risk rated 5/10 mandate. Ultimately, a risk rated 5/10 client portfolio may look very different from below due to many factors. Investment Managers may deviate from the below tactically, opportunistically, or strategically.

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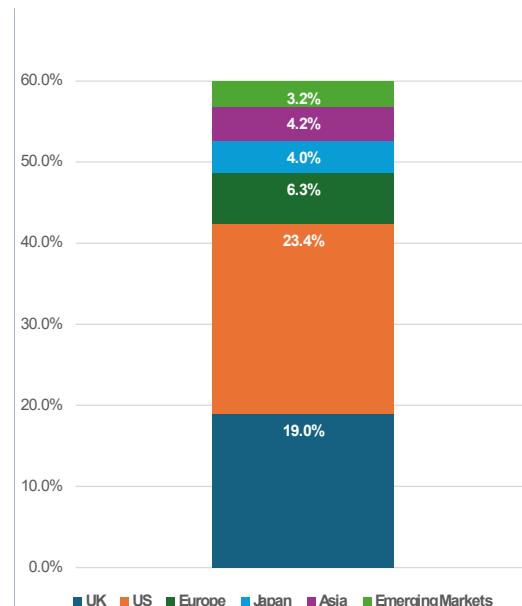
FRAMEWORK PORTFOLIO

Sector	Holding	Weight
UK Equity	Merchants Trust	5.0%
	JPMorgan Claverhouse IT	4.0%
	Finsbury Growth & Income Trust	2.0%
	Schroder UK Mid Cap IT	2.0%
	Blackrock Smaller Companies IT	2.0%
	Baillie Gifford UK Growth Trust	2.0%
UK Equity Total		17.0%
Global Equity	F&C IT	5.0%
	Brunner IT	4.0%
	Alliance Witan PLC	3.0%
	The Global Smaller Companies Trust	3.0%
Global Equity Total		15.0%
US Equity	North American Income Trust	4.0%
	JPMorgan American IT	4.0%
	iShares S&P500	4.0%
	JPMorgan US Smaller Cos IT	2.0%
	Pershing Square Holdings	2.0%
US Equity Total		16.0%
Europe Equity	Fidelity European Trust	4.0%
Europe Equity Total		4.0%
Japan Equity	JPMorgan Japanese IT	3.0%
Japan Equity Total		3.0%
Asia Equity	Schroder Asia Pacific IT	2.0%
Asia Equity Total		2.0%
Emerging Market Equity	JPMorgan Emerging Markets Growth & Income	3.0%
Emerging Market Equity Total		3.0%
Fixed Income	UK Tsy 0.5% 2029	9.0%
	UK Tsy 0.25% 2031	6.0%
	Invesco Bond Income Plus Ltd	5.0%
	M&G Credit Income Trust	4.0%
	TwentyFour Select Monthly Income Fund Ltd	2.0%
Fixed Income Total		26.0%
Property	TR Property IT	4.0%
Property Total		4.0%
Alternatives	HICL Infrastructure PLC	3.0%
	International Public Partnership Ltd	2.0%
Alternatives Total		5.0%
Flexible Investment	Capital Gearing Trust	4.0%
Flexible Investment Total		4.0%
Cash	Cash	1.0%
Cash Total		1.0%
Grand Total		100.0%

ASSET CLASS BREAKDOWN



ESTIMATED UNDERLYING EXPOSURE OF EQUITY STRATEGIES (INCLUDING PRIVATE EQUITY)



REPRESENTATIVE PORTFOLIO COST & YIELD

Underlying OCF	0.63%
Income Yield	2.78%
Adjusted Yield*	3.27%

*Adjusted yield shows the income yield of the portfolio if all direct fixed income holdings were paying a coupon equivalent to their current yield to maturity.

BESPOKE PORTFOLIO SERVICE

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CUMULATIVE PERFORMANCE *

	3 Months	6 Months	YTD	1 Year	2 Years	3 Years	4 Years	5 Years
AES 7	2.81%	7.08%	11.62%	11.62%	22.81%	30.79%	13.59%	28.18%
ARC Steady Growth	3.02%	8.06%	9.81%	9.81%	18.48%	27.01%	14.02%	25.69%

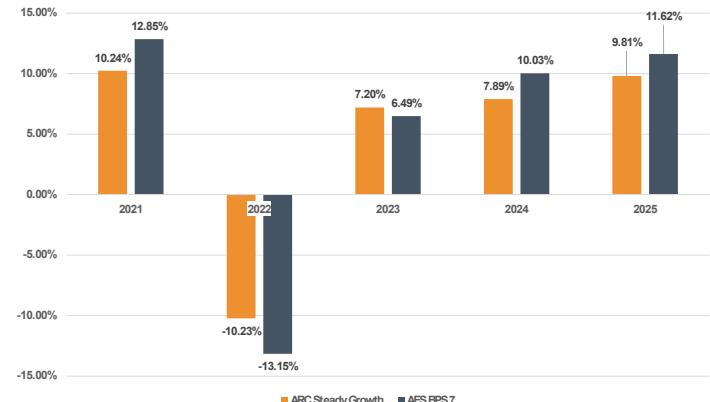
BPS 7 Cumulative Performance



DISCRETE PERFORMANCE *

	2025 YTD	2024	2023	2022	2021
AES 7	11.62%	10.03%	6.49%	-13.15%	12.85%
ARC Steady Growth Index	9.81%	7.89%	7.20%	-10.23%	10.24%

BPS 7 Discrete Performance



AWARDED BY
ARC
FOR COMMITMENT
TO TRANSPARENCY
2025

Signatory of:



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Performance data as of 31st December 2025.

ALBERT E SHARP

INVESTMENT MANAGEMENT & STOCKBROKING

BESPOKE PORTFOLIO SERVICE

RISK RATING 7/10

Q4 2025

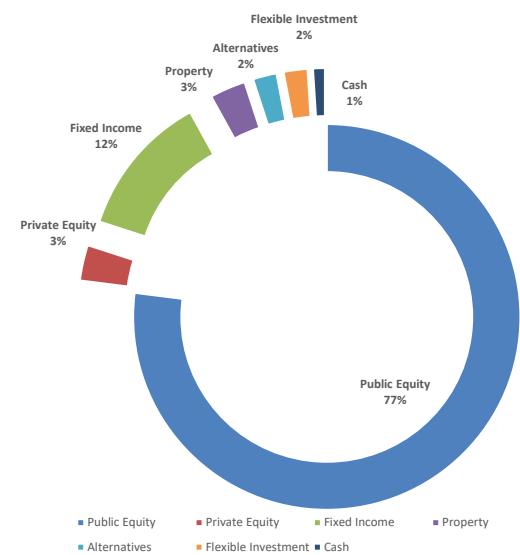
The below portfolio is the framework from which our Bespoke Portfolio Service team approaches a risk rated 7/10 mandate. Ultimately, a risk rated 7/10 client portfolio may look very different from below due to many factors. Investment Managers may deviate from the below tactically, opportunistically, or strategically.

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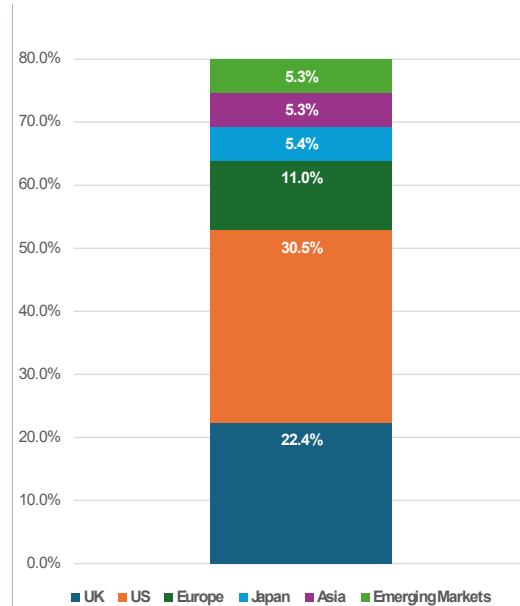
FRAMEWORK PORTFOLIO

Sector	Holding	Weight
UK Equity	Merchants Trust	5.0%
	JPMorgan Claverhouse IT	4.0%
	Finsbury Growth & Income Trust	3.0%
	Schroder UK Mid Cap IT	3.0%
	Blackrock Smaller Companies IT	3.0%
	Baillie Gifford UK Growth Trust	2.0%
UK Equity Total		20.0%
Global Equity	F&C IT	4.0%
	Brunner IT	4.0%
	Invesco MSCI World Equal Weight ETF	3.0%
	The Global Smaller Companies Trust	3.0%
	Alliance Witan PLC	3.0%
Global Equity Total		17.0%
US Equity	North American Income Trust	5.0%
	JPMorgan American IT	4.0%
	iShares S&P500	4.0%
	Brown Advisory US Smaller Cos IT	3.0%
	JPMorgan US Smaller Cos IT	3.0%
	Pershing Square Holdings	2.0%
US Equity Total		21.0%
Europe Equity	Fidelity European Trust	5.0%
	Montanaro European Smaller Cos Trust	2.0%
Europe Equity Total		7.0%
Japan Equity	JPMorgan Japanese IT	2.0%
	CC Japan Income & Growth Trust	2.0%
Japan Equity Total		4.0%
Asia Equity	Abrdn Asia Focus IT	3.0%
	Schroder Asia Pacific IT	2.0%
Asia Equity Total		5.0%
Emerging Market Equity	JPMorgan Emerging Markets Growth & Income	3.0%
Emerging Market Equity Total		3.0%
Private Equity	ICG Enterprise Trust	3.0%
Private Equity Total		3.0%
Fixed Income	UK Tsy 0.5% 2029	6.0%
	UK Tsy 0.25% 2031	3.0%
	Invesco Bond Income Plus Ltd	3.0%
Fixed Income Total		12.0%
Property	TR Property IT	3.0%
Property Total		3.0%
Alternatives	HICL Infrastructure PLC	2.0%
Alternatives Total		2.0%
Flexible Investment	Capital Gearing Trust	2.0%
Flexible Investment Total		2.0%
Cash	Cash	1.0%
Cash Total		1.0%
Grand Total		100.0%

ASSET CLASS BREAKDOWN



ESTIMATED UNDERLYING EXPOSURE OF EQUITY STRATEGIES (INCLUDING PRIVATE EQUITY)



REPRESENTATIVE PORTFOLIO COST & YIELD

Underlying OCF	0.67%
Income Yield	2.15%
Adjusted Yield*	2.44%

*Adjusted yield shows the income yield of the portfolio if all direct fixed income holdings were paying a coupon equivalent to their current yield to maturity.

BESPOKE PORTFOLIO SERVICE

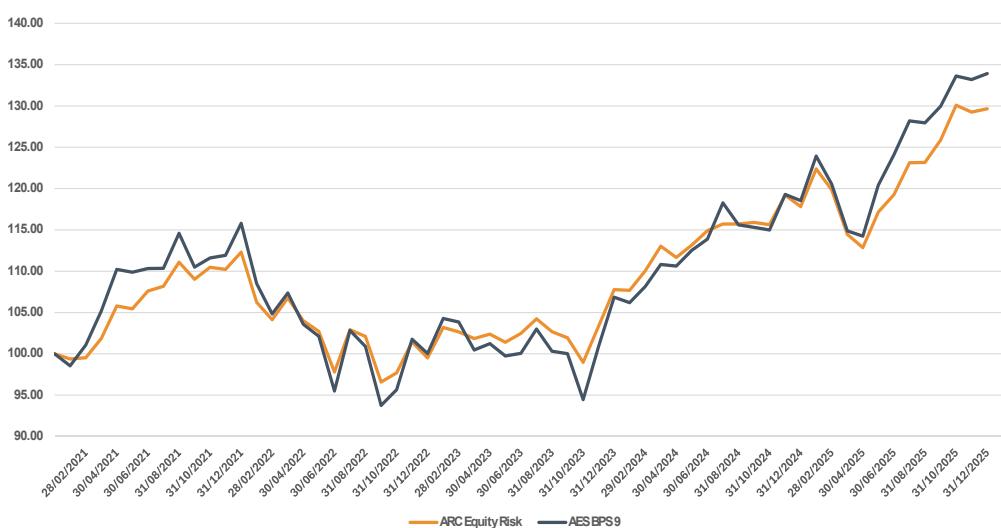
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CUMULATIVE PERFORMANCE *

	3 Months	6 Months	YTD	1 Year	2 Years	3 Years	4 Years	5 Years
AES 9	3.04%	7.91%	12.96%	12.96%	25.31%	33.87%	15.65%	33.91%
ARC Equity Risk Index	3.03%	8.71%	10.07%	10.07%	20.33%	30.31%	15.46%	29.67%

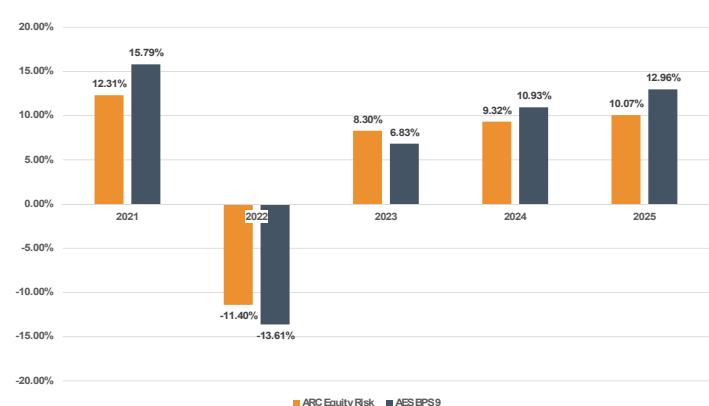
BPS9 Cumulative Performance



DISCRETE PERFORMANCE *

	2025 YTD	2024	2023	2022	2021
AES 9	12.96%	10.93%	6.83%	-13.61%	15.79%
ARC Equity Risk Index	10.07%	9.32%	8.30%	12.31%	15.79%

BPS9 Discrete Performance



AWARDED BY
ARC
FOR COMMITMENT
TO TRANSPARENCY
2025

Signatory of:



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Performance data as of 31st December 2025.

ALBERT E SHARP

INVESTMENT MANAGEMENT & STOCKBROKING

BESPOKE PORTFOLIO SERVICE

RISK RATING 9/10

Q4 2025

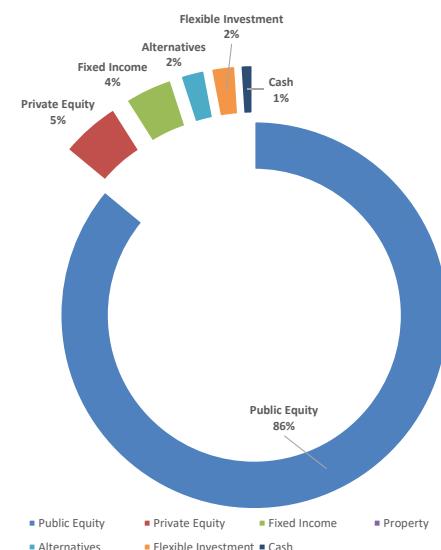
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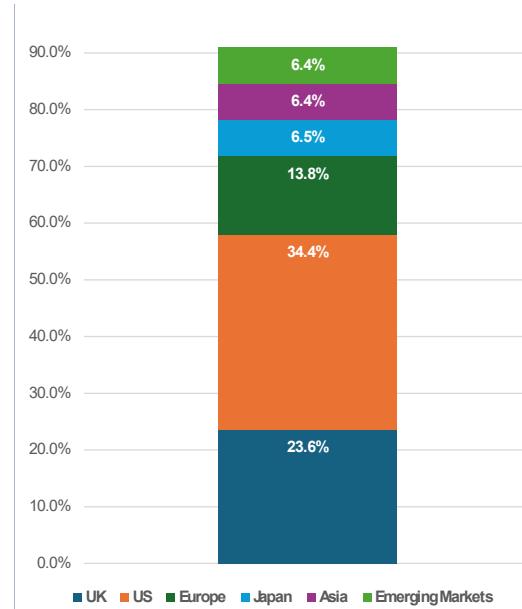
FRAMEWORK PORTFOLIO

Sector	Holding	Weight
UK Equity	Merchants Trust	5.0%
	JPMorgan Claverhouse IT	4.0%
	Schroder UK Mid Cap IT	4.0%
	Finsbury Growth & Income Trust	3.0%
	Blackrock Smaller Companies IT	3.0%
	Baillie Gifford UK Growth Trust	2.0%
UK Equity Total		21.0%
Global Equity	F&C IT	4.0%
	Brunner IT	4.0%
	Invesco MSCI World Equal Weight ETF	3.0%
	The Global Smaller Companies Trust	3.0%
	Alliance Witan PLC	3.0%
Global Equity Total		17.0%
US Equity	JPMorgan American IT	5.0%
	North American Income Trust	5.0%
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	CC Japan Income & Growth Trust	2.0%
Japan Equity Total		5.0%
Asia Equity	Abrdn Asia Focus IT	4.0%
	Schroder Asia Pacific IT	2.0%
Asia Equity Total		6.0%
Emerging Market Equity	JPMorgan Emerging Markets Growth & Income	4.0%
Emerging Market Equity Total		4.0%
Private Equity	ICG Enterprise Trust	5.0%
Private Equity Total		5.0%
Fixed Income	UK Tsy 0.5% 2029	4.0%
Fixed Income Total		4.0%
Alternatives	HICL Infrastructure PLC	2.0%
Alternatives Total		2.0%
Flexible Investment	Capital Gearing Trust	2.0%
Flexible Investment Total		2.0%
Cash	Cash	1.0%
Cash Total		1.0%
Grand Total		100.0%

ASSET CLASS BREAKDOWN



ESTIMATED UNDERLYING EXPOSURE OF EQUITY STRATEGIES (INCLUDING PRIVATE EQUITY)



REPRESENTATIVE PORTFOLIO COST & YIELD

Underlying OCF	0.72%
Income Yield	1.93%
Adjusted Yield*	2.05%

*Adjusted yield shows the income yield of the portfolio if all direct fixed income holdings were paying a coupon equivalent to their current yield to maturity.