

## WEALTHTIME PMS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

Since inception in 2008, the Wealthtime PMS range has outperformed its benchmark across all risk profiles.

### Wealthtime PMS Cumulative Performance (%) (data to 31/01/2026)

Source: FE fundinfo

	Market Lows	End of Peak Dollar Strength	Post Transitory Inflation	1 Year	3 Year	5 Year	10 Year	13 Year	15 Year	Since Inception (31/10/2008)
<b>Portfolio 0</b>	26.0	26.5	16.3	9.0	21.0	20.2	42.5	56.3	73.8	115.3
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	20.4	21.0	10.5	6.2	16.6	12.6	32.3	39.0	50.5	81.7
<b>Portfolio 1</b>	28.8	29.1	18.4	9.5	23.1	23.1	52.7	71.7	92.4	145.8
IA Mixed Investment 0-35%	22.5	23.2	7.9	7.0	17.4	10.9	38.4	47.7	62.8	105.3
<b>Portfolio 2</b>	35.2	35.2	22.1	11.5	27.2	28.1	74.7	101.6	126.8	199.8
IA Mixed Investment 20-60%	29.7	29.7	16.1	9.2	22.9	23.3	63.6	79.0	97.1	155.6
<b>Portfolio 3</b>	38.3	37.4	23.1	12.3	29.1	29.8	87.9	119.5	149.0	261.3
50/50 IA Mixed 40-85% & 20-60%	33.1	32.7	19.0	9.5	26.0	28.4	79.6	99.8	119.9	197.9
<b>Portfolio 4</b>	42.4	41.1	26.1	14.0	31.9	33.2	98.5	136.1	167.1	299.7
IA Mixed Investment 40-85%	36.6	35.7	22.0	9.8	29.1	33.7	96.9	122.8	144.8	246.5
<b>Portfolio 5</b>	44.4	42.8	26.5	14.7	32.9	34.2	109.1	150.4	184.4	348.3
50/50 IA Mixed 40-85% & Flexible	36.7	35.1	22.6	9.9	29.2	34.6	101.4	126.0	145.2	255.2
<b>Portfolio 6</b>	48.0	46.1	29.7	16.2	35.5	37.9	119.5	166.0	201.4	396.9
IA Flexible Investment	36.8	34.5	23.2	10.1	29.2	35.4	105.9	129.0	145.5	263.9

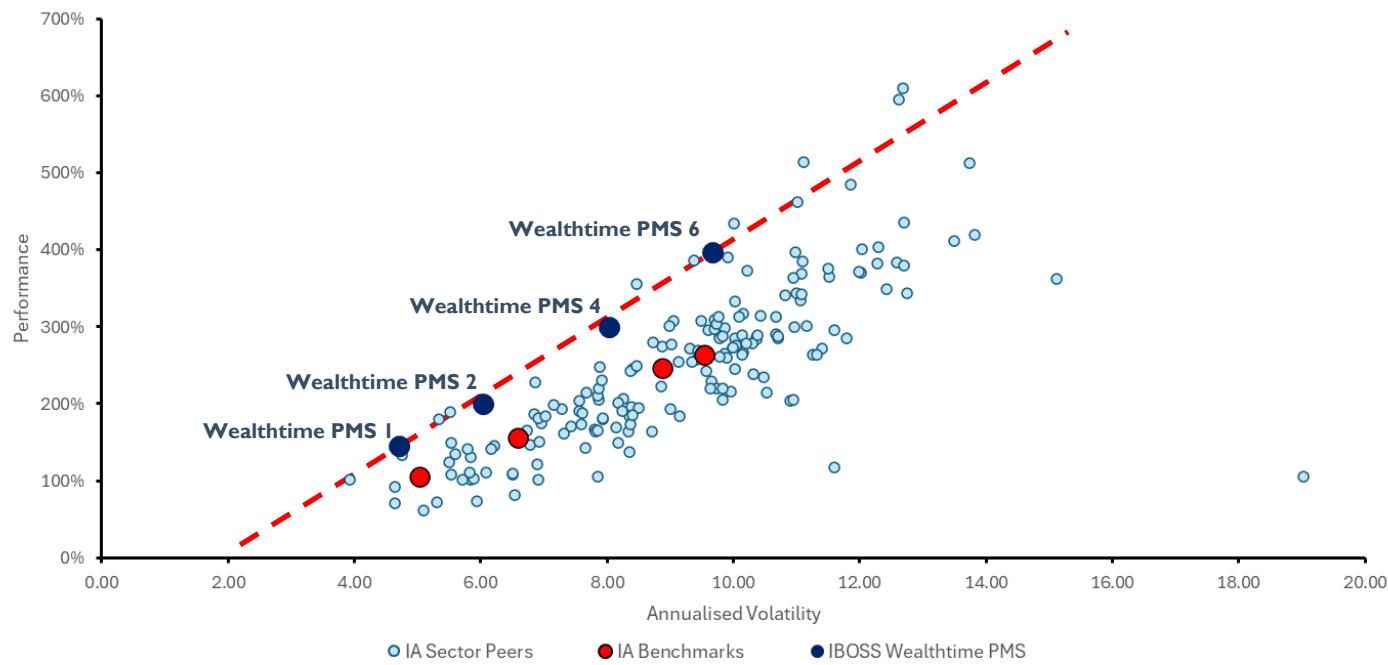
**Market Lows 31/10/2022 to date** - Late October 2022, marked the beginning of the recent broad market rally.

**End of Peak Dollar Strength 28/09/2022 to date** - A period where Pound Sterling has strengthened against the US dollar.

**Post Transitory 30/11/2021 to date** - The period since Jerome Powell (Federal Reserve Chair) announced that inflation was no longer considered transitory.

**The PMS on Wealthtime has delivered better risk-adjusted returns than 95% of the peer group since inception.**

### Wealthtime PMS Performance Against Volatility - Since Inception (data from 31/10/2008 to 31/01/2026)



IA Sector Peers are funds within any of the following IA Sector: IA Mixed Investment 0-35%, 20-60% or 40-85% shares or Flexible Investment.

We have included Wealthtime PMS Portfolios that are mapped directly to an IA benchmark only. Please contact us for information about portfolios 0, 3, & 5.

Performance is shown net of fund fees only, they do not incorporate platform costs, advisory fee or portfolio management fee. Past performance is not a reliable indicator of future performance, please refer to our important information on the back page for a full list of risk warnings.

## WEALTH TIME PMS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

**The PMS on Wealthtime has outperformed its benchmark in 71% of calendar years.**

### Wealthtime PMS Discrete Calendar Performance (%)

Source: FE fundinfo

Outperformance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Portfolio 0	14.3	7.2	1.3	7.5	6.6	3.1	2.5	5.0	5.2	-2.5	7.3	2.1	3.3	-6.4	5.8	5.3	9.7
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	9.4	6.2	1.1	5.0	3.5	3.4	0.3	6.0	3.4	-2.2	6.2	2.9	2.0	-7.4	5.6	4.6	6.8
Portfolio 1	14.9	8.3	0.7	8.4	9.1	3.3	3.6	6.1	6.6	-2.8	8.6	3.0	4.3	-6.9	6.1	6.1	10.5
IA Mixed Investment 0-35%	11.7	7.8	1.4	6.2	4.2	4.8	0.4	8.5	4.8	-3.3	8.7	3.9	2.8	-10.9	6.0	4.4	7.8
Portfolio 2	14.0	9.9	-0.9	9.5	10.7	5.1	4.5	7.7	9.6	-3.5	11.2	5.7	6.0	-8.3	7.1	6.9	12.6
IA Mixed Investment 20-60%	15.9	8.6	-1.9	8.4	8.8	4.9	1.2	10.3	7.2	-5.1	11.8	3.5	7.2	-9.5	6.8	6.1	10.2
Portfolio 3	21.4	12.9	-2.8	11.5	12.2	5.4	5.0	9.6	12.0	-4.5	12.9	6.9	6.9	-9.3	7.2	7.6	13.6
50/50 IA Mixed 40-85% & 20-60%	18.0	10.4	-3.7	9.2	11.6	4.9	1.9	11.6	8.6	-5.6	13.8	4.4	9.1	-9.8	7.4	7.5	10.9
Portfolio 4	23.7	14.4	-4.4	12.3	14.3	5.5	5.9	9.9	13.5	-5.2	14.0	7.5	7.5	-9.6	7.4	8.2	15.0
IA Mixed Investment 40-85%	20.1	12.3	-5.5	10.0	14.5	4.9	2.7	12.9	10.0	-6.1	15.8	5.3	10.9	-10.0	8.1	9.0	11.6
Portfolio 5	27.2	16.2	-6.0	13.7	15.5	5.8	6.4	11.4	15.1	-5.7	14.9	8.5	8.0	-10.3	7.5	8.3	15.8
50/50 IA Mixed 40-85% & Flexible	22.1	13.4	-7.1	10.0	14.5	4.9	2.3	13.3	10.6	-6.4	15.7	6.0	11.1	-9.5	7.6	9.2	11.8
Portfolio 6	31.1	17.9	-7.3	14.4	16.0	6.0	7.3	12.2	15.5	-6.0	15.7	9.0	8.3	-9.9	7.5	8.8	17.3
IA Flexible Investment	24.0	14.6	-8.7	10.1	14.5	4.9	2.0	13.8	11.2	-6.7	15.7	6.7	11.3	-9.0	7.1	9.4	12.0

**The PMS on Wealthtime has demonstrated favourable risk characteristics over the past 15 years as shown in the accompanying data.**

### Wealthtime PMS Performance Characteristics Ranked Against IA Sector Peer Group (data from 31/10/2008 to 31/01/2026)

	Volatility	
	Value	%
Wealthtime PMS 1	4.71	18
Wealthtime PMS 2	6.03	8
Wealthtime PMS 4	8.03	6
Wealthtime PMS 6	9.66	16

The portfolios have produced 1st or 2nd quartile volatility in 91% of calendar years.

Volatility demonstrates how widely a portfolios return varies over time.

The lower the volatility, the smoother the clients journey.

	Max Drawdown	
	Value	%
Wealthtime PMS 1	-9.73	12
Wealthtime PMS 2	-11.93	14
Wealthtime PMS 4	-13.58	13
Wealthtime PMS 6	-15.03	16

The portfolios have produced 1st or 2nd quartile maximum drawdown in 85% of calendar years.

Maximum drawdown indicates the worst period of performance in the portfolios history i.e. buying at the top & selling at the bottom.

	Sharpe	
	Value	%
Wealthtime PMS 1	1.14	1
Wealthtime PMS 2	1.09	2
Wealthtime PMS 4	1.04	2
Wealthtime PMS 6	1.01	7

Across all risk profiles the IBOSS portfolios have provided superior returns relative to risk taken.

The sharpe ratio demonstrates the portfolios risk adjusted returns. A positive ratio indicates that clients have experienced returns above risk taken.

We have included Wealthtime PMS Portfolios that are mapped directly to an IA benchmark only. Please contact us for information about portfolios 0, 3, & 5.

Quartiles key:  1<sup>st</sup>  2<sup>nd</sup>  3<sup>rd</sup>  4<sup>th</sup>

Source: FE fundinfo

If you require performance information for the Wealthtime PMS Equity or Income Portfolios please get in touch.

Performance is shown net of fund fees only, they do not incorporate platform costs, advisory fee or portfolio management fee. Past performance is not a reliable indicator of future performance, please refer to our important information on the back page for a full list of risk warnings.



This communication is designed for professional financial advisers only and is not approved for direct marketing with individual clients. It does not purport to be all-inclusive or contain all of the information which a proposed investor may require in order to make a decision as to whether to invest in the portfolio. Nothing in this document constitutes a recommendation suitable or appropriate to a recipient's individual circumstances or otherwise constitutes a personal recommendation.

Past performance is no guarantee of future performance. The performance of the IBOSS PMS portfolios is not a guide to the potential performance of the IBOSS Asset Management MPS discretionary model portfolios or OEIC Fund Range. The value of an investment and the income from it can fall as well as rise and investors may get back less than they invested.

Quoted yields are based on the 12 months distributions by the funds in the portfolios and are not guaranteed. Risk factors should be taken into account and understood including (but not limited to) currency movements, market risk, liquidity risk, concentration risk, lack of certainty risk, inflation risk, performance risk, local market risk and credit risk.

It is the responsibility of the Financial Adviser to ensure they are satisfied with the research undertaken by IBOSS Limited in relation to the investments included within each model portfolio. Copies of which are available on written request.

Data is provided by Financial Express (FE). Care has been taken to ensure that the information is correct but FE neither warrants, neither represents nor guarantees the contents of the information, nor does it accept any responsibility for errors, inaccuracies, omissions or any inconsistencies herein. Please note FE data should only be given to retail clients if the IFA firm has the relevant licence with FE.

The underlying portfolio charge is produced using the preferred share classes and this may differ from platform to platform. Performance is shown net of fund fees only, they do not incorporate platform costs, advisory fee or portfolio management fee.

IBOSS Asset Management Limited is owned by Mattioli Woods Limited. Mattioli Woods Limited is registered in England and Wales at Companies House, registered number 3140521. Registered office, 1 New Walk Place, Leicester, LE1 6RU.

IBOSS Limited (Portfolio Management Service) is a non-regulated organisation and provides model portfolio research and outsourced white labelling administration service to support IFA firms, it is owned by Mattioli Woods Limited; the same group who own IBOSS Asset Management Limited.

Registered Office is the same: 2 Sceptre House, Hornbeam Square North, Harrogate, HG2 8PB. Registered in England No: 6427223.

IL 5.2.26 | approved October 2025

## CONTACT INFORMATION

IBOSS Asset Management  
2 Sceptre House  
Hornbeam Square North  
Harrogate, North Yorkshire  
HG2 8PB

**Office:** 01423 878840  
**Email:** [enquiries@ibossld.co.uk](mailto:enquiries@ibossld.co.uk)  
**Website:** [www.ibossam.com](http://www.ibossam.com)