IBOSS

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.

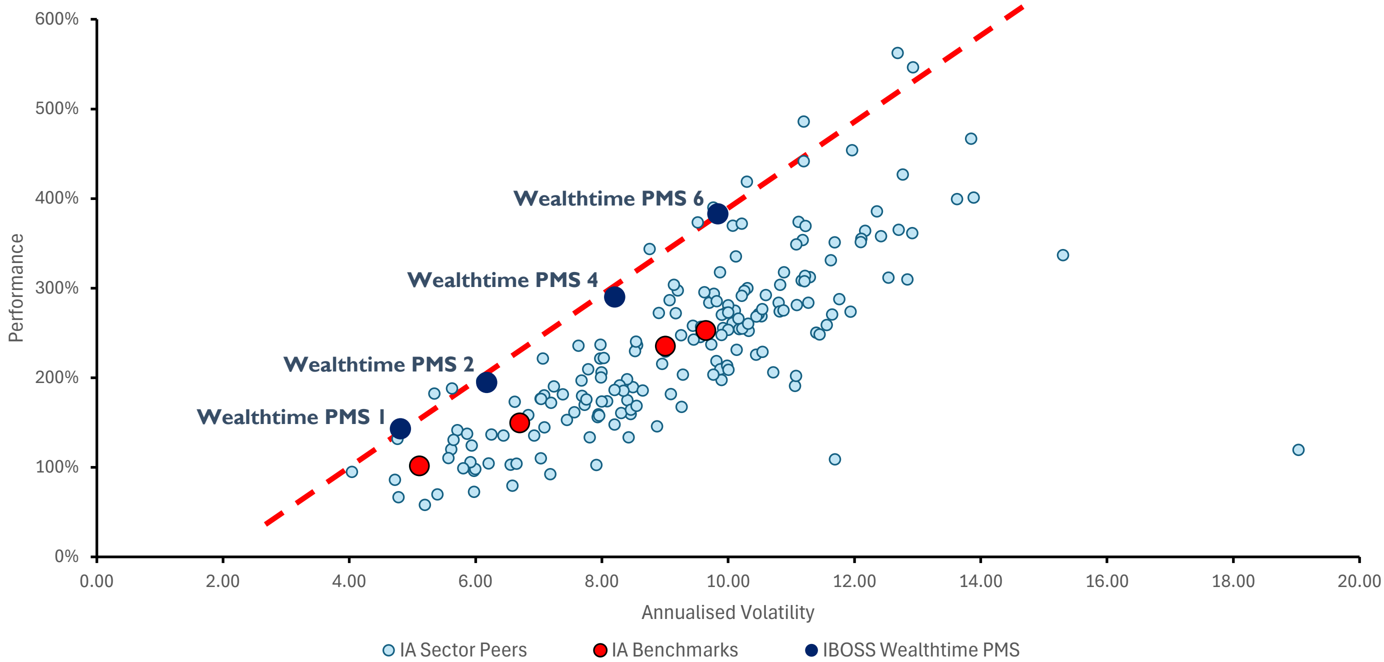
Wealthtime PMS Cumulative Performance (%) (data to 31/03/2026)

Source: FE fundinfo

Outperformance	Year To Date	1 Year	3 Year	5 Year	10 Year	13 Year	15 Year	Since Inception (31/10/2008)
Portfolio 0	0.3	8.8	20.8	19.0	39.6	51.7	70.4	113.5
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	-0.3	5.8	15.9	11.6	28.8	35.2	47.5	79.7
Portfolio 1	0.1	9.7	22.5	21.1	48.4	65.1	87.8	142.9
IA Mixed Investment 0-35%	-0.9	6.4	16.4	9.2	32.9	42.0	58.1	101.5
Portfolio 2	0.0	11.9	26.3	24.5	68.2	92.1	119.8	194.6
IA Mixed Investment 20-60%	-1.0	8.9	21.6	19.0	54.9	70.1	90.4	149.5
Portfolio 3	-0.2	12.9	28.1	25.5	79.1	107.1	140.1	253.8
50/50 IA Mixed 40-85% & 20-60%	-1.3	10.0	24.0	22.9	68.6	88.1	111.4	189.5
Portfolio 4	0.0	14.8	30.6	28.1	87.9	121.5	157.2	290.1
IA Mixed Investment 40-85%	-1.7	11.0	26.4	27.0	83.2	107.8	134.3	235.2
Portfolio 5	-0.2	15.6	31.4	28.5	96.3	132.6	172.7	336.4
50/50 IA Mixed 40-85% & Flexible	-1.6	11.7	26.9	27.6	87.3	110.9	134.8	243.8
Portfolio 6	0.0	17.1	33.9	31.7	105.3	146.0	188.3	382.8
IA Flexible Investment	-1.4	12.4	27.3	28.2	91.4	113.9	135.2	252.5

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 31/03/2026)



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.

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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 17 years as shown in the accompanying data.

Wealthtime PMS Performance Characteristics Ranked Against IA Sector Peer Group (data from 31/10/2008 to 31/03/2026)

	Volatility	
	Value	%
Wealthtime PMS 1	4.81	25
Wealthtime PMS 2	6.17	8
Wealthtime PMS 4	8.20	6
Wealthtime PMS 6	9.84	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	13
Wealthtime PMS 2	-11.93	14
Wealthtime PMS 4	-13.58	12
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	1.09	1
Wealthtime PMS 2	1.04	2
Wealthtime PMS 4	0.99	2
Wealthtime PMS 6	0.96	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: 1st | 2nd | 3rd | 4th

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.

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