

DECUMULATION MPS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

Performance is an important factor for any style of investing.

Decumulation MPS Cumulative Performance (%) (data to 30/06/2026)

Source: FE fundinfo

Outperformance	Year To Date	1 Year	3 Year	5 Year	10 Year	13 Year	15 Year	Since Inception (31/01/2017)
Portfolio 1	4.7	11.0	26.9	24.5				44.3
IA Mixed Investment 0-35%	3.5	8.7	22.7	11.2				29.4
Portfolio 2	6.3	14.3	32.6	31.6				58.1
IA Mixed Investment 20-60%	5.5	12.5	30.1	22.3				50.0
Portfolio 3	6.9	15.7	35.0	33.9				65.3
50/50 IA Mixed 40-85% & 20-60%	6.6	14.8	34.1	27.3				62.9
Portfolio 4	8.2	18.2	39.2	38.2	89.5	122.9	157.8	267.1*
IA Mixed Investment 40-85%	7.6	17.1	38.2	32.4	95.8	130.5	155.8	266.9*
Portfolio 5	8.7	19.5	41.0	40.2				77.5
50/50 IA Mixed 40-85% & Flexible	8.0	18.0	38.9	33.2				79.6
Portfolio 6	9.2	20.3	42.2	42.7				82.1
IA Flexible Investment	8.3	19.0	39.6	34.0				82.5
Portfolio 7	9.8	21.7	44.5	46.1				89.2
IA Flexible Investment	8.3	19.0	39.6	34.0				82.5

*start date 31/10/2008

The defining characteristic of any decumulation range is the need for...

Low Volatility

START OF DATA (31/01/2017 to 30/06/2026)	Volatility	
	Value	%
MPS Decumulation Portfolio 1	5.10	21
MPS Decumulation Portfolio 2	6.45	12
MPS Decumulation Portfolio 4	7.85	4
MPS Decumulation Portfolio 6	8.70	24
MPS Decumulation Portfolio 7	9.32	29

Low Drawdown

START OF DATA (31/01/2017 to 30/06/2026)	Max Drawdown	
	Value	%
MPS Decumulation Portfolio 1	-8.67	1
MPS Decumulation Portfolio 2	-11.27	9
MPS Decumulation Portfolio 4	-14.15	25
MPS Decumulation Portfolio 6	-15.73	29
MPS Decumulation Portfolio 7	-17.02	46

Natural Yield

	Historic Yield (06/07/2026)	
	Value	%
MPS Decumulation Portfolio 1	3.38	28
MPS Decumulation Portfolio 2	3.24	18
MPS Decumulation Portfolio 4	3.11	12
MPS Decumulation Portfolio 6	2.97	9
MPS Decumulation Portfolio 7	2.95	10

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

The IBOSS Decumulation Portfolios have been ranked by percentile against peers within their IA Sector average benchmark.

Quartile key	1 st	2 nd	3 rd	4 th
Ranked against IA Sector:				

Source: FE fundinfo

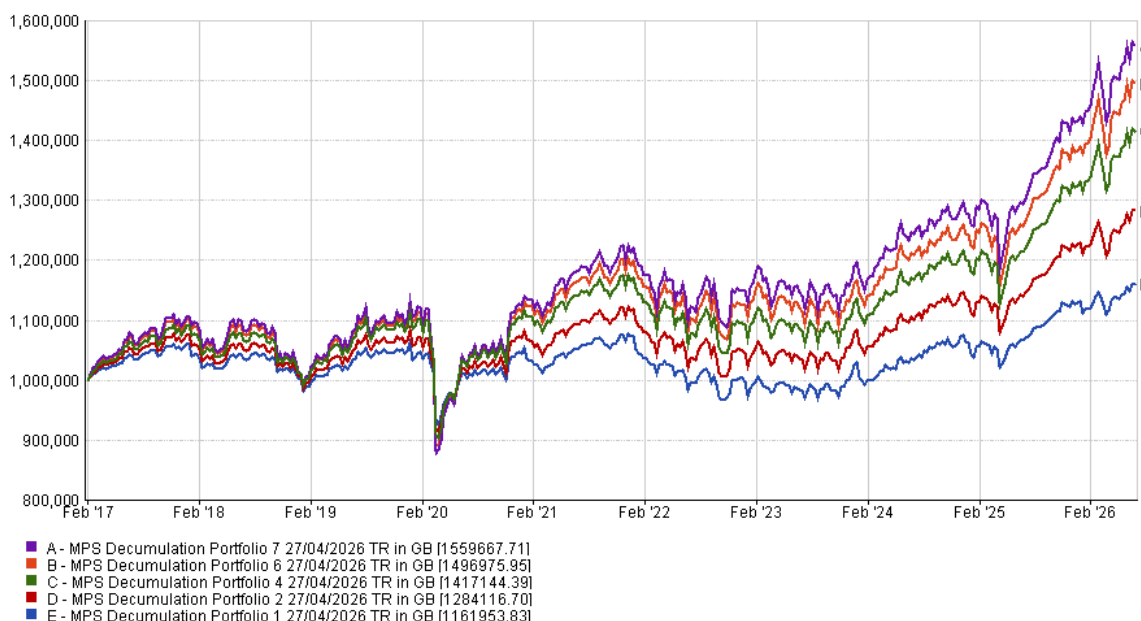
Please note IBOSS only have historic yield data since May 2020 available on file for portfolios 1, 2, 4 & 6.

Some of the performance figures shown are simulated based on the performance figures/asset allocation/fund selection of the Portfolio Management Service research provided by IBOSS Limited, from 31 October 2008. Past performance and simulated past performance figures are not a reliable indicator of future performance. Performance is shown net of fund fees only and does not incorporate platform costs, adviser's client fee or DFM service charge. Please see our important information for full risk warnings.

DECUMULATION MPS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

The portfolios have historically helped support withdrawals with a focus on limiting capital erosion, although cannot be guaranteed.



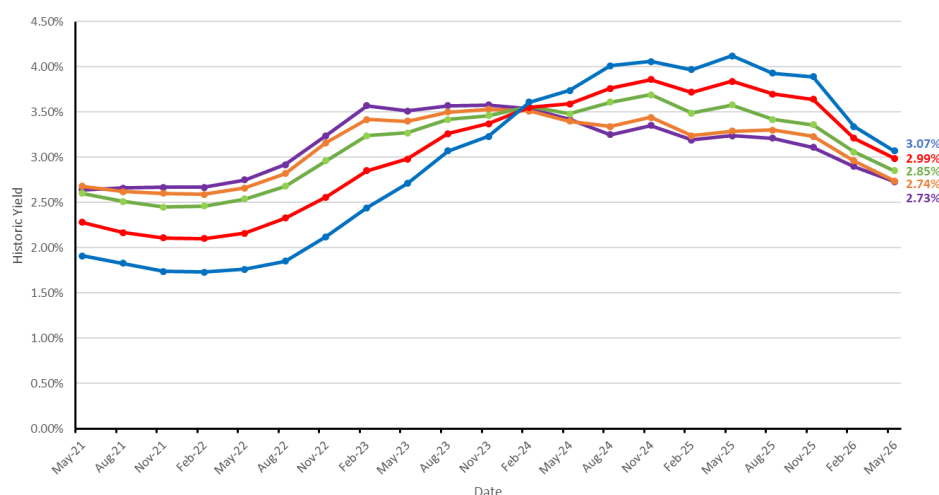
£1m invested with
£25,000 withdrawn
annually on 31st
December since start of
data (31/01/2017).

31/01/2017 - 30/06/2026 Data from FE fundinfo 2026

The Decumulation range provides an attractive natural yield that many clients in drawdown value.

Historic Yield Over Time (data to May 2026 - updated quarterly)

Source: FE fundinfo



A natural yield can provide a reliable income stream for clients approaching retirement

IBOSS Decumulation MPS 7
 IBOSS Decumulation MPS 6
 IBOSS Decumulation MPS 4
 IBOSS Decumulation MPS 2
 IBOSS Decumulation MPS 1

Since its launch in November 2008, it has been possible to take a yearly withdrawal of 6.9% from Decumulation Portfolio 4 and still maintain the value of the initial investment.

Please contact us for information about portfolios 3 & 5.

Please note IBOSS only have historic yield data since May 2020 available on file for portfolios 1, 2, 4 & 6.

Some of the performance figures shown are simulated based on the performance figures/asset allocation/fund selection of the Portfolio Management Service research provided by IBOSS Limited, from 31 October 2008. Past performance and simulated past performance figures are not a reliable indicator of future performance. Performance is shown net of fund fees only and does not incorporate platform costs, adviser's client fee or DFM service charge. Please see our important information for full risk warnings.



This communication is designed for professional financial advisers only and is not approved for direct marketing with individual clients. These investments are not suitable for everyone, and you should obtain expert advice from a professional financial adviser. Investments are intended to be held over a medium to long term timescale, taking into account the minimum period of time designated by the risk rating of the particular fund or portfolio, although this does not provide any guarantee that your objectives will be met. Please note that the content is based on the author's opinion and is not intended as investment advice. It remains the responsibility of the financial adviser to verify the accuracy of the information and assess whether the OEIC fund or discretionary fund management model portfolio is suitable and appropriate for their customer.

Past performance is not a reliable indicator of future performance. The value of investments and the income derived from them can fall as well as rise, and investors may get back less than they invested.

We provide the DFM MPS as both distributor and manufacturer. Details of our target market assessment can be found in our compliance investment procedures, available upon request. Each fund will be assessed independently, but it is highly unlikely that any one fund held in our portfolio will meet the target market in isolation—detail of why the inclusion collectively will be suitable is included within our research.

The Decumulation Managed Portfolio Service (MPS) was launched 1 February 2020. The past performance figures include simulated past performance to 01/02/2020 (Portfolios 0-6) and 01/05/2021 (Portfolio 7), which are based on the actual performance figures/asset allocation/fund selection of the Portfolio Management Service research provided by IBOSS Limited. Past performance and the simulated past performance is not a reliable indicator of future performance.

The DFM MPS performance and displayed underlying portfolio charge is produced using the preferred share classes, this may differ from platform to platform and is shown net of fund fees only, they do not incorporate platform costs, adviser's client fee or DFM service charge.

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.

IBOSS Asset Management Limited is authorised and regulated by the Financial Conduct Authority (registered number: 697866).

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.

IAM 189.7.26 | Approved April 2026

CONTACT INFORMATION

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

Office: 01423 878840
Email: enquiries@iboss Ltd.co.uk
Website: www.ibossam.com