IBOSS

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 31/10/2026)

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	4.9	5.6	28.0	23.3				44.4
IA Mixed Investment 0-35%	2.7	2.9	23.5	10.0				28.5
Portfolio 2	6.4	7.3	34.5	30.3				58.3
IA Mixed Investment 20-60%	5.1	5.3	32.1	20.2				49.4
Portfolio 3	7.3	8.3	37.6	32.9				65.9
50/50 IA Mixed 40-85% & 20-60%	6.3	6.4	36.9	24.7				62.5
Portfolio 4	8.8	9.9	42.4	37.5	76.8	113.5	165.0	269.3*
IA Mixed Investment 40-85%	7.5	7.4	41.9	29.4	79.2	116.0	167.2	266.5*
Portfolio 5	9.4	10.5	44.7	39.6				78.8
50/50 IA Mixed 40-85% & Flexible	7.6	7.4	42.2	29.9				78.9
Portfolio 6	10.0	11.1	46.3	42.1				83.5
IA Flexible Investment	7.7	7.4	42.5	30.4				81.4
Portfolio 7	10.8	12.0	49.2	45.4				90.9
IA Flexible Investment	7.7	7.4	42.5	30.4				81.4

*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 31/10/2026)	Volatility	
	Value	%
MPS Decumulation Portfolio 1	5.03	22
MPS Decumulation Portfolio 2	6.36	13
MPS Decumulation Portfolio 4	7.74	4
MPS Decumulation Portfolio 6	8.58	22
MPS Decumulation Portfolio 7	9.18	27

Low Drawdown

START OF DATA (31/01/2017 to 31/10/2026)	Max Drawdown	
	Value	%
MPS Decumulation Portfolio 1	-8.67	1
MPS Decumulation Portfolio 2	-11.27	9
MPS Decumulation Portfolio 4	-14.15	24
MPS Decumulation Portfolio 6	-15.73	26
MPS Decumulation Portfolio 7	-17.02	43

Natural Yield

	Historic Yield (04/11/2026)	
	Value	%
MPS Decumulation Portfolio 1	3.35	27
MPS Decumulation Portfolio 2	3.24	22
MPS Decumulation Portfolio 4	3.03	13
MPS Decumulation Portfolio 6	2.86	12
MPS Decumulation Portfolio 7	2.77	13

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

Source: FE fundinfo

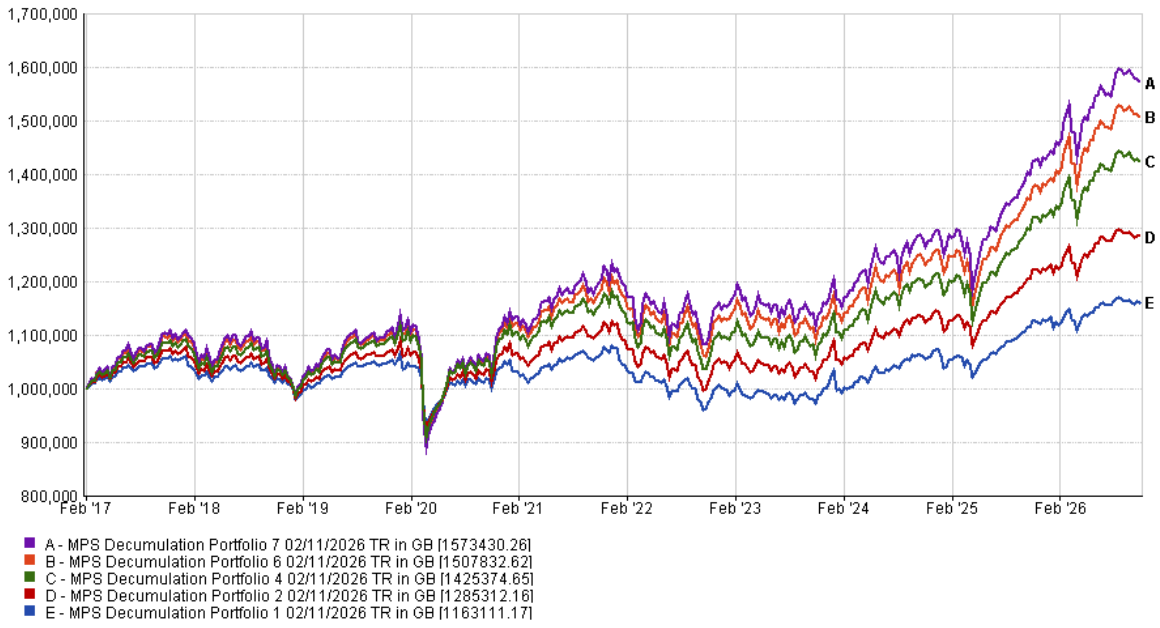
Please note IBOSS only have historic yield data since May 2020 available on file for portfolios 1, 2, 4 & 6.

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.

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



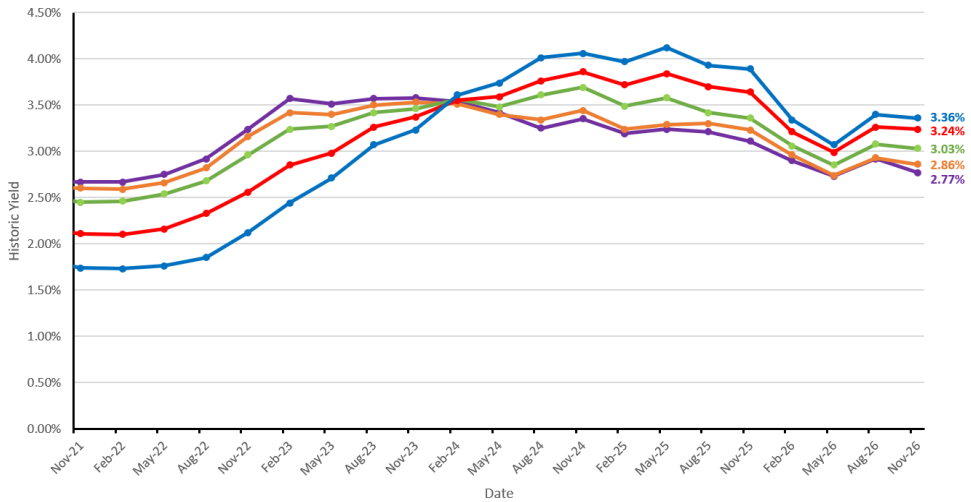
31/01/2017 - 30/10/2026 Data from FE fundinfo2026

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

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

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

Source: FE fundinfo



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

Since its launch in November 2008, it has been possible to take a yearly withdrawal of 7.0% 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.

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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.

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