NAM Multi-Asset Capital Stable Portfolio (USD)

a Momentum Wealth International platform MPS

October 2025

Platform Access
Momentum Wealth International

Investment Category
US Short Term Fixed Interest

Investment Objective
To provide an annualised rate of return equal to, or greater than, the US Federal Cash Rate Target Index with little to no risk of capital loss.

Risk Profile
Low - the estimated frequency of an annual negative return being 1 in 10 years.

Benchmark/Peer Group
Sector : FO Currency US Dollar*

Peer Group
US Money Market

Minimum suggested time frame
1 Year

Underlying Investments
Managed Funds

Number of Holdings
Min 4 / Max 10

Max. Allocation to Any One Fund
25%

Portfolio Management Fee
0% p.a.

*FO = FE fundinfo's FCA Recognised Offshore fund universe

Investment Style/Strategy
The portfolio holds managed funds that will invest in both fixed income securities and cash (including cash equivalents such as fixed income securities that are close to maturity). The portfolio is constructed to ensure a range of defensive type assets with differing maturities, timeframes, market exposures and risks. Investments may include cash, bank bills, term deposits, managed funds, corporate bonds, government and semi-government bonds

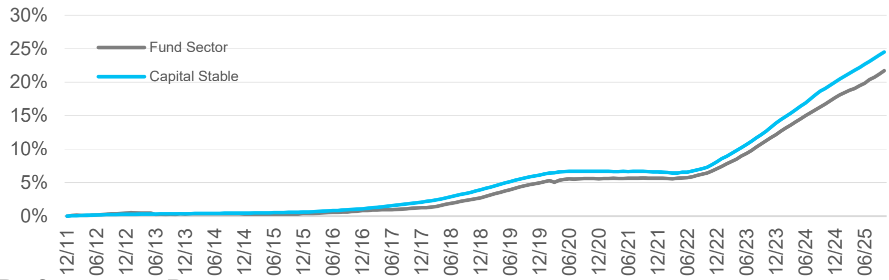
Suitability
The portfolio is designed for investors who…
- Seek capital stability through a portfolio of income producing assets only
- Seek diversification across a number of specialist fund managers
- Seek to protect their capital from inflation with little risk of capital loss

Strategic Asset Allocation

Holdings
JPM USD Liquidity
SSgA USD Liquidity
GS US$ Liquid Reserves
Invesco USD Ultra-Short Term Debt

Estimated Yield
5.67%

Performance - Cumulative Return



Performance - Returns (to last month end)

	1m	3m	6m	1yr	5yr ann.
NAM Multi-Asset Capital Stable	**0.36%**	**1.14%**	**2.26%**	**4.56%**	**16.70%**
Sector : FO Currency US Dollar*	0.43%	1.11%	2.22%	4.27%	15.23%

Inception = 01/01/2016. Charted performance prior to inception is hypothetical based on the portfolio holdings and % allocations at the time of inception

Notes
1. Past performance is not an indication of future performance.
2. Actual returns and holdings will vary between investors given the timing and beneficial ownership nature of separately managed accounts.
3. Portfolio gross total returns assume re-investment of all dividends and coupon income, nil entry & exit and do not take taxes into account
4. Returns are net of underlying fund fees and management fees levied by NPW, but do not take into account any platform fees
5. Returns do not take into account entry and exit fees and do not take into account any taxes payable by the investor.

NAM Multi-Asset Cautious Portfolio (USD)

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Platform Access
Momentum Wealth International

Investment Category
Multi-Asset Cautious

Investment Objective
To provide returns in excess of the Cautious managed fund sector over 3 year rolling periods with an equal or lower level of annualised volatility and reduced drawdowns

Risk Profile
Low to Medium - the estimated frequency of an annual negative return being 1 in 10 years

Benchmark/Peer Group
Sector : FO Mixed Asset Cautious*

Minimum suggested time frame
3 Years

Underlying Investments
Managed Funds & ETFs

Number of Holdings
Min 7 / Max 11

Max. Allocation to Any…
Multi-Manager : 30%
Single Manager : 15%

Portfolio Management Fee
0.50% p.a.

*FO = FE fundinfo's FCA Recognised Offshore fund universe

Investment Style/Strategy

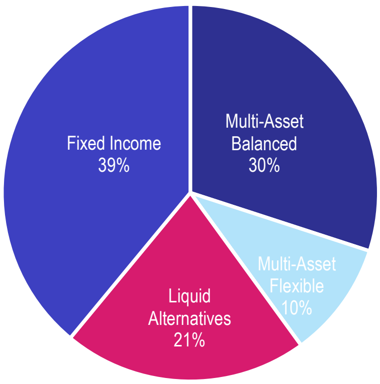
The portfolio is built using a core/satellite approach. The core is made up of a multi-asset, multi-manager fund that has a balanced (capital growth & income/yield) risk & return target. The satellite holdings will add either some further growth or defensive allocations depending on the risk profile as well as an allocation to absolute return strategies

Suitability

The portfolio is designed for investors who…

- Seek exposure to mostly income producing assets with some capital growth
- Seek diversification across asset classes and specialist fund managers
- Seek some capital growth with downside protection via "all weather" strategies

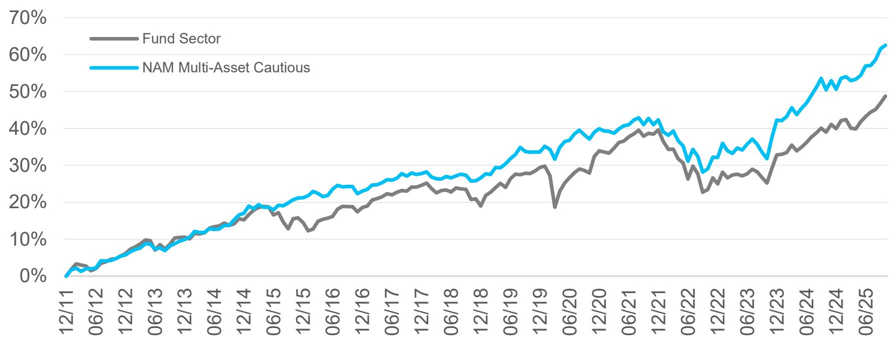
Strategic Asset Allocation



Holdings

- Harmony US Dollar Balanced
- Sanlam AI Global Managed Risk
- Jupiter Global Fixed Income
- M&G Global Corporate Bond
- iShares $ Treasury Bond 20+Yr
- GAM Star Credit Opportunities
- Man GLG Alpha Select Alternative
- Bowmoor Global Alpha
- Schroder GAIA Sirios US Equity

Performance - Cumulative Return



Performance - Returns (to last month end)

	1m	3m	6m	1yr	5yr ann.
NAM Multi-Asset Cautious	**0.61%**	**3.46%**	**5.98%**	**8.01%**	**18.50%**
Sector : FO Mixed Asset Cautious*	1.31%	2.96%	6.39%	7.00%	16.25%

Inception = 01/01/2016. Charted performance prior to inception is hypothetical based on the portfolio holdings and % allocations at the time of inception

Notes
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2. Actual returns and holdings will vary between investors given the timing and beneficial ownership nature of separately man aged accounts.
3. Portfolio gross total returns assume re-investment of all dividends and coupon income, nil entry & exit and do not take taxes into account
4. Returns are net of underlying fund fees and management fees levied by NPW, but do not take into account any platform fees
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NAM Multi-Asset Balanced Portfolio (USD)

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Platform Access
Momentum Wealth International

Investment Category
Multi-Asset Balanced

Investment Objective
To provide returns in excess of the Balanced managed fund sector over 5 year rolling periods with an equal or lower level of annualised volatility and reduced drawdowns

Risk Profile
Medium - the estimated frequency of an annual negative return being 2 in 10 years.

Benchmark/Peer Group
Sector : FO Mixed Asset Balanced*

Minimum suggested time frame
5 Years

Underlying Investments
Managed Funds & ETFs

Number of Holdings
Min 7 / Max 11

Max. Allocation to Any One…
Multi-Manager : 30%
Single Manager : 15%

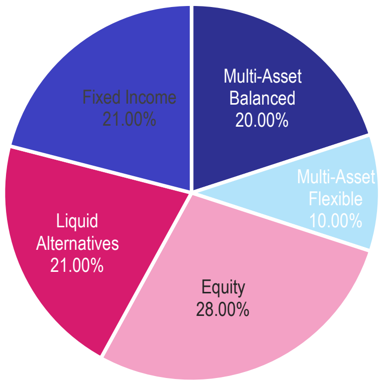
Portfolio Management Fee
0.50% p.a.

*FO = FE fundinfo's FCA Recognised Offshore fund universe

Investment Style/Strategy
The portfolio is built using a core/satellite approach. The core is made up of a multi-asset, multi-manager fund that has a Balanced growth & defensive asset allocation and risk/return target. The satellite holdings will add either some further growth or defensive allocations depending on the risk profile as well as an allocation to absolute return strategies

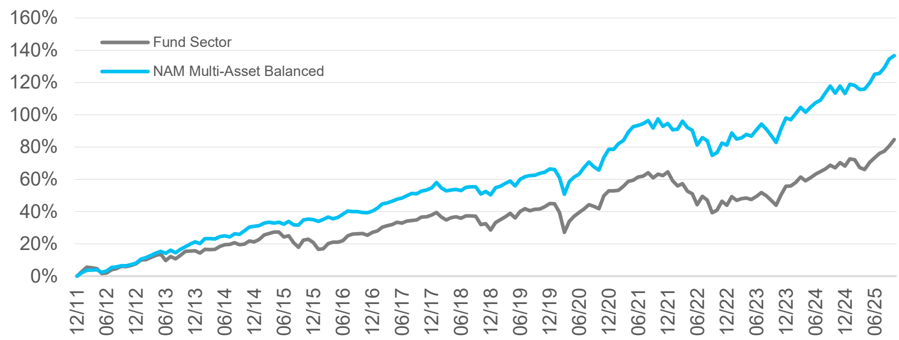
Suitability
The portfolio is designed for investors who…
- Seek some capital growth through a balance of both growth & defensive assets
- Seek diversification across asset classes and specialist fund managers
- Seek some capital growth with downside protection via "all weather" strategies

Strategic Asset Allocation



Holdings
- Harmony US Dollar Balanced
- Sanlam AI Global Managed Risk
- Momentum Global Sustainable Equity Fund
- Momentum Global Equity Fund
- Baillie Gifford EM Leading Co's
- Dimensional Global Targeted Value
- Jupiter Global Fixed Income
- M&G Global Corporate Bond
- iShares $ Treasury Bond 20+Yr
- Man GLG Alpha Select Alternative
- Bowmoor Global Alpha
- Schroder GAIA Sirios US Equity

Performance - Cumulative Return



Performance - Returns (to last month end)

	1m	3m	6m	1yr	5yr ann.
NAM Multi-Asset Balanced	**0.85%**	**4.83%**	**9.66%**	**10.91%**	**42.86%**
Sector : FO Mixed Asset Balanced*	2.17%	4.84%	11.19%	10.52%	30.30%

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NAM Multi-Asset Growth Portfolio (USD)

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Platform Access
Momentum Wealth International

Investment Category
Multi-Asset Growth

Investment Objective
To provide returns in excess of the Growth managed fund sector over 5 year rolling periods with an equal or lower level of annualised volatility and reduced drawdowns

Risk Profile
Medium to High - the estimated frequency of an annual negative return being 3 in 10 years.

Benchmark/Peer Group
Sector : FO Mixed Asset Aggressive*

Minimum suggested time frame
5 Years

Underlying Investments
Managed Funds & ETFs

Number of Holdings
Min 7 / Max 11

Max. Allocation to Any One…
Multi-Manager : 30%
Single Manager : 15%

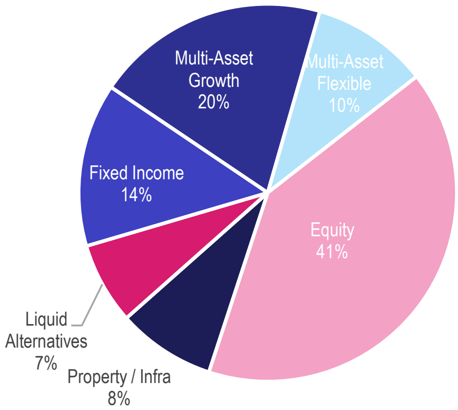
Portfolio Management Fee
0.50% p.a.

*FO = FE fundinfo's FCA Recognised Offshore fund universe

Investment Style/Strategy
The portfolio is built using a core/satellite approach. The core is made up of a multi-asset, multi-manager fund that has a Growth asset allocation and risk/return target. The satellite holdings will add either some further growth or defensive allocations depending on the risk profile as well as an allocation to absolute return strategies

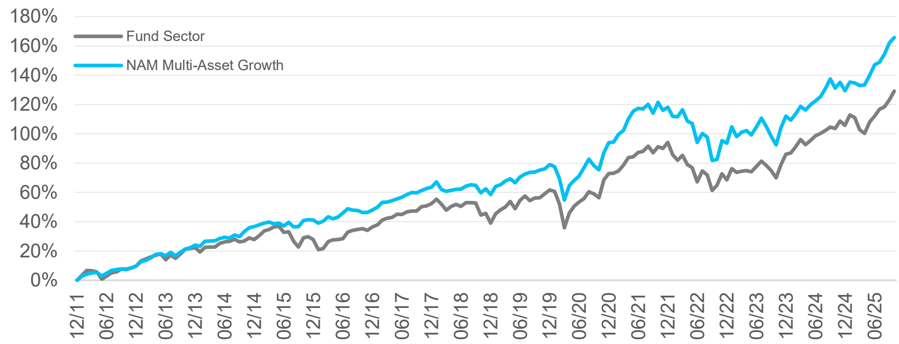
Suitability
The portfolio is designed for investors who…
- Seek capital growth through predominently growth assets
- Seek diversification across asset classes and specialist fund managers
- Seek capital growth with some downside protection via "all weather" strategies

Strategic Asset Allocation



Holdings
Harmony US Dollar Growth
Sanlam AI Global Managed Risk
Momentum Global Sustainable Equity Fund
Momentum Global Equity Fund
Baillie Gifford EM Leading Co's
Dimensional Global Targeted Value
Schroder Asian Opportunities
First Sentier Global Infrastructure
Jupiter Global Fixed Income
M&G Global Corporate Bond
iShares $ Treasury Bond 20+Yr
Bowmoor Global Alpha

Performance - Cumulative Return



Performance - Returns (to last month end)

	1m	3m	6m	1yr	5yr ann.
NAM Multi-Asset Growth	**1.38%**	**6.72%**	**13.89%**	**14.96%**	**51.46%**
Sector : FO Mixed Asset Aggressive*	2.69%	5.67%	14.39%	12.59%	46.63%

Inception = 01/01/2016. Charted performance prior to inception is hypothetical based on the portfolio holdings and % allocations at the time of inception

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