

Blu Growth Model Portfolio

January 2026

BLU



Key Information

Performance benchmark

MPI High Return

Currency

GBP

Management Fee

0.15%*

Product Fee

0.19%

Platform Fees

Tiered: 0.25% - 0.02% **

Platform Providers

Morningstar Wealth

Fidelity International

Quilter

Minimum Investment

£100,000

* Subject to VAT

**Subject to account size and platform

MORNINGSTAR
Wealth Platform

Fidelity
INTERNATIONAL

Quilter

Enquiries

Blu Investment Management

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Richmond, TW9 1QH

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Andrew Clarke

Model Portfolio Solutions



Investment Objective and Approach

The investment objective of the Blu Growth Model Portfolio is to grow capital over time. The strategy is designed for an investor with a long-term investment horizon who can accept a higher degree of volatility in returns with an equity allocation of 70% - 80%.

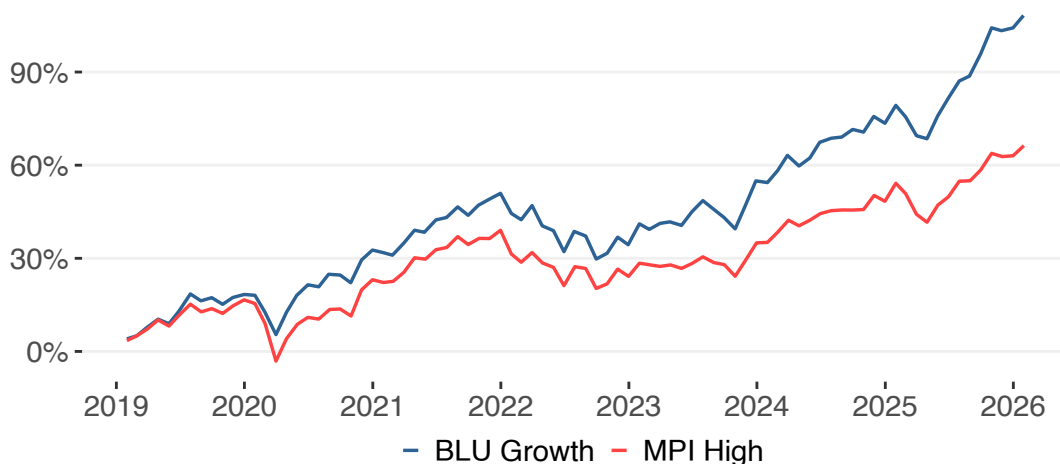
The strategy aims to track a proprietary benchmark of the main global stock and bond indices to gain efficient exposure to all markets, regions, and sectors. The portfolio is rebalanced systematically whenever components have moved significantly relative to one another. Exchange rate risk is actively managed against the base currency.

Current Yearly Performance

	2026	2025	2024	2023	2022	2021
Growth Return	2.0%	17.7%	12.0%	15.3%	-11.0%	13.8%
Growth Return Benchmark	2.0%	9.9%	9.9%	8.7%	-10.7%	12.9%
Relative	-0.1%	+7.8%	+2.1%	+6.6%	-0.3%	+0.8%

The table compares the Blu MPS performance with the Managed Portfolio Indices (MPI) benchmark (STEP Members Service), a measure of a peer group of similar investment managers using similar asset allocations.

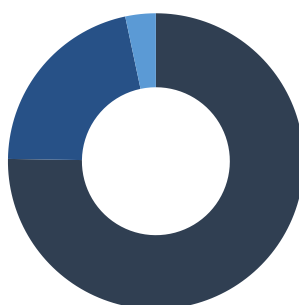
Current Portfolio Performance



*Past performance is not a reliable indicator of future performance. Returns are net of all fees.

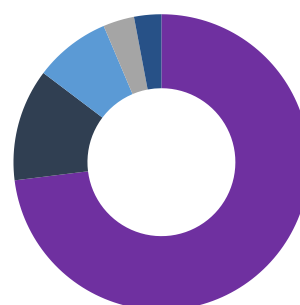
Current Asset Allocation

Equities	75.2%
Bonds	21.4%
Commodities	3.3%



Top Currency Allocation

GBP	73.0%
USD	12.3%
EUR	8.3%
JPY	3.4%
TWD	3.0%



Our investment team

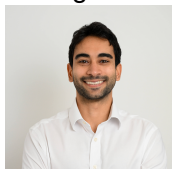
Christian Armbruster Strategy



Marie Redron Technology



Vishesh Dawar Trading



The strength of our team is the collective skill set and fifty years of experience in managing investment portfolios through all types of different market environments.

We were one of the pioneers in using Exchange Traded Funds to gain efficient exposure to financial markets and have been building model portfolio solutions for our clients since 2012.

Top Holdings

Equities

iShares Core S&P 500 UCITS ETF Hedged GBP	15.8%
iShares Core MSCI World UCITS ETF Hedged GBP	13.5%
iShares Core MSCI EM IMI UCITS ETF GBP	12.6%

Bonds

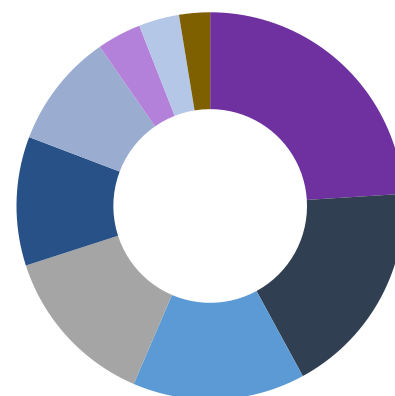
Vanguard U.K. Long Duration Gilt Index Fund GBP Inc	3.6%
iShares GBP Corp Bond 0-5yr UCITS ETF GBP	2.9%
iShares £ Ultrashort Bond UCITS ETF	2.8%

Current Regional Allocation

US	50.0%
Developed Europe	29.5%
Emerging Markets	9.9%
Developed ROW	6.8%
Japan	3.8%

Sector Allocation

Technology	24.0%
Financial	18.0%
Consumer, Non-cyclical	14.4%
Communications	13.6%
Industrial	10.8%
Consumer, Cyclical	9.6%
Basic Materials	3.7%
Energy	3.4%
Utilities	2.6%



Target Bond Allocation

Government	64.3%
Investment Grade	25.4%
Speculative Grade/High Yield	10.3%

Portfolio Diversification

Total Countries	92
Total Bonds	> 1,600
Total Stocks	> 5,300
Total Currencies	43

Blu Balanced Model Portfolio

January 2026

BLU



Key Information

Performance benchmark

MPI Medium Return

Currency

GBP

Management Fee

0.15%*

Product Fee

0.17%

Platform Fees

Tiered: 0.25% - 0.02% **

Platform Providers

Morningstar Wealth

Fidelity International

Quilter

Minimum Investment

£100,000

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Model Portfolio Solutions



Investment Objective and Approach

The investment objective of the Blu Balanced Model Portfolio is to achieve capital growth with limited volatility. The strategy is designed for an investor with a medium-term investment horizon who wants to achieve capital appreciation with a lower degree of volatility in returns and an equity allocation of between 50% - 60%.

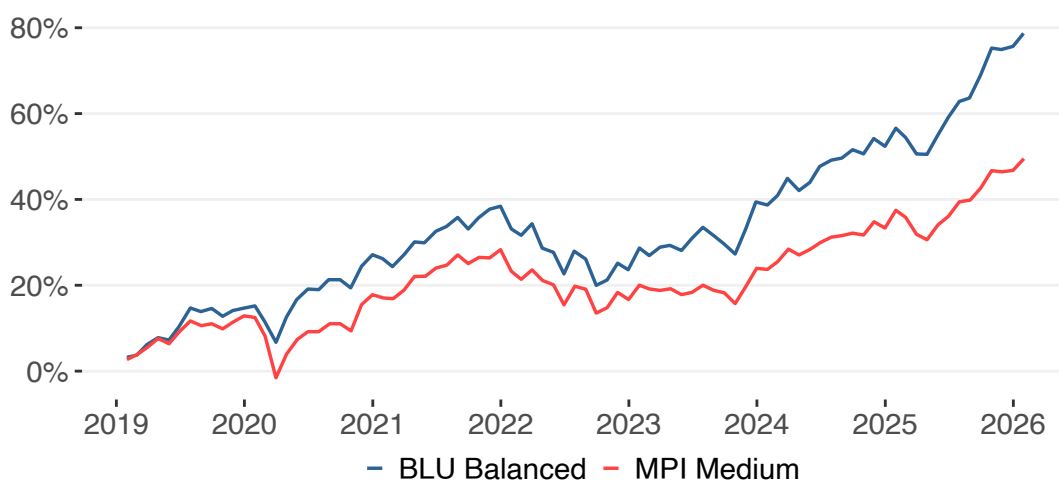
The strategy aims to track a proprietary benchmark of the main global stock and bond indices to gain efficient exposure to all markets, regions, and sectors. The portfolio is rebalanced systematically whenever components have moved significantly relative to one another. Exchange rate risk is actively managed against the base currency.

Current Yearly Performance

	2026	2025	2024	2023	2022	2021
Balanced Return	1.7%	15.3%	9.3%	12.8%	-10.7%	8.9%
Balanced Return Benchmark	1.9%	10.1%	7.6%	6.2%	-9.1%	8.9%
Relative	-0.1%	+5.2%	+1.7%	+6.6%	-1.6%	0.0%

The table compares the Blu MPS performance with the Managed Portfolio Indices (MPI) benchmark (STEP Members Service), a measure of a peer group of similar investment managers using similar asset allocations.

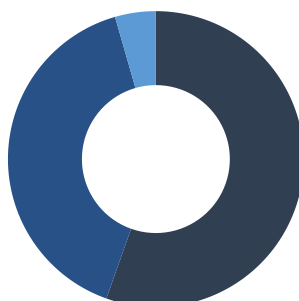
Current Portfolio Performance



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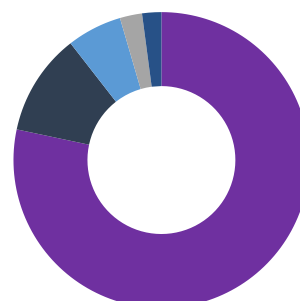
Current Asset Allocation

Equities	55.4%
Bonds	40.1%
Commodities	4.5%



Top Currency Allocation

GBP	78.3%
USD	11.1%
EUR	6.0%
JPY	2.4%
TWD	2.1%



Our investment team

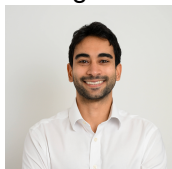
Christian Armbruster Strategy



Marie Redron Technology



Vishesh Dawar Trading



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We were one of the pioneers in using Exchange Traded Funds to gain efficient exposure to financial markets and have been building model portfolio solutions for our clients since 2012.

Top Holdings

Equities

iShares Core S&P 500 UCITS ETF Hedged GBP	11.6%
iShares Core MSCI World UCITS ETF Hedged GBP	9.9%
iShares Core MSCI EM IMI UCITS ETF GBP	9.2%

Bonds

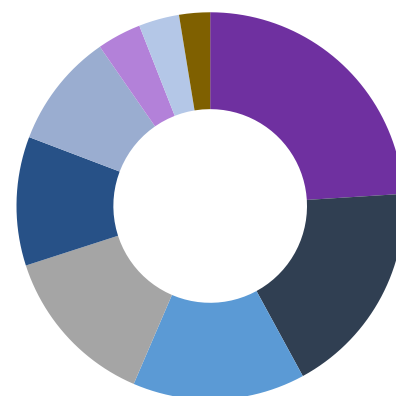
Vanguard U.K. Long Duration Gilt Index Fund GBP Inc	6.7%
iShares GBP Corp Bond 0-5yr UCITS ETF GBP	5.3%
iShares £ Ultrashort Bond UCITS ETF	5.2%

Current Regional Allocation

US	46.0%
Developed Europe	37.3%
Emerging Markets	7.5%
Developed ROW	6.4%
Japan	2.9%

Sector Allocation

Technology	24.0%
Financial	18.0%
Consumer, Non-cyclical	14.4%
Communications	13.6%
Industrial	10.8%
Consumer, Cyclical	9.6%
Basic Materials	3.7%
Energy	3.4%
Utilities	2.6%



Target Bond Allocation

Government	64.3%
Investment Grade	25.4%
Speculative Grade/High Yield	10.3%

Portfolio Diversification

Total Countries	92
Total Bonds	> 1,600
Total Stocks	> 5,300
Total Currencies	43

Blu Cautious Model Portfolio

January 2026

BLU



Key Information

Performance benchmark

MPI Low Return

Currency

GBP

Management Fee

0.15%*

Product Fee

0.16%

Platform Fees

Tiered: 0.25% - 0.02% **

Platform Providers

Morningstar Wealth

Fidelity International

Quilter

Minimum Investment

£100,000

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**Subject to account size and platform

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Andrew Clarke

Model Portfolio Solutions



Investment Objective and Approach

The investment objective of the Blu Cautious Model Portfolio is to preserve capital over time. The strategy is designed for an investor who seeks minimal capital draw-downs and accepts a lower level of growth with an equity allocation of less than 40%.

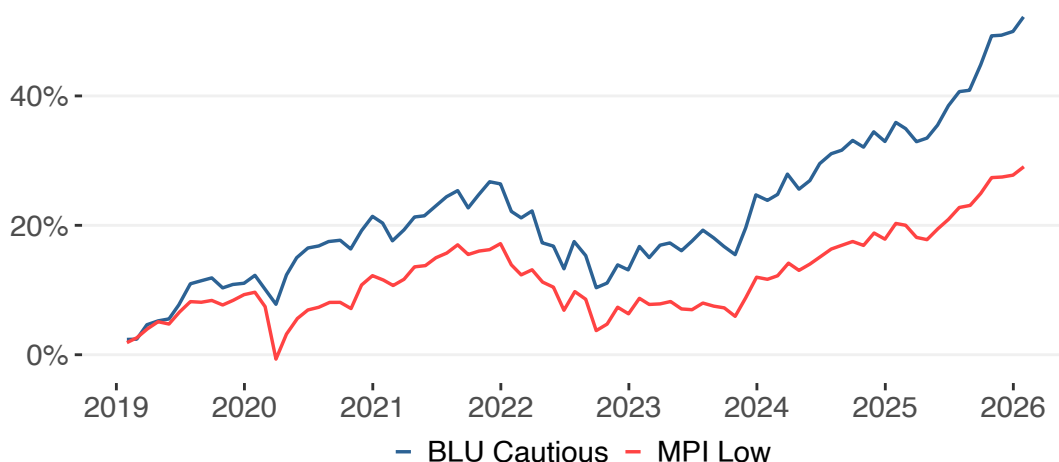
The strategy aims to track a proprietary benchmark of the main global stock and bond indices to gain efficient exposure to all markets, regions, and sectors. The portfolio is rebalanced systematically whenever components have moved significantly relative to one another. Exchange rate risk is actively managed against the base currency.

Current Yearly Performance

	2026	2025	2024	2023	2022	2021
Cautious Return	1.5%	12.8%	6.6%	10.2%	-10.5%	4.1%
Cautious Return Benchmark	1.0%	8.4%	5.3%	5.3%	-9.3%	4.4%
Relative	+0.5%	+4.4%	+1.4%	+4.9%	-1.3%	-0.3%

The table compares the Blu MPS performance with the Managed Portfolio Indices (MPI) benchmark (STEP Members Service), a measure of a peer group of similar investment managers using similar asset allocations.

Current Portfolio Performance



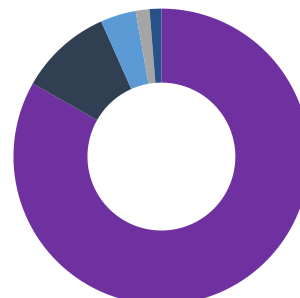
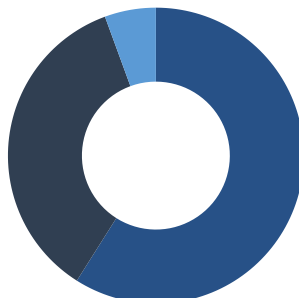
*Past performance is not a reliable indicator of future performance. Returns are net of all fees.

Current Asset Allocation

Bonds	59.0%
Equities	35.4%
Commodities	5.6%

Top Currency Allocation

GBP	83.2%
USD	10.1%
EUR	3.9%
JPY	1.5%
TWD	1.3%



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Top Holdings

Equities

iShares Core S&P 500 UCITS ETF Hedged GBP	7.4%
iShares Core MSCI World UCITS ETF Hedged GBP	6.3%
iShares Core MSCI EM IMI UCITS ETF GBP	5.9%

Bonds

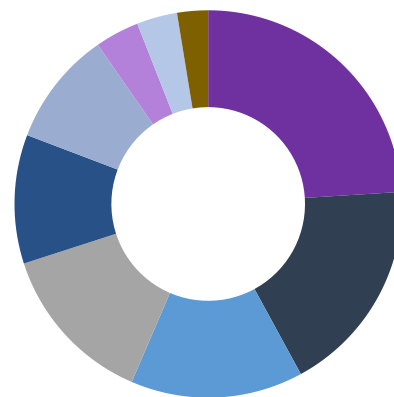
Vanguard U.K. Long Duration Gilt Index Fund GBP Inc	9.8%
iShares GBP Corp Bond 0-5yr UCITS ETF GBP	7.8%
iShares £ Ultrashort Bond UCITS ETF	7.6%

Current Regional Allocation

Developed Europe	45.4%
US	41.8%
Developed ROW	5.8%
Emerging Markets	5.0%
Japan	2.0%

Sector Allocation

Technology	24.0%
Financial	18.0%
Consumer, Non-cyclical	14.4%
Communications	13.6%
Industrial	10.8%
Consumer, Cyclical	9.6%
Basic Materials	3.7%
Energy	3.4%
Utilities	2.6%



Target Bond Allocation

Government	64.3%
Investment Grade	25.4%
Speculative Grade/High Yield	10.3%

Portfolio Diversification

Total Countries	92
Total Bonds	> 1,600
Total Stocks	> 5,300
Total Currencies	43

Blu Cautious Model Portfolio

Disclaimer

BLU

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