

Jarvis

Pension Funds & Portfolios

Company information

Default Portfolios

CONSERVATIVE PORTFOLIO

This strategy invests through a combination of globally diversified equities, bonds, and alternative investments. The primary focus is on capital preservation.

RATING RISK



Strategy Objective

The investment objective is to grow the capital value of the strategy as well as generate a degree of naturally occurring. Income. Given the allocation to equities within this strategy, it could be appropriate to investors with a short to medium-term investment time horizon (3+ years).

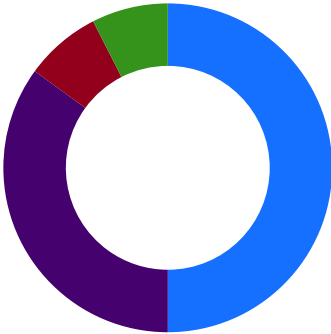
Portfolio Facts

Currency	British Pound
Pricing Frequency	Daily
Benchmark	MSCI PIMFA Conservative TR in GB
Initial Charge	0%
OCF*	0.11%
Historic Yield	2.59%

Asset Allocation

as at 30.06.2025

Fixed Interest	50%
Equities	35%
Alternatives	7.5%
Cash	7.5%



Portfolio Performance

	1M	3M	6M	1Y	3Y	5Y
Fund**	1.31%	2.60%	3.19%	7.74%	27.35%	29.84%
Benchmark	1.59%	3.27%	3.12%	5.65%	15.69%	17.35%

Disclaimers

OCF Disclosure *

This figure represents the cost of collective funds in the portfolio, including external fund manager charges, running costs, and transaction costs. These costs may change as the portfolio changes.

Performance Reporting **

Fund performance is in GBP, gross of management charges but net of underlying costs, with all income reinvested. Actual returns may vary.

Backtested Performance Data

Backtested performance shows how the fund might have performed historically, using current investment allocation applied to past periods.

Investment Risk Disclosure

The value of investments and the income from them can decrease as well as increase. Past performance does not guarantee future results. You may not recover your initial investment.

Communication Disclaimer

This communication is informational and does not constitute a recommendation.

Data Source and Date

Data provided by FE Analytics.
Jarvis, 30/06/2025

MODERATE PORTFOLIO

This strategy invests through a combination of globally diversified equities, bonds, and alternative investments for balanced growth.

RATING RISK



Strategy Objective

The investment objective is to grow the capital value of the strategy as well as generate a degree of naturally occurring income. Given the greater allocation to equities within this strategy, it could be appropriate to investors with at least a medium-term investment time horizon (5+ years).

Portfolio Facts

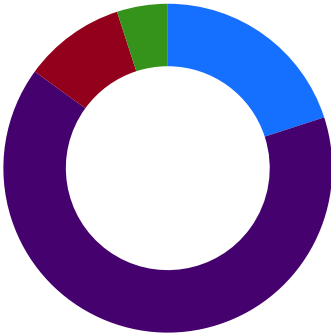
Currency	British Pound
Pricing Frequency	Daily
Benchmark	MSCI PIMFA Balanced TR in GB
Initial Charge	0%
OCF*	0.10%
Historic Yield	2.09%

Data Source and Date
Data provided by FE Analytics.
Jarvis, 30/06/2025

Asset Allocation

as at 30.06.2025

Fixed Interest	20%
Equities	65%
Alternatives	10%
Cash	5%



Portfolio Performance

	1M	3M	6M	1Y	3Y	5Y
Fund	1.60%	2.63%	1.73%	7.24%	34.73%	50.53%
Benchmark	1.74%	3.75%	3.06%	6.85%	26.71%	39.80%

Disclaimers

OCF Disclosure *

This figure represents the cost of collective funds in the portfolio, including external fund manager charges, running costs, and transaction costs. These costs may change as the portfolio changes.

Performance Reporting **

Fund performance is in GBP, gross of management charges but net of underlying costs, with all income reinvested. Actual returns may vary.

Backtested Performance Data

Backtested performance shows how the fund might have performed historically, using current investment allocation applied to past periods.

Investment Risk Disclosure

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Communication Disclaimer

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ADVENTUROUS PORTFOLIO

This strategy invests through a combination of globally diversified equities, bonds, and alternative investments. The primary focus is on capital growth and higher returns.

RATING RISK



Strategy Objective

The investment objective is to grow the capital value of the strategy as well as generate a degree of naturally occurring income. Given the high allocation to equities within this strategy, it could be more appropriate to investors with a medium to long-term investment time horizon (5-7 years +).

Portfolio Facts

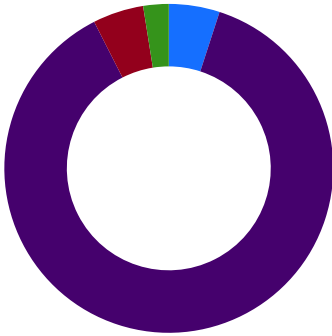
Currency	British Pound
Pricing Frequency	Daily
Benchmark	MSCI PIMFA Growth TR in GB
Initial Charge	0%
OCF*	0.08%
Historic Yield	1.96%

Data Source and Date
Data provided by FE Analytics.
Jarvis, 30/06/2025

Asset Allocation

as at 30.06.2025

Fixed Interest	5%
Equities	87.5%
Alternatives	5%
Cash	2.5%



Portfolio Performance

	1M	3M	6M	1Y	3Y	5Y
Fund	1.94%	3.00%	0.74%	6.85%	41.75%	68.21%
Benchmark	1.78%	4.01%	2.92%	7.27%	33.27%	54.26%

Disclaimers

Investment Risk Disclosure

The value of investments and the income from them can decrease as well as increase. Past performance does not guarantee future results. You may not recover your initial investment.

Performance Reporting **

Fund performance is in GBP, gross of management charges but net of underlying costs, with all income reinvested. Actual returns may vary.

*OCF Disclosure *

This figure represents the cost of collective funds in the portfolio, including external fund manager charges, running costs, and transaction costs. These costs may change as the portfolio changes.

Backtested Performance Data

Backtested performance shows how the fund might have performed historically, using current investment allocation applied to past periods.

Communication Disclaimer

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Self-Select Funds

Self-Select Funds

Design personalised portfolios based on priorities and risk appetite.

Asset Class	Fund Name	OCF
UK Fixed Interest	Vanguard UK Government Bond Index Acc	0.12
Global Fixed Interest	Vanguard Global Bond Index Hedged Acc	0.15
Global Fixed Interest	L&G Global Inflation Linked Bond Index Acc	0.23
UK Equities	Vanguard FTSE UK All Share Index UT Acc	0.06
US Equities	UBS S&P 500 Index Acc	0.09
EU Equities	iShares Continental European Equity Index (UK)	0.06
Japan Equities	iShares Japan Equity Index (UK) Acc	0.08
Emerging Market Equities	iShares Emerging Markets Equity Index Acc	0.16
Global Equities	Fidelity Index World Acc	0.12
Global Equities	L&G MSCI World Socially Responsible Inv Index Acc	0.25
Global Equities	L&G Future World ESG Developed Index Acc	0.20
Global Equities	Polar Capital Automation & Artificial Intelligence Acc	0.92
Global Equities	L&G Global Technology Index Trust Acc	0.20
Global Equities	Schroder Global Energy Transition Acc	0.95
Global Equities	Schroder Global Healthcare Acc	0.92
Commodities	CT (Lux) Enhanced Commodities	0.90
Commercial Property	iShares Environment & Low Carbon Tilt Real Estate Index Acc	0.18
Infrastructure	L&G Global Infrastructure Index Acc	0.20
Absolute Return	Janus Henderson Absolute Return Acc	1.07
Cash	L&G Cash Trust Acc	0.15

Investment Selection

Investment Selection Process and Criteria

SELF-SELECT LIST

Reference Source

We utilise our custodian, Seccl's Non-Restrictive Active Assets list of over 1,000 securities to curate a list of investment funds based on criteria designed to meet workplace pension requirements..

Investment Constraints

Due to cost and capabilities, our platform exclusively uses funds. We do not include equities or ETFs in our available holdings, focusing instead on funds that meet our cost-effectiveness and performance standards.

Asset Class Selection

Our investment selections are categorised into broad asset classes:

- Fixed Interest
- Equities and
- Alternatives

Within these primary classes, we further consider sub-categories, geographies, and themes, such as European Equities and Thematic Investments, to diversify and optimise our investment strategy.

Selection Criteria

The selection of funds is based on several key criteria. Cost is a primary factor, with a preference for lower-cost options to mitigate the impact of charges on investment returns. We also favour larger funds to minimise liquidity risks. Historical performance is another critical factor, as we assess each fund's performance against peer groups and benchmarks to ensure robust returns. The final choice for each category or sub-category is made based on a comprehensive evaluation of these factors, ensuring an appropriate fund is selected.

WORKPLACE DEFAULT PORTFOLIOS

Risk Benchmark Indices

The workplace pension models are benchmarked against established indices to align risk profiles appropriately. The Conservative model aligns with the MSCI PIMFA Conservative Index, the Moderate model with the MSCI PIMFA Balanced Index, and the Adventurous model with the MSCI PIMFA Growth Index. These benchmarks guide the asset allocation and risk management strategies.

Investment Constraints

Similar to our self-select list, we only use funds for workplace pension models, excluding equities and ETFs. This approach ensures that the selections remain cost-effective and manageable within our platform's capabilities.

Selection Criteria

The selection criteria for workplace pension funds include a strong emphasis on cost, with a preference for the lowest cost options available (based on the OCF). Funds must have a minimum size of £500m to ensure sufficient liquidity. Historical performance is rigorously assessed, comparing each fund against its peer group and relevant benchmarks. Additionally, preference is given to funds with a minimum of five years of historical data to ensure stability and performance consistency.

Asset Allocation Strategy

The asset allocation broadly aligns with MSCI PIMFA indices, allowing for tactical adjustments based on market conditions. This flexible approach ensures that it is possible to respond to changing market dynamics while maintaining a solid strategic foundation. The portfolios always hold 1% of assets in cash to cover potential fees, and any additional tactical cash positions are managed through a cash fund.

Ongoing Review Process

Regular reviews of fund performance are conducted to ensure alignment with expected risk-adjusted returns. This ongoing monitoring allows for necessary adjustments to be made which may include the use of alternatives as the custodian's universe is updated. The goal is to continually review the fund selections to provide good outcomes for clients.

KEY PRINCIPLES

Our investment selection process is designed to be transparent, cost-effective, and performance-oriented. By adhering to these principles, we ensure that members have access to robust range of investments. This approach provides a solid foundation for members to make informed and confident investment decisions.

Transparency

We prioritise clear communication of our selection process and criteria, ensuring users understand the options available.

User Suitability

Our rigorous assessment process ensures that selected risk rated funds are appropriate for our users to self-select investments tailored to their investment approach.

Regular Reviews

Continuous monitoring and updating of fund performance and selections are integral to our philosophy.

Full Disclosure

We maintain full transparency regarding all fees, costs, and any potential conflicts of interest, ensuring users are fully informed about their investments.

Jarvis



Pension Jar Limited is an appointed representative of P1 Investment Services Limited, which is authorised and regulated by the Financial Conduct Authority under firm reference number 752005. This information can be verified on the Financial Services Register. Information Commissioner's Office registration: ZB394668. Jarvis is a trading name of Pension Jar Limited. Pension Jar Limited is registered in England No. 14344139. Registered office, 80 Cheapside, London, EC2V 6EE.

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