

Quilter CB1-2 fund changes - Q1 2026

<i>Original Allocation</i>	<i>New Allocation</i>	<i>Fund name</i>
3	3	abrdn - Sterling Money Market
4	4	Artemis - High Income
3	3	AXA - Sterling Credit Short Duration Bond
5	4	Blackrock - UK Absolute Alpha
5	4	Fidelity - Emerging Markets
4	3	Fidelity - Index Japan
4	4	First Sentier - Global Listed Infrastructure
9	11	HSBC - American Index
9	8	HSBC - FTSE 100 Index
4	4	HSBC European Index
5	5	iShares - ESG Overseas Corporate Bond Index
4	4	iShares - Pacific ex Japan Index
2	2	Janus Henderson - Absolute Return
3	3	Jupiter - Strategic Bond
3	3	Jupiter - UK Mid Cap
7	7	L&G - All Stocks Gilt Index
2	2	Liontrust - Special Situations
2	2	Liontrust European Dynamic
4	3	M&G - Emerging Markets Bond
3	3	M&G - Global Dividend
3	3	Rathbone - Income
2	2	Schroder - Recovery
4	5	Schroder - US Smaller Companies
3	3	Invesco - Global Smaller Companies
3	3	Axa Framlington - Global Technology
2		Jupiter - India

BUY**SELL****INCREASE****DECREASE**

Accepting these fund changes will result in portfolios being updated to reflect the selection above. Where no changes are recommended, a rebalance will occur to restore the correct weightings. In the case of fund suspensions, a cash alternative will be used for new investments and regular premiums and also where it is necessary to bring a portfolio up to 100%.