

IMS Capital Future Focused Growth

Fund changes - Q4 2025

Original Allocation	New Allocation	Fund name		
8	10	AllianceBernstein - Sustainable US Equity		
9	9	CT - Responsible Global Equity		
7	7	EdenTree - European Equity		
9	7	iShares - ESG Screened Overseas Corporate Bond Index		
7	7	iShares - UK Equity ESG Screened and Optimised Index		
8	8	Janus Henderson - Global Sustainable Equity		
3	3	JPM - Global Macro ESG		
8	8	Jupiter - Ecology		
2	0	Liontrust - Sustainable Future Corporate Bond		
7	7	Liontrust - Sustainable Future UK Growth		
5	5	Rathbone - Ethical Bond		
3	3	Royal London - Short Duration Credit		
7	7	Royal London - Sustainable Leaders		
9	9	Schroder - Global Sustainable Value Equity		
8	3	Stewart Investors - Asia Pacific All Cap		
	7	Royal London Emerging Markets Equity Tilt		

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%.