WHI

WHI Wealth Fund

Factsheet – June 2026

Investment Objective

The investment objective of the Fund is to seek to achieve long term returns from a mix of capital and income. The Investment Manager uses its own global asset allocation framework to provide exposure to a range of global asset classes and business sectors. The allocation framework is proprietary to the Investment Manager.

Manager

Simon Newell

Key Facts

Launch Date	8 Dec 2020
Fund Size	£4.36m
Base Curr.	GBP
Pricing Frequency	Daily at 12 noon (Dublin time)
Domicile	Ireland

Fund Commentary

June was a month of varying market performance. The initial US-Iran peace deal raised hopes of reopening the Strait of Hormuz. But, following the rally in April and consolidation in May, the post peace moves were really an unwinding of the geopolitical trades. Oil prices fell hard boosting investor sentiment, although inflation and central bank messaging tempered optimism. In the UK, following months of pressure, Keir Starmer announced that he would step down as Prime Minister.

Fixed income markets had a more constructive month as government bond yields eased slightly as middle east tensions eased and corporate credit continued to do well. There is still volatility around inflation, central bank messaging and other data releases. Strong cash flow generation and manageable debt levels helped investment grade spreads tighten slightly. Higher yield bonds also had positive returns, but investors are becoming more selective.

US equities fell as concerns over rising inflation and possible rate rises. The Federal Reserve left interest rates on hold and actually hopes that inflation is under control and monetary policy might ease later in the year. Technology and AI-related businesses led the way, supported by financials although investors are becoming more selective. Elon Musk became the world's first trillionaire (in US dollars) following the much-hyped IPO of SpaceX.

The Bank of England voted to keep interest rates on hold, but the dissenters voted to raise rates. Markets are hoping for policy easing later in the year, but this was tempered by uncertainty over the future direction of government policy as Sir Keir Starmer resigned on the 22nd. This triggered a leadership contest where there seems likely to be only one candidate following Andy Burnham's return to parliament after his by-election win on the 18th. The European Central Bank raised rates in June, responding to inflation and the energy shock, signalling that pressure on inflation is likely to remain higher for longer than previously hoped. In contrast, equity markets rose on the ceasefire news and fall in oil prices.

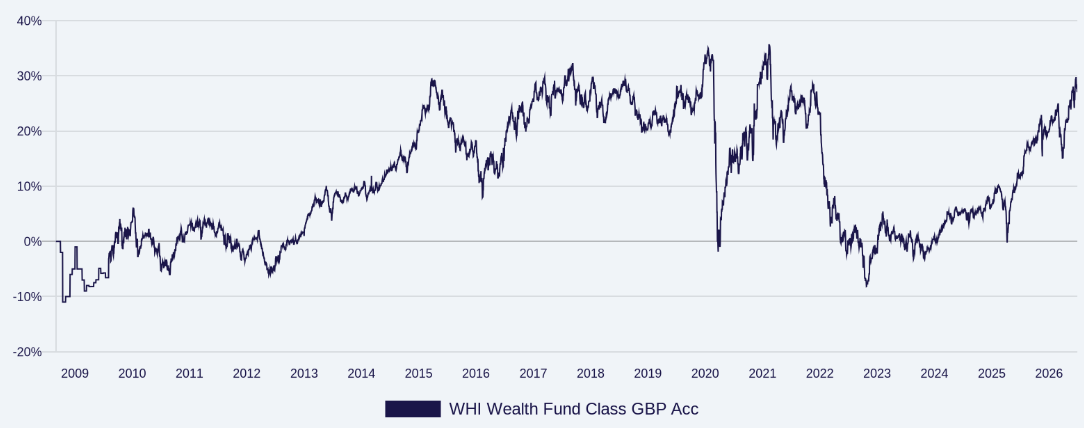
Asian equities fell over the month as oil, growth and geopolitical tensions hurt sentiment. Korea and Taiwan, though, continued to benefit from exceptionally strong semiconductor demand. Japanese equities were broadly positive, supported by the Bank of Japan's cautious approach.

Expectations on future US interest rate cuts led to the US dollar weakening slightly. The unwinding of the war trades saw oil prices fall 20% to $70 and gold fell a further 11% as its safe haven status was not needed. Industrial metals rose on the back of technology and infrastructure investment demand.

The world cup, co-hosted by Canada, Mexico and the US, began to much fanfare and some controversy. The early stages supported a flow of news for countries beginning with C. Curacao, the smallest nation to ever qualify, scored their first goal as did (D.R.) Congo. Fellow debutants Cape Verde then became the smallest nation to qualify for the knockout rounds and Canada, who followed up winning their first ever world cup match with qualification to the last 16 for the first time. Despite many matches being hosted in New York / New Jersey, basketball dominated the month there as the New York Knicks won their first NBA championship for 53 years.

All performance figures are in GBP unless otherwise stated.

Cumulative Performance	1m	Year-to-date	1Yr	3Yr	5Yr
Class GBP Acc.	0.47%	6.65%	14.51%	28.68%	-0.09%



12 month Performance	30/06/2021 - 30/06/2022	30/06/2022 - 30/06/2023	30/06/2023 - 30/06/2024	30/06/2024 - 30/06/2025	30/06/2025 - 30/06/2026
Class GBP Acc.	-22.06%	-0.38%	6.03%	5.99%	14.51%

Data as at 30/06/2026. Please see Important Information at the end of the document.

Administration / Dealing

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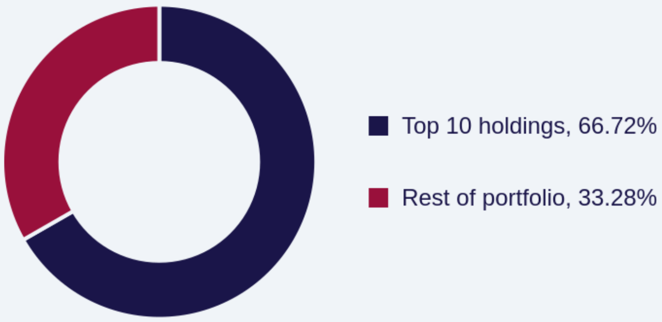
Platform Availability

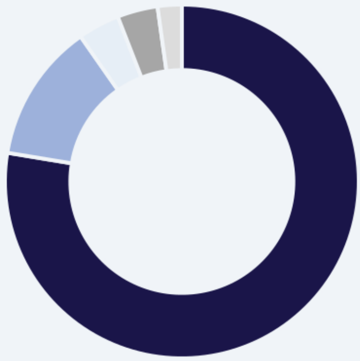
7IM, Abrdn, Aegon, AJ Bell, AllFunds, Ascentric, Aviva, Embark, Hargreaves Lansdown, Nexus Fund Service, Novia Financial UK Limited, Raymond James, Transact, True Potential

Top 10 Holdings (% NAV)



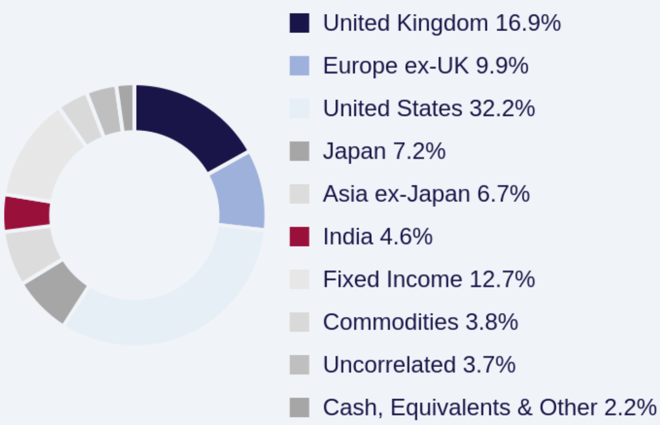
Polar Capital Global Tech Fund	Equities
Amundi MSCI Japan UCITS ETF Acc.	Equities
Amundi MSCI EM Asia UCITS ETF	Equities
SPDR FTSE UK All Share UCITS ETF	Equities
BlackRock European Dynamic Fund	Equities
Vanguard FTSE 100 ETF	Equities
Team PLC	Equities
iShares USD Treasury Bond ETF	Fixed Income
iShares MSCI India UCITS ETF USD Acc.	Equities
iShares Edge MSCI Europe Value Factor ETF	Equities

Asset Allocation (% NAV)

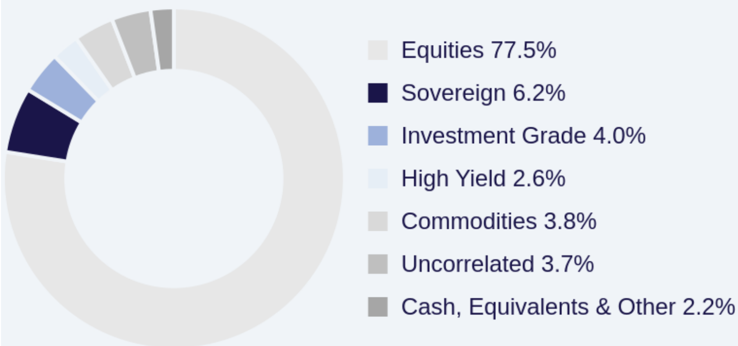


Equities	77.60%
Fixed Income	12.70%
Commodities	3.80%
Uncorrelated	3.70%
Cash, Equivalents & Other	2.20%

Equities Breakdown (% NAV)



Fixed Income Breakdown (% NAV)



Top Three Contributors	Asset Class
Polar Capital Global Tech Fund	Equities
BlackRock European Dynamic Fund	Equities
iShares MSCI India UCITS ETF USD Acc.	Equities

Bottom Three Contributors	Asset Class
iShares Diversified Commodity Swap UCITS ETF	Commodities
EPIC Global Equity Fund C GBP	Equities
Variety River North Rel. Value Fund S GBP H Acc.	Uncorrelated

Data as at 30/06/2026. Please see Important Information at the end of the document.

Portfolio Risk	Annualised Return	Annualised Volatility	Sharpe	Downside Volatility	Sortino
Class GBP Acc.	1.39%	8.14%	-0.03	8.48%	-0.03

Portfolio Hightlights

Key Buys

Name	Asset Class	Action	Description
There were no key buys this month			

Key Sells

Name	Asset Class	Action	Description
There were no key sells this month			

Share Class Information	NAV/Share	Min. Initial Investment	Min. Additional Investment	Entry/Exit Charge	Ongoing Charge (31/12/2023)	ISIN	Bloomberg Ticker
Class Sterling Acc.	£ 1.0045	£1,000	£1,000	0.00%	2.56%	IE00BMHMYR74	GARWFSI ID
Class Sterling Inc.	£1.0045	£1,000	£1,000	0.00%	2.56%	IE00BMHMYS81	GARGEBS ID
Class R Sterling Acc.	£1.0327	-	-	0.00%	2.36%	IE00BMHMYT98	GARWFRA ID
Class R Sterling Inc.	£ 1.0327	£1,000,000	£1,000,000	0.00%	2.02%	IE00BMHMYV11	GARWFRI ID
Class X Sterling Acc.	£ 0.0000	£1,000,000	£1,000,000	0.00%	2.56%	IE00BMHMYP50	GARWFXA ID
Class X Sterling Inc.	£ 1.0044	£1,000,000	£1,000,000	0.00%	2.51%	IE00BMHMYQ67	GARWFXI ID
Class Y Sterling Acc.	£ 0.0000	£1,000	£1,000	5.00%	2.57%	IE00BMHMYH76	GARWFXI ID
Class Y Sterling Inc.	£ 0.0000	£1,000	£1,000	5.00%	2.57%	IE00BMHMYJ90	GRWFYSI ID

Important Information

Source: WH Ireland, Bloomberg L.P. All data in this factsheet is as at 30/06/2026 unless stated otherwise. Performance history shown from 01/09/2008. There is no guarantee of future performance and past performance is not a reliable indicator of future performance. Please see important information at the end of this document. The Fund was authorised by the Central Bank of Ireland on 7 July 2020. On 8 December 2020, the Fund merged with the EPIC Wealth Fund, a sub-fund of EPIC Global Strategies P.L.C (the "Merging Sub-Fund"). The past performance shown relating to periods prior to that date is that of the Merging Sub-Fund. The Fund was established for the purposes of the merger. It's ongoing charges, investment objective and policies are substantially similar to the Merging Sub-Fund.

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WHI Wealth Fund (the “Fund”) is a sub-fund of EPIC Funds p.l.c. (the “Company”), which is an open-ended umbrella fund authorised in Ireland as a UCITS fund and regulated by the Central Bank of Ireland. Compensation will not generally be available to UK investors under the Financial Services Compensation Scheme. The Fund is, however, a recognised collective investment scheme within the meaning of section 264 of the UK Financial Services and Markets Act 2000 and shares in the Company may therefore be promoted to the UK public by persons authorised to carry on investment business in the UK. This marketing material has been approved in the UK by WH Ireland Limited, which is registered in England and Wales under company number 02002044 with its registered office at 16–18 Hatton Garden, London, EC1N 8AT. WH Ireland Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 140773, you can check this by visiting www.fca.org.uk/register). Distribution of this material and the offer of the Fund are specifically restricted in certain jurisdictions. In particular, but without limitation, neither this material nor shares in the Fund are available to US persons.

This material is not an invitation to make an investment in the Fund and does not constitute an offer for sale of the Fund. Full details of the Fund’s investment objectives, investment policy and risks are set out in the Fund’s Prospectus and Supplement which, together with the Key Investor Information Document (“KIID”), are available on request and free of charge from EPIC Investment Partners (Ireland) Limited, 1H The Atrium, Cork, T23 T2VY, Ireland and, in the UK, from WH Ireland Limited, 16–18 Hatton Garden, London, EC1N 8AT. Any offering of the Fund is only made on the terms of the current Prospectus, Supplement and KIID. A subscription in the Fund can only be made after the provision of the Key Investor Information Document and should be made solely upon the information contained in the Prospectus, Supplement and KIID. An investment in the Fund is suitable for an investor only if the investor (either alone or with the help of an appropriate financial or other advisor) is able to assess the merits and risks of such an investment and has sufficient resources to be able to bear any losses that may result from such an investment. An investment in the Fund may be suitable for investors who are willing to invest over the medium to long term. An investment in the Fund is not suitable for an investor who cannot sustain a loss on their investment. No assurance can be given that the Fund’s investment objectives will be achieved or that the Fund will generate a positive return. There is no guarantee of future performance and past performance is not a reliable indicator of future performance. Any person interested in investing in the Fund should conduct their own investigation and analysis of the Fund and should consult their own professional tax, accounting or other advisers as to the risks involved in making such an investment. Nothing contained in the marketing material is or should be construed as being investment, legal, tax, accounting or other advice and nothing should be relied upon as such. WH Ireland and/or any of its associates may have an investment in the Fund.

Investment Risks

The value of investments may fluctuate, causing fund prices to fall as well as rise, and investors may not get back the original amount invested. Currency exchange rate fluctuations may have an impact on the value of your investment. Investment trusts can borrow money which can then be used to make further investments. In a rising market, this can enhance returns to shareholders, however, if the market falls, losses will be multiplied. The Fund may use derivatives, mainly for efficient portfolio management purposes and to reduce risk. Investing in derivatives may carry the risk of substantial loss and increased volatility in adverse market conditions.

The risks associated with making an investment in the Fund are described in the Prospectus and Supplement but investors should note, in particular, the following: 1) Foreign currency denominated investments are subject to fluctuations in exchange rates that could have a positive or an adverse effect on an investor’s returns. There is also a risk that currency hedging transactions for one share class may in extreme cases adversely affect the net asset value of the other share classes within the same sub-fund since there is no legal segregation between share classes; 2) The Fund is subject to the risk of the insolvency of its counterparties; and 3) The Fund invests in one or more financial derivative instruments (principally in futures contracts). While the use of derivatives can be beneficial, derivatives also involve risks different from, and in certain cases, greater than, the risks presented by more traditional investments. Derivative instruments may be subject to sudden, unexpected and substantial price movements which may be influenced by factors such as interest rates, currency exchange rate and economic and political events which are not predictable. Derivatives do not always perfectly or even highly correlate or track the value of the securities, rates or indices they are designed to track. Unexpected and substantial price movements may lead to substantial fluctuations. For all of these reasons, investing directly or indirectly in derivative and cash instruments is generally considered to be risky. If the financial derivative instruments do not perform, the value of the Fund may fall substantially.