

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	£4.05m
Base Curr.	GBP
Pricing Frequency	Daily at 12 noon (Dublin time)
Domicile	Ireland

Administration / Dealing

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Fund Commentary

August was a positive month for markets as investors looked beyond geopolitics until the very end when attacks and counter strikes on ships in the Strait of Hormuz led to renewed anxiety. World equities rose 2.1% supported by economic resilience and a rebound in AI and technology related names which had been hit hard in July. Bonds were more rangebound as, although central banks left rates unchanged, there were more hawkish views to be heard.

US equities advanced and the S&P 500 had its best August for five years, rising 2.6%. The rebound in the technology sector, supported by strong results from Nvidia and booming capex and earnings, led the way supporting risk appetite bolstered by positive economic data. Although inflation eased 0.1%, Fed chair Warsh struck a hawkish tone at the Jackson Hole symposium warning that progress tackling inflation had stalled. The trade talks between the US and Canada collapsed with tariffs of up to 50% being announced by both countries and Trump then announced that he would like to rename Lake Ontario to Lake America.

Fixed income had a more stable month as government bond yields were subdued, trading on a more confident basis that there was not going to be immediate action to bring inflation back to target. Major central banks left rates unchanged at meetings held in August but the resumption of hostilities in the gulf looks set to challenge that. French government bond yields pushed towards their highest levels since 2008 as concerns mounted over next year's budget and elections. Investment grade corporate bonds had a positive month strengthened by solid company results and decent income levels.

Modest economic growth in Europe supported similar equity performance. The European Central Bank remained relatively hawkish and rising oil and gas prices supports the market pricing of a couple of rate rises to come. UK equities lagged their European peers this time, with large caps slipping 0.4% on the month while Europe managed a small gain of 0.3%.

Asian markets were broadly firm, with the rebound in technology supporting Taiwan and Korea in particular. Korean chipmakers were back in focus after SK Hynix unveiled a buyback worth close to \$29 billion, prompting

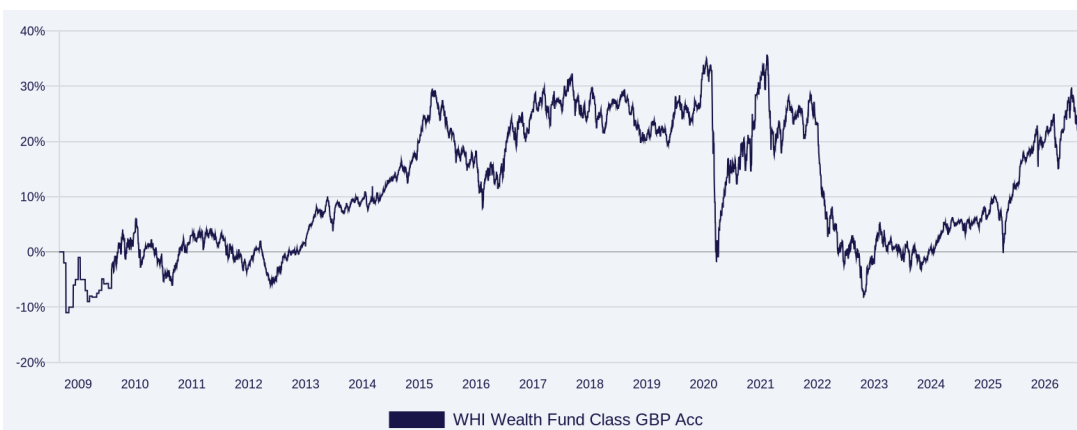
Samsung to follow with an even larger shareholder return package worth up to \$80 billion. Japanese equities performed well in August, supported by strong earnings results for the second quarter and positive guidance for future profits. Early in the month, Japan's Ministry of Finance confirmed currency intervention to support the yen in co-ordination with the US Treasury. However, the intervention only provided temporary relief as consensus remains that the Bank of Japan needs to raise rates and reduce interest rate differentials.

Commodities had a mixed month. Gold jumped but oil was far more muted and the Hormuz standoff kept traders on edge. Wheat and other grain prices surged on the back of renewed fighting near the Black Sea and a record breaking El Nino pattern, pushing world food prices to their highest level in almost four years.

Global technology continues to develop at pace. The accumulation of space junk in orbit was brought into focus as the upper stage of a SpaceX rocket, launched in 2025, crashed into the moon. China held the World Humanoid Robot Games and various records were broken. The most notable was Usain Bolt's 100m record of 9.58 seconds being beaten by a robot's time of 9.39 seconds although the robot was far less elegant at stopping after the tape!

All performance figures are in GBP unless otherwise stated.

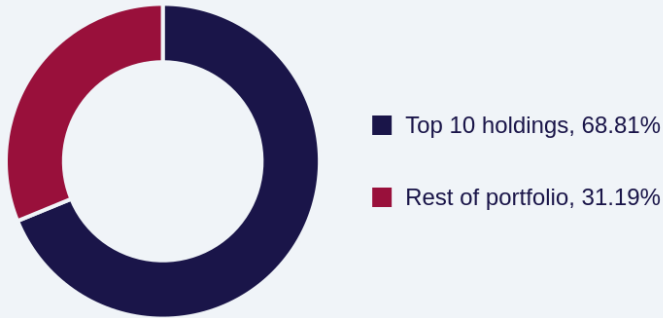
Cumulative Performance	1m	Year-to-date	1Yr	3Yr	5Yr
Class GBP Acc.	2.63%	2.16%	7.46%	26.31%	0.81%



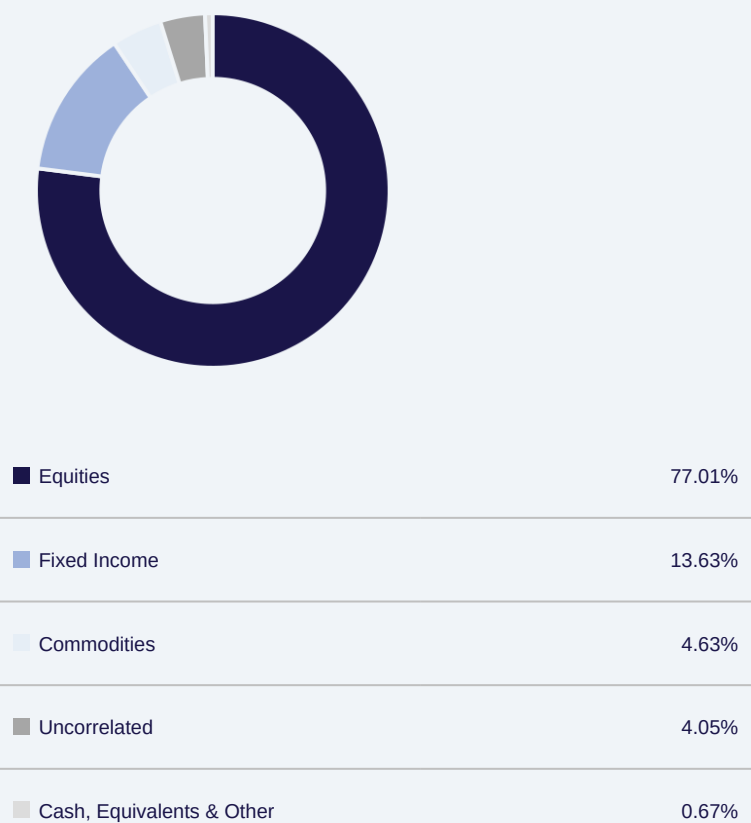
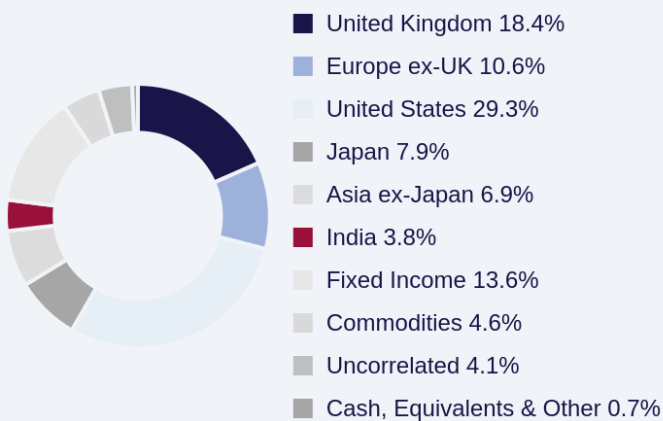
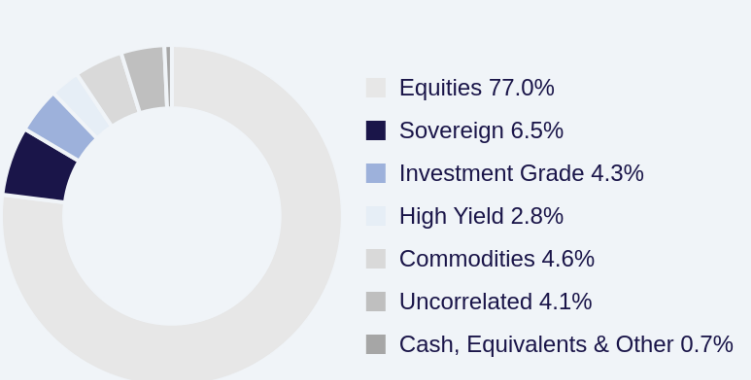
12 month Performance	30/06/2021 - 30/06/2022	30/06/2022 - 30/06/2023	30/06/2023 - 30/06/2024	30/06/2024 - 30/06/2025	30/06/2025 - 30/06/2026
Class GBP Acc.	-22.06%	-0.38%	6.03%	5.99%	14.51%

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
SPDR FTSE UK All Share UCITS ETF	Equities
Amundi MSCI EM Asia UCITS ETF	Equities
BlackRock European Dynamic Fund	Equities
Vanguard FTSE 100 ETF	Equities
iShares USD Treasury Bond ETF	Fixed Income
Team PLC	Equities
iShares Edge MSCI Europe Value Factor ETF	Equities
iShares Diversified Commodity Swap UCITS ETF	Commodities

Asset Allocation (% NAV)

Equities Breakdown (% NAV)

Fixed Income Breakdown (% NAV)

Top Three Contributors
Asset Class

Polar Capital Global Tech Fund	Equities
Amundi MSCI EM Asia UCITS ETF	Equities
Amundi MSCI Japan UCITS ETF Acc.	Equities

Bottom Three Contributors
Asset Class

iShares MSCI India UCITS ETF USD Acc.	Equities
iShares Global Govt Bond UCITS ETF USD Dist.	Fixed Income
iShares Edge MSCI Europe Value Factor ETF	Equities

Portfolio Risk	Annualised Return	Annualised Volatility	Sharpe	Downside Volatility	Sortino
Class GBP Acc.	1.28%	8.15%	-0.05	8.47%	-0.05

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.	£ 0.9874	£1,000	£1,000	0.00%	2.56%	IE00BMHMYR74	GARWFSA ID
Class Sterling Inc.	£0.9874	£1,000	£1,000	0.00%	2.56%	IE00BMHMYS81	GARWFSI ID
Class R Sterling Acc.	£1.0159	£100	£100	0.00%	2.36%	IE00BMHMYT98	GARWFRA ID
Class R Sterling Inc.	£ 1.0159	£100	£100	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.	£ 0.9873	£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	GRWFYSA ID
Class Y Sterling Inc.	£ 0.0000	£1,000	£1,000	5.00%	2.57%	IE00BMHMYJ90	GRWFYSI ID

Important Information

Source: WH Ireland, Bloomberg. All data in this factsheet is as at 28/08/2026 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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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.