timeline
MONEY FOR LIFE

TM TIMELINE 70-90% EQUITY FACTSHEET

31 OCTOBER 2025

Investment Strategy

An evidence-based, low cost, simple portfolio strategy designed to capture global equity market returns alongside well-diversified fixed income holdings, that provide defensive characteristics during periods of weak stock markets.

Rebalancing is driven by market movements to maintain the overall split between equity and bonds, avoiding unnecessary periodic turnover and trading costs, while maintaining overall risk profile. This means the equity target of 80% may drift down to 70% or up to 90% before rebalancing occurs.

Fund Objective

The investment objective of the Fund is to provide capital growth, net of fees, over a rolling 5 year period. The Fund is part of the TM Timeline range offering funds with varying combinations of global equity and fixed income exposure, in any or all economic sectors, achieved by investing in tracker funds (passive funds that track an index).

Investor Profile

Retail and Professional investors with low, medium, or high levels of investment knowledge and experience. The fund is designed for investors seeking capital growth, income provision or a combination of both. It may be suitable for customers accumulating assets, those planning for retirement or those in retirement taking retirement benefits. The fund is designed for a medium to long-term investment over 5+ years. Investors must be able to sustain capital loss - this service offers no capital guarantees.

Fund Managers

Nicki Hinton-Jones CFA
Chief Investment Officer

Laurentius van den Worm CFA
Head of Investment Strategy

Key information on charges, structure and share classes

Strategic Asset Allocation Equity/FI% Investment	80/20
Investment Structure	NURS
Domicile	UK
UCITS V Compliant	No
UK Reporting Status	Yes
Fund Launch Date	12/08/25
Fund Size	£2.16M as at 31/10/2025
Distribution status	Acc & Inc
Income Yield	2.14%

Fees & Investing

OCF*	0.20%
Initial charge	0.00%
AMC	0.15%
Min. initial investment	No

*OCF: The total annual cost of running the fund, which includes the AMC and other operating expenses.

Purchase Information

Acc ISIN	GB00BVJ4YL89
Acc SEDOL	BVJ4YL8
Inc ISIN	GB00BVJ4YK72
Inc SEDOL	BVJ4YK7
Base Currency	GBP
Comparator Benchmark	Morningstar UK Moderately Adventurously Target Allocation NR GBP

Key Partners

ACD: Thesis Unit Trust Management Limited

Fund Administrator: Northern Trust Global Services SE

Custodian: The Northern Trust Company

For full details of the Fund's investment policy and key risks, please refer to the Key Investor Information Document (KIID), and/or the Prospectus, which can be found on our Authorised Corporate Director's (ACD) website: https://www.tutman.co.uk. Some Key Risks have been included in this document.

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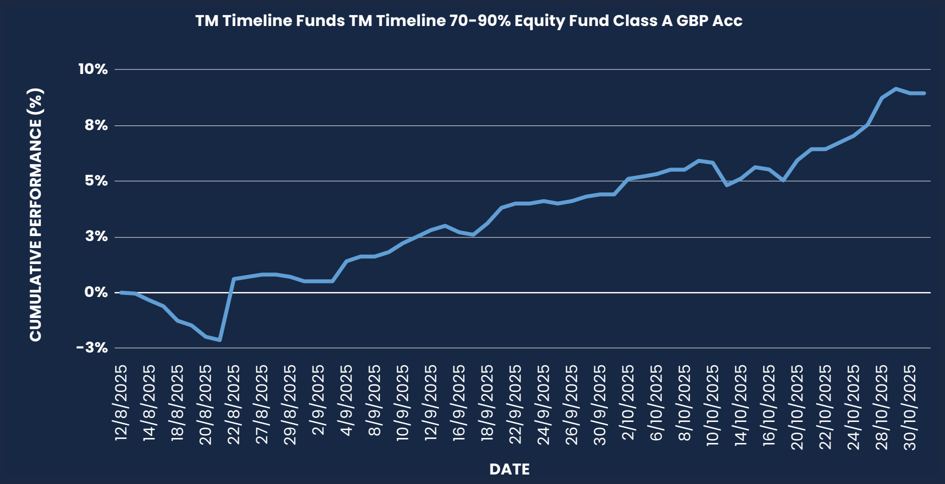
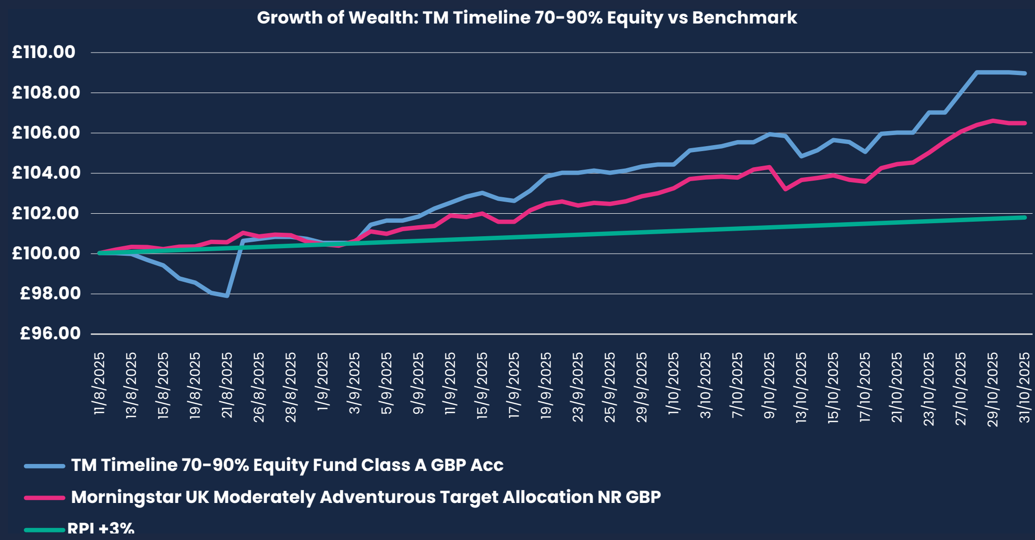
Fund Performance





Cumulative Returns

	Since Inception*	YTD	1-YEAR	3-YEAR	5-YEAR
TM Timeline Funds TM Timeline 70-90% Equity Fund Class A GBP Acc	**8.95%**				
Morningstar UK Moderately Adventurous Target Allocation NR GBP	**6.47%**				
Relative to benchmark	**+2.48%**				

* Data as of 31/10/2025, Inception date: 12/08/2025

Performance & Risk

The Fund's performance is compared against the Morningstar UK Moderately Adventurously Target Allocation NR GBP. Performance is shown as month end returns, net of ongoing charges and fees, in the share class currency.

The Growth of £100 shows the real returns against inflation metrics, and is not a measure of performance against a benchmark, but aligns with the Investment Objective of the Fund.

Risk Measurement below (SRRI) is an indication of the risk appetite of the fund. The indicator is based on historical data and may not be a reliable indication of future risk. The lowest category is not "risk free".

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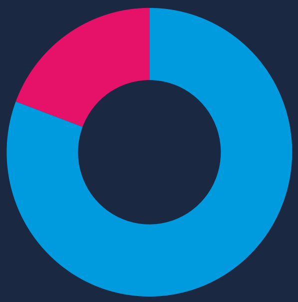
Top Equity Holdings

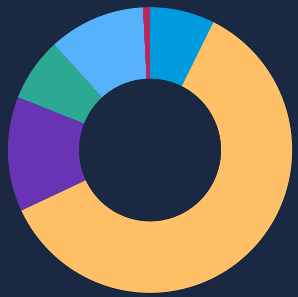
NVIDIA Corp	3.88%
Microsoft Corp	3.32%
Apple Inc	3.30%
Alphabet Inc	2.27%
Amazon Inc	1.85%
Meta Platforms Inc Class A	1.40%
Broadcom Inc	1.32%
Tesla Inc	1.11%
Taiwan Semiconductor Manufacturing Co Ltd	1.07%
JPMorgan Chase & Co	0.50%

Breakdown by Asset Class



19.3% Bonds
80.7% Equity
0.0% Cash

Breakdown by Region



7.36% UK
60.67% North America
13.00% Europe
7.18% Pacific
10.98% Emerging Markets
0.78% Supranational
0.03% Other

Holdings	Market Value %
NT GBL BND INDEX FD-X GBP HG	7.7
NT GBL BD 1-5 YR IDX FD-XGBP	4.7
VG UK-GOV-BD-INDX-FD I+GBP D	1.5
VANGUARD UK INF-LKD GL-GBP+I	1.5
VANGUARD-UK IN GR BD I-GBP D	3.9
LEGAL AND GENERAL INTL INX T-CI	25.8
LEG AND GEN GLB EMERG MKT INDEX-C	2.9
ISHRS UK EQ IDX UK-S GBP DIST	1.7
NOR TRST WLD EQ ID-X GBP INC	25.8
NT EMRG MRKT EQTY INDX-X INC	4.3
VANGUARD DV WORLD XUK-IGBP+I	20.2
CASH	0.0

Equity Sector Exposure	Weight %
Basic Materials	4
Communication Services	9
Consumer Cyclical	10
Consumer Defensive	5
Energy	4
Financial Services	17
Healthcare	9
Industrials	10
Real Estate	2
Technology	27
Utilities	3

Bond Characteristics	
Average Effective Duration	5.90
Average Effective Maturity	7.57
Average Coupon	3.11%
Average Credit Rating	A

Bond Issuer	Weight %
Government	62.68
Corporate	29.73
Securitised	7.59

Source: Timeline Holdings Ltd 2025: All data is as of 31st October 2025.
Due to rounding, some percentages may not equal 100%.

Key Risks

Fund Risk: Investing in other funds involves risk for an investor that may differ from direct market investment. The Investments of the Company (ICVC) are subject to normal market fluctuations and risks inherent in investing in securities. The level of investment may go up as well as down, and past performance is no guarantee of future returns.

Inflation Risk: The value of your investments may not be worth as much in the future due to changes in purchasing power resulting from inflation.

Emerging Market Risk: The Fund may invest in Emerging Markets and these markets are less established, and often are more volatile than developed markets and involve higher risks, particularly market, liquidity and currency risks.

Derivatives Risk: Derivatives may be used in the fund. The pricing and volatility of many derivatives may diverge from strictly reflecting the pricing or volatility of their underlying asset and whilst these are used to hedge risk, the use of these instruments does not eliminate fluctuations or prevent losses. The increased exposure to an underlying asset could result in greater fluctuations of the Fund's Net Asset Value.

Counterparty Risk: A Fund may enter into transactions in over-the-counter markets which will expose the Fund to the credit of its counterparties and their ability to satisfy the terms of such contracts.

Custody Risk: The fund's assets can be held by third party custodians and may be at risk if a third-party fails to properly segregate the fund's assets.

Currency Risk: Underlying instruments may be denominated in currencies other than the share class base currency, and as such currency hedging can have an impact on the performance of a fund. The value of an investment may be affected favourably or unfavourably by fluctuations in exchange rates.

Geographical/Sector Risk: Significant exposure to a particular industry or region can increase the fund's risk of being affected by a localised event.

Liquidity Risk: The Investment Manager will seek to ensure there is sufficient liquidity within each fund's portfolio of investments; however, certain Investment positions may be less liquid. Such liquidity problems could prohibit the fund from promptly liquidating a position.

Glossary

Annualised Performance/Annualised Returns: The average return of the fund over a specific time period, expressed as a percentage.

Authorised Corporate Director (ACD): Acts as Authorised Fund Manager (AFM) to make sure the fund complies with the rules and regulations of the FCA, for fund protection and fair treatment of investors.

Asset Allocation: The internal division of an investment fund, or portfolio by asset class (bonds, equities, commodities, cash etc.) or geographic region, to diversify investment risks.

Asset Class: The type of asset your money is invested in, for example, equities or bonds. Every asset has its own individual characteristics, and by investing in various types - or combinations of types - the fund is diversified for its returns and its risk.

Benchmark/Comparator Benchmark: A comparator against which investment performance is measured, normally a market-based index or the average performance of similar assets or peers. Beating the benchmark is known as outperformance.

Bond (A Fixed Income Investment): Essentially an 'I.O.U' issued to an investor in return for the loan of their investment capital. They are offered by governments, companies or local authorities as a way of raising funds without issuing extra shares. Bonds usually promise to pay a fixed amount of interest on set dates.

Cumulative Performance: This is the total gain or loss of an investment over a specific time period, often expressed as a percentage.

Equity: In relation to an investment like a fund, equity is an asset class, normally the common stock/share of a corporation. Equity itself is a broad asset class, with variations in it.

Income Yield: Shows how much income a fund or investment pays out to investors each year, expressed as a percentage of its current value or price.

Liquidity: This is the ease with which an asset can be sold without a significant loss of value.

Non-UCITS Retail Scheme (NURS): NURS funds are considered more complex than UCITS funds because they may invest in assets that are harder to price, or may be more illiquid than UCITS compliant funds. NURS products can concentrate investments more in particular assets, or types of assets and can offer greater asset flexibility and a wider range of asset classes.

Synthetic Risk & Reward Indicator (SRRI): Used to indicate the level of risk of a UCITS fund by providing a number from 1 to 7. The intention of the Indicator is to make understanding risk and reward of a fund simple and digestible. It is based on the annualised standard deviation of total returns over ~5 years. For new funds a proxy/representative data source is used.

Volatility: This is how much and how quickly prices move over a given period of time. In theory, volatility can be seen as risk because it gives a quantitative assessment of the uncertainty of the future of the investment/fund. Volatility is only one measure of risk.

Scan this QR Code or click here to view our full glossary.

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If you feel that this profile no longer matches your investment objectives, or if your circumstances are likely to change, you should contact your financial adviser.

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