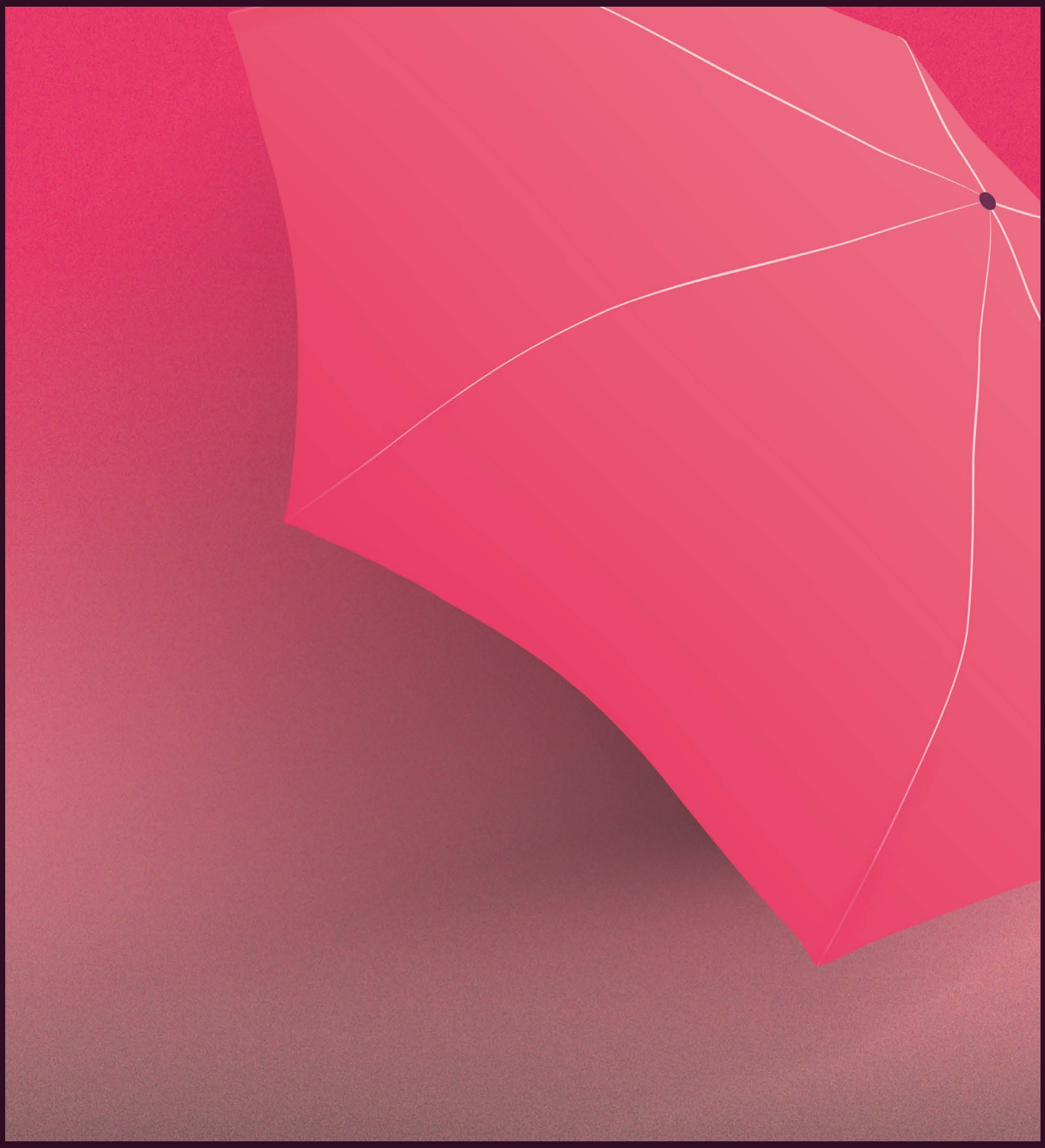
All Weather portfolio



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Certified B Corporation
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An opportunity for further diversification

Markets change. Rates move. Uncertainty is simply part of investing, and in the long run we believe it is a necessary part of the journey to get the best results. However, in the medium term, there are ways to shelter your money from these movements and still generate a good return. Without having to keep your money parked on the sidelines.

All Weather is an actively managed portfolio that aims to generate returns **independently of where the markets go.** It is designed to deliver **positive returns over the medium term[1],** with a very low correlation to stock market returns.

Why choose All Weather?

// Returns independent of the markets

aims to generate positive returns across different market scenarios, over a recommended horizon of 3–6 years.

// Protection in difficult phases

risk level 3 out of 7, with a target volatility of 3.5%[2]. It complements Moneyfarm's other multi-asset portfolios (P2–P6), adding an uncorrelated source of return.

// Active management and institutional selection

our management team selects, monitors and rebalances the underlying funds, to optimise allocation across different market phases.

// Sophisticated strategies built for different scenarios

flexible fixed income, long/short equity, macro trading on currencies and rates, accessible through a selection of institutional-class funds.

// Transparent, competitive costs

access to strategies generally reserved for large portfolios, with costs aligned to the classic Moneyfarm portfolio fees. No performance, entry or exit fees.

// No minimum holding period

you can invest and disinvest at any time, with no penalties.

Portfolio objective

All Weather aims to generate a **positive return over the medium term[1],** without depending on the direction of equity or bond markets. To do this, the portfolio combines **three complementary strategies,** each behaving differently from traditional asset classes:

Flexible fixed income

◎ **Objective:** limit downside impact and generate returns even when the bond market is under pressure.

Long/short equity strategies

◎ **Objective:** aims to generate returns with a much lower net exposure than a classic equity fund, while also seeking to benefit from market downturns.

Macro trading on currencies and rates

◎ **Objective:** diversify the portfolio's sources of return.

Suited to investors who:

- Are looking for returns independent of market movements
- Want to reduce the overall volatility of their wealth
- Have a medium-term horizon (3–6 years)
- Are looking for a strategy that moves differently from their traditional equity, balanced or fixed-income exposures
- Value sophisticated management, made accessible through active institutional funds selected and monitored by our team of experts

It's not for you if you're looking for capital guarantees or fixed returns.

How much does it cost?

We apply the same management fees as our actively managed portfolios: from 0.45% for a minimum ticket of £500 to 0% above £1.5 million.

In addition, the portfolio has average fund costs of around 0.90% per year. A platform fee (0.25%, min £1.25/month) applies to all managed portfolios / assets combined. VAT included where applicable.

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[1]**Capital is at risk.** The value of the investment can go down as well as up, and you may get back less than you invested. Return projections are not a reliable indicator of future performance. It's important to consider your risk tolerance and investment objectives before proceeding.

[2]**Backtest data for the period Jan. 2018 – Jul 2026.** The performance shown is the result of a simulation of the Absolute Return strategy and does not represent actual returns achieved by a portfolio. The calculation was carried out by applying the current fund composition to historical data. The portfolio is managed by Moneyfarm through the selection of active institutional funds. Its composition may vary over time depending on market conditions. In some cases, where unavailable, non-institutional fund classes may be selected.

This material is for informational purposes only and does not constitute investment advice, nor an offer or solicitation to buy or sell financial instruments.

Before subscribing to the service, please read the Pre-Contractual Information Document available at moneyfarm.com.

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