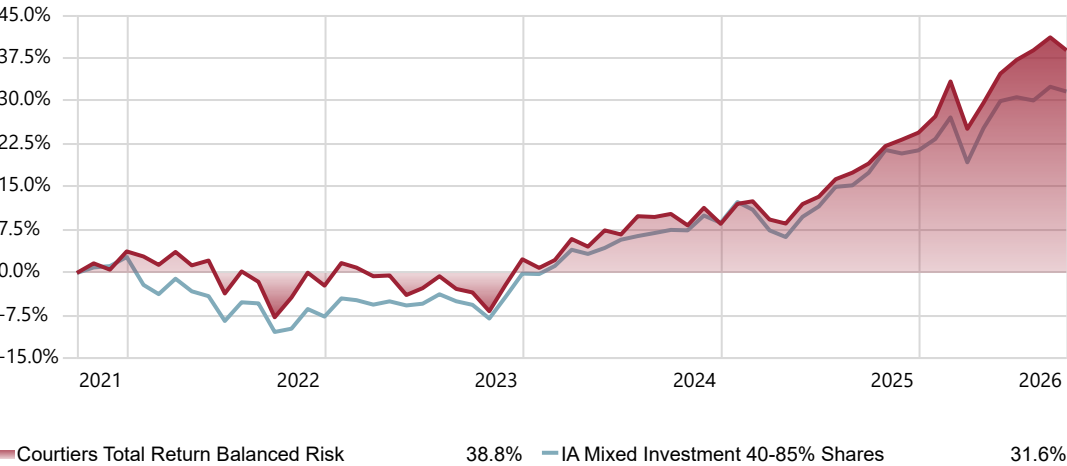


Courtiers Total Return Balanced Risk

As of 30/09/2026

Investment Returns over 5 Years



Investment Objective

The Fund seeks to achieve a total return comprised of income and capital growth, over a period of between 5 and 10 years.

Investment Policy

The Fund invests in different asset classes worldwide, including company shares, commodities, cash instruments, real estate (such as property) and investments issued by banks or governments that are a short-term loan to the issuer by the buyer. The fund will therefore contain more than one asset class in its portfolio. (cash, equity, bonds, derivatives*), as well as investments into other, carefully selected third-party funds managed by specialist fund managers.

*The value of a derivative is dependent on an underlying asset/investment.

There is no guarantee that the Fund will achieve its objective over any particular period or at all.

To help investors compare funds with broadly similar characteristics, the Investment Association (the trade body that represents UK investment managers) has grouped many funds sold in the UK into sectors. This Fund is classified in the Investment Association Mixed Investment 40-85% shares sector. Investors can use this sector to assess the Fund's performance.

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Fund Managers



Gary Reynolds, CFA
Chief Investment Officer



James Timpson, CFA
Fund Manager

Cumulative Performance (% Growth)

	YTD	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	10 Years (Annualised)
Courtiers Total Return Balanced Risk	11.54	1.22	10.95	16.59	43.73	38.84	109.19	7.66
IA Mixed Investment 40-85% Shares	8.45	0.76	10.35	12.05	39.40	31.65	84.62	6.32

Standardised Performance (% Growth)

	01/10/2021 - 30/09/2022	01/10/2022 - 30/09/2023	01/10/2023 - 30/09/2024	01/10/2024 - 30/09/2025	01/10/2025 - 30/09/2026
Courtiers Total Return Balanced Risk	-7.73%	4.69%	14.18%	7.97%	16.59%
IA Mixed Investment 40-85% Shares	-10.29%	5.27%	13.84%	9.28%	12.05%

Fund Facts

Legal Structure	UK Authorised ICVC
Fund Size	£ 403,500,375.27
Fund Size Date	30/09/2026
Min Investment	£ 1,000
Launch Date	05/03/2007
Base Currency	Pound Sterling
Pricing Frequency	Daily
Valuation Point	22:00
Accounting End	30th September
ISIN	GB00B1P2K632
Historic Yield	1.28%
UCITS	No
Share Class	Accumulation
Domicile	United Kingdom
IA Sector	Mixed Investment 40-85% Shares

Charges

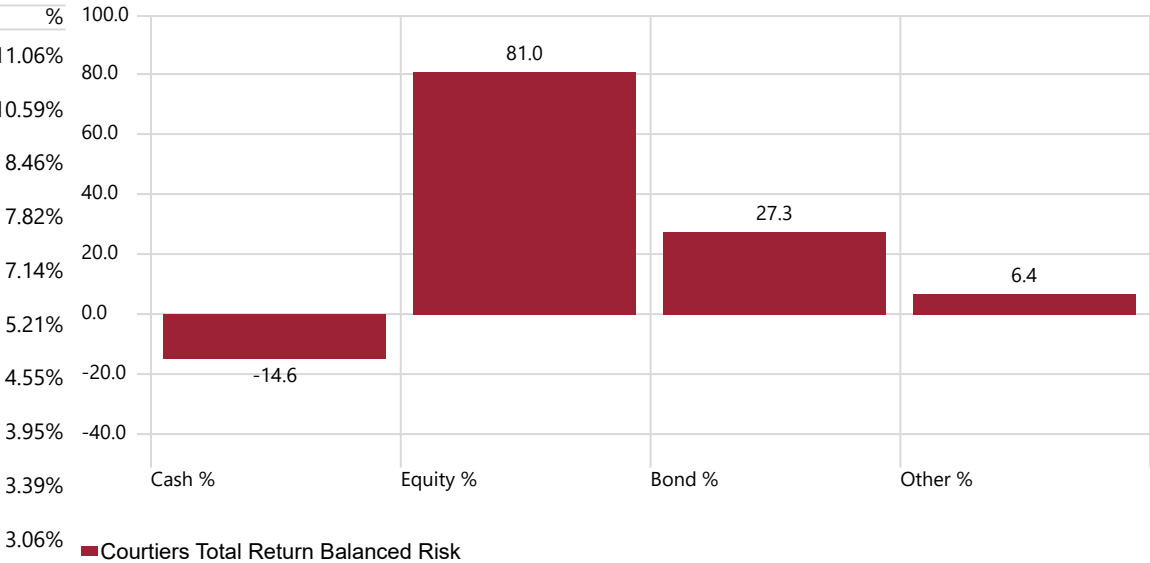
Initial Charge	0.00%
Ongoing Charge of which	1.66%
Annual Management Charge	1.50%

Further information and documentation available at courtiers.co.uk

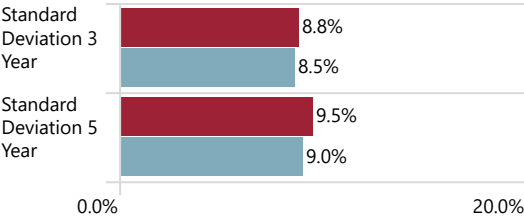
Top 10 Investment Positions

Stoxx Europe 600 Future Dec 26
E-mini Russell 1000 Index Future Dec 26
JPM GBP Liquidity LVNAV Sel dist.
E-mini S&P 500 Future Dec 26
JPM USD Liquidity LVNAV Select dist.
Courtiers UK Equity Income I Acc
E-Min S&P 500 Ewf Dec26
iShares Core S&P Small-Cap ETF
United States Treasury Notes 3.875%
FTSE 250 Index Future Dec 26

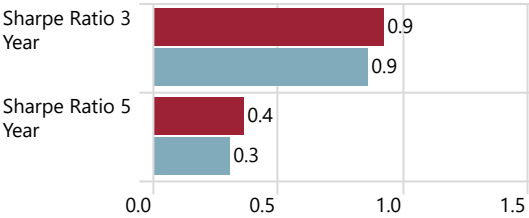
Asset Allocation



Volatility (Annualised)



Risk-Adjusted Returns (Annualised)



■ Courtiers Total Return Balanced Risk ■ IA Mixed Investment 40-85% Shares

The Standard Deviation is how widely returns are dispersed around the average over time. A higher Standard Deviation implies a higher volatility.

The Sharpe Ratio is a risk-adjusted measure of return. A higher Sharpe Ratio indicates a better risk-adjusted return.

Important Information

This fund is a sub-fund of the Courtiers Investment Funds ICVC, which is authorised in the United Kingdom and regulated by the Financial Conduct Authority. The fund is managed by Courtiers Asset Management Limited.

This communication is not intended to recommend the investment referred to. If you are at all unsure whether this investment is suitable for your circumstances, please seek advice from your financial adviser.

Please remember that past performance is not a reliable indicator of future returns. The value of your investment and any income you take from it may fall as well as rise and is not guaranteed. You might get back less than you invest. For full details of the fund’s risks, please refer to the fund’s Prospectus.

The source of the performance data and charts contained within this document is Morningstar Direct. All data is correct as at the date shown at the top of this factsheet, unless otherwise stated. Past performance figures are in pounds sterling, and are based on the net asset value of the fund. They are also calculated on the basis that any distributable income of the fund is reinvested, and are net of all charges.

The historic yield figure shown in this factsheet reflects distributions declared over the past twelve months as a percentage of the mid-market price of the fund, as at the date shown. Note that investors may be subject to tax on their distributions.As of 31/10/16, any short-dated fixed income securities with <90 days to maturity (reduced from <12 months to maturity) will be classified, for the purposes of this factsheet only, as cash equivalent.

Before making any decisions to invest, please refer to the relevant Key Investor Information Document, the Supplementary Information Document and the latest Prospectus. These documents can be downloaded from the Fund Literature section of our website at www.courtiers.co.uk, or you can obtain them free of charge by contacting Courtiers Asset Management Limited.

