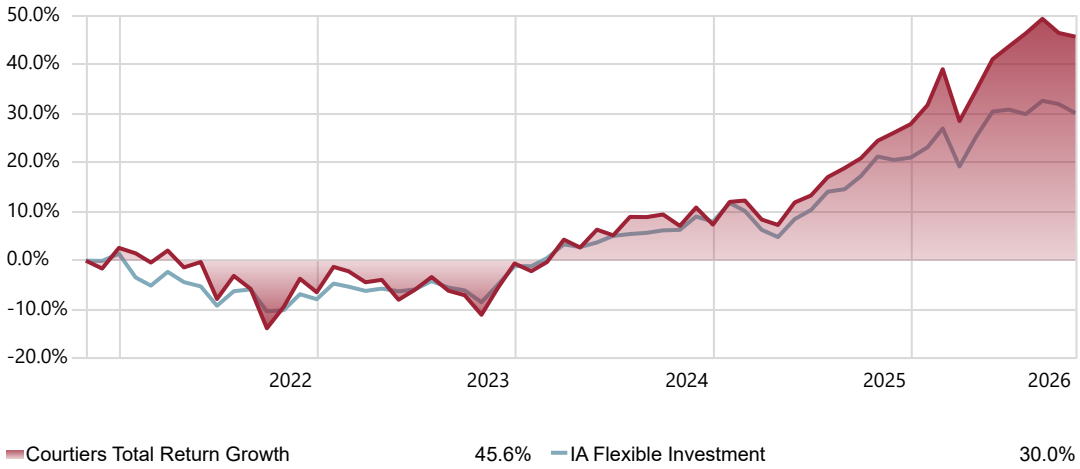
Fund Factsheet

COURTIERS

# Courtiers Total Return Growth

**As of 31/10/2026**

## Investment Returns over 5 Years




## Cumulative Performance (% Growth)

| | YTD | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 10 Years | 10 Years (Annualised) |
|---|---|---|---|---|---|---|---|---|
| Courtiers Total Return Growth | 13.91 | -0.44 | 8.21 | 17.03 | 63.60 | 45.58 | 146.89 | 9.46 |
| IA Flexible Investment | 7.49 | 0.17 | 3.93 | 7.29 | 42.05 | 30.03 | 84.42 | 6.31 |

## Standardised Performance (% Growth)

| | 01/11/2021 - 31/10/2022 | 01/11/2022 - 31/10/2023 | 01/11/2023 - 31/10/2024 | 01/11/2024 - 31/10/2025 | 01/11/2025 - 31/10/2026 |
|---|---|---|---|---|---|
| Courtiers Total Return Growth | -9.41% | -1.77% | 20.33% | 16.18% | 17.03% |
| IA Flexible Investment | -10.07% | 1.80% | 16.09% | 14.04% | 7.29% |

## 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 Flexible Investment sector. Investors can use this sector to assess the Fund's performance.

## Fund Facts

| | |
|---|---|
| Legal Structure | UK Authorised ICVC |
| Fund Size | £ 149,522,008.73 |
| Fund Size Date | 31/10/2026 |
| 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 | GB00B1P2K855 |
| Historic Yield | 0.00% |
| UCITS | No |
| Share Class | Accumulation |
| Domicile | United Kingdom |
| IA Sector | Flexible Investment |

## Charges

| | |
|---|---|
| Initial Charge | 0.00% |
| Ongoing Charge | 1.69% |
| of which | |
| Annual Management Charge | 1.50% |

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## Fund Managers



**Gary Reynolds, CFA**
Chief Investment Officer



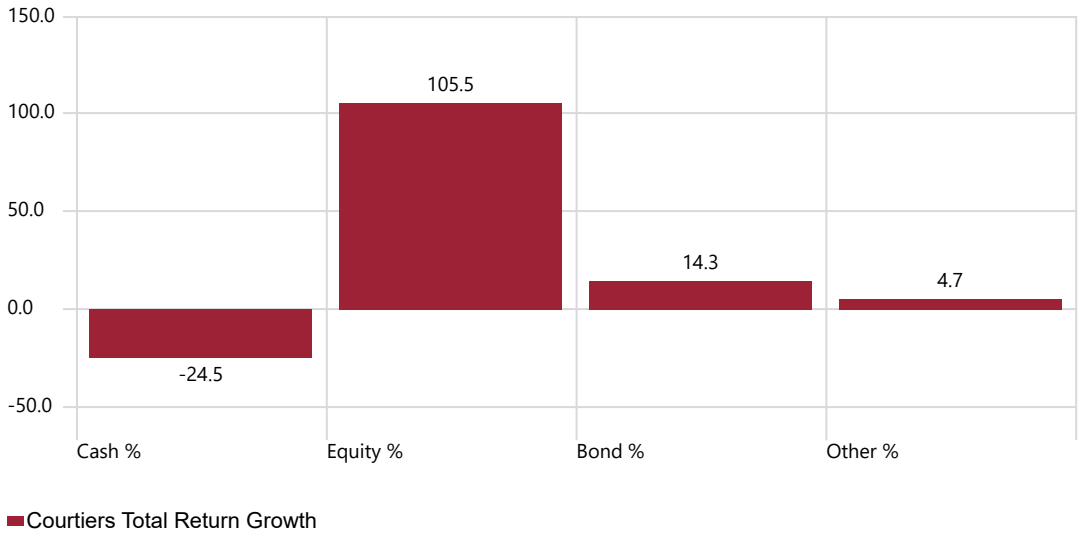
**James Timpson, CFA**
Fund Manager

Further information and documentation available at courtiers.co.uk

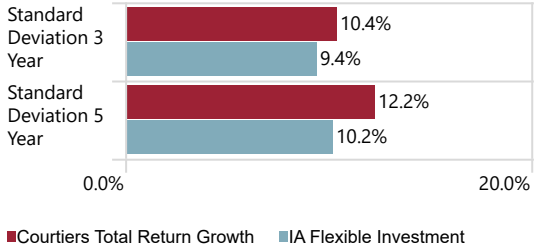
## Top 10 Investment Positions

| | % |
|---|---|
| E-mini Russell 1000 Index Future Dec 26 | 14.18% |
| Stoxx Europe 600 Future Dec 26 | 14.15% |
| JPM GBP Liquidity LVNAV Sel dist. | 10.32% |
| E-mini S&P 500 Future Dec 26 | 9.91% |
| JPM USD Liquidity LVNAV Select dist. | 8.72% |
| Courtiers UK Equity Income I Acc | 7.03% |
| E-min S&P 500 EWF Dec26 | 5.86% |
| iShares Core S&P Small-Cap ETF | 5.41% |
| Option on FTSE 100 PR GBP | 4.56% |
| FTSE 250 Index Future Dec 26 | 4.12% |

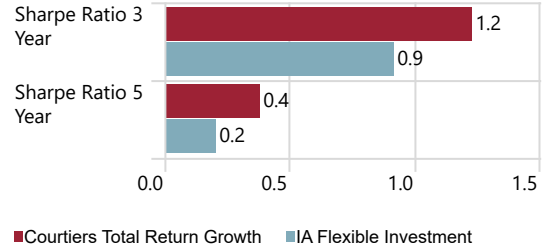
## Asset Allocation




## Volatility (Annualised)




## Risk-Adjusted Returns (Annualised)




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.

**Courtiers Asset Management Limited**. 18 Hart St, Henley-on-Thames, Oxfordshire RG9 2AU
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Registered Company Number 0884308. VAT Registration Number 669 2553 96.

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