Long Hold Balanced

OCM Asset Management

Independent Financial Planners | Discretionary Asset Managers | Tax Advisers

July 2026

Objective

This portfolio is NOT a risk-free portfolio, rather, it is suitable for a client who is prepared to invest a larger portion of their overall portfolio into equities, whilst maintaining a balance between risk and reward. The primary objective of this portfolio is to generate a long-term total return and income above the Bank of England's base rate and real terms growth (above inflation) which is materially higher than the long-term return on cash after fees and costs. This portfolio can take up to 65% of the risk of investing in the world equity market, as measured by the worst expected loss and annualised volatility of returns. This portfolio has no defined capital preservation mandate and invests in all assets that are available from the investment universe to achieve the objectives, holding up to 15% in core, long-term assets which may be less liquid in nature, such investment trusts. The recommended time-horizon for this portfolio is a minimum of 7 years.

Management

The benchmark we use for comparison purposes for volatility is **IA Mixed Investment 40-85%,** noting that this benchmark currently holds **69.28% in Equity** (Analytics, 1st July 2026) and is therefore more aggressive than this portfolio. It would therefore be expected that the benchmark would outperform the portfolio and that the volatility of the benchmark would be higher. The model performance therefore cannot be directly compared to the benchmark.

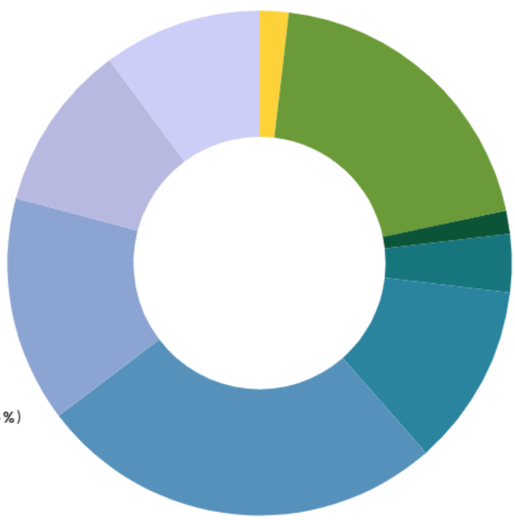
Performance

Asset	1 Month	3 Months	6 Months	12 Months	YTD	3 Years	5 Years	7 Years	Since Launch 31/08/2018
OCM Balanced	0.96%	12.02%	11.17%	23.10%	11.17%	48.68%	31.55%	70.02%	76.80%
Benchmark	0.48%	9.43%	7.58%	17.00%	7.58%	38.09%	32.38%	55.10%	57.89%
UK Gilts	0.88%	2.08%	0.18%	2.77%	0.18%	7.98%	-19.21%	-15.53%	-11.47%
UK Equities	0.40%	5.40%	7.15%	20.21%	7.15%	50.29%	63.10%	71.77%	73.55%

Source: FE Analytics, 1st July 2026

Asset Allocation

- MONEY MARKET (1.86%)
- GLOBAL FIXED INTEREST (19.82%)
- OTHER NON-EQUITY (1.47%)
- COMMODITY (3.72%)
- UK EQUITY (11.67%)
- US EQUITY (26.11%)
- EUROPEAN EQUITY (14.48%)
- ASIAN EQUITY (10.13%)
- OTHER INTERNATIONAL EQUITY (10.74%)



Equity 76.85 % - Non-Equity 23.15%

Long Hold Investing

The assets in this portfolio have been selected based on a long hold approach, with a recommended minimum investment horizon of 7 years. Unlike OCM's OBI proposition, this portfolio has no capital preservation mandate, and portfolio changes are made on a strategic rather than tactical basis, taking a long-term view on key themes and opportunities within the asset allocation.

The general asset allocation within the portfolio will be maintained over the long term, however underlying funds may be switched at the discretion of the Investment Committee in cases of underperformance or positioning shifts.

Key Facts

Benchmark
IA Mixed Investment 40-85%

Inception Date
31 August 2018

Historic Yield
2.06%

Ongoing Strategy Charge
0.44%

Volatility
10.33%

Max Loss
-9.62%

Rebalancing Frequency
Quarterly

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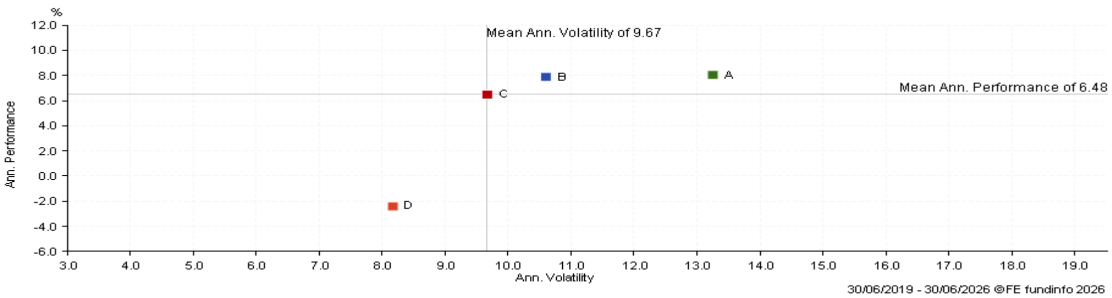
Market Outlook

Global financial markets delivered strong returns over the second quarter of 2026, with geopolitics and technology once again at the forefront of market movements. Risk sentiment turned decisively positive as the war in the Middle East began to de-escalate, with Brent crude prices retracing sharply from their April peak following a US-Iran memorandum of understanding that was expected to support the reopening of the Strait of Hormuz and a normalisation of energy flows. This helped ease fears that the energy shock would force a broad-based re-pricing of developed market interest rates, although inflation risks remained a key focus for policymakers. Technology stocks continued to lead markets higher, as investors gained confidence that the AI infrastructure investment cycle remained intact, supported by robust earnings momentum and continued upgrades to hyperscaler capital expenditure plans. Central bank decisions were closely watched over the quarter: the European Central Bank raised its three key policy rates by 25bps in June, citing inflation pressures from the Middle East conflict, while the Federal Reserve and Bank of England left rates unchanged as they balanced still-elevated inflation risks against uncertainty around growth and energy prices. The improved backdrop supported a strong quarter for the long hold growth portfolios, with Emerging Market and Asian equity holdings outperforming delivering strong returns across the portfolios. Across the Long Hold Suite, the focus on active management, diversification and disciplined asset selection enabled portfolios to participate strongly in the risk on environment. While the broad expectation remains that the conflict is likely to represent a temporary supply disruption rather than a structural shift in the global economic outlook, the outlook remains sensitive to the durability of the ceasefire, the pace of energy-flow normalisation and the path of central bank policy.

Portfolio Positioning

Following a strategic decision to take profits from strongly performing assets and reduce exposure to areas we no longer viewed as well positioned over the medium term, the long-hold suite entered the period with elevated cash levels. This positioning helped mitigate the impact of geopolitical uncertainty and market volatility surrounding the US-Iran conflict, while maintaining flexibility to redeploy capital as sentiment improved later in the quarter. After the announcement of a ceasefire between the US and Iran, cash was selectively redeployed into global, European and UK opportunities, with an emphasis on quality assets we believe are well placed to benefit from improving sentiment and a constructive medium-term outlook. We remain focused on diversification, quality and income-generating assets to help manage volatility and uncertainty over the medium term.

Portfolio Volatility



Key	Name	Annualised Performance	Annualised Volatility
A	UK Psv UK Equities TR in GB	8.05	13.25
B	OCM Balanced TR in GB	7.89	10.60
C	IA Mixed Investment 40-85% Shares TR in GB	6.48	9.67
D	UK Psv UK Gilts TR in GB	-2.40	8.17

This scatter chart reflects annualised volatility and return in GBP over the past 7 years. Over the long term, we would expect the Balanced portfolio to exhibit volatility in line with the benchmark.

Important Information

All data in this document has been extracted from Analytics as of 1st July 2026. Past performance cannot be used as a guide to future performance and the value of your investment will fall as well as rise in value. You may not get back all of your investment and the final value of your investment will depend on the performance of your portfolio. Performance figures quoted include fund manager charges but exclude adviser, discretionary, custodian and switch charges. Unless stated, income is reinvested into the portfolio. The information contained in in this document is for information purposes only. It does not constitute advice or a recommendation or an offer or solicitation for investment. Portfolio Expense is based on the Fusion platform and may vary for other platforms. Annualised Volatility and Max Loss Figures as detailed by FE Analytics over 5 years to period, where max loss represents the worst running return.

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