Long Hold Balanced Income

OCM Asset Management
Independent Financial Planners | Discretionary Asset Managers | Tax Advisers

October 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

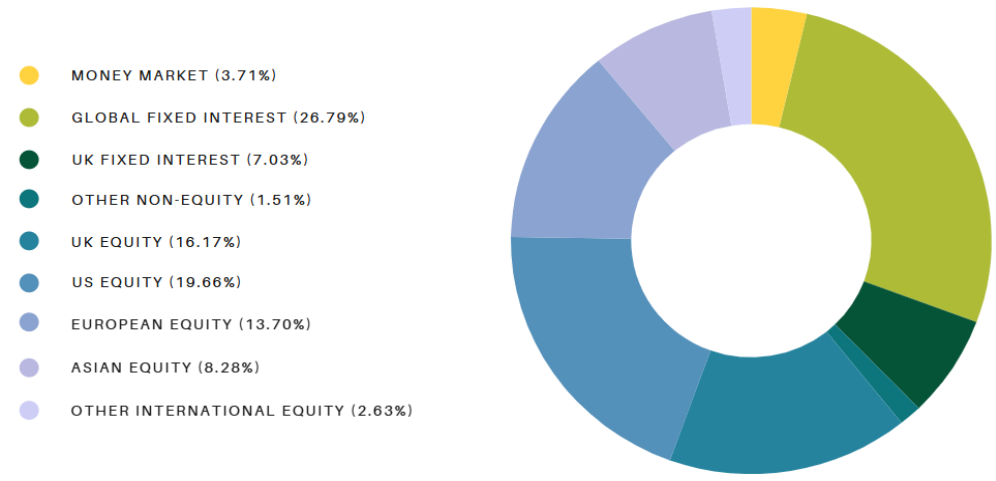
The benchmark we use for comparison purposes for volatility is **IA Mixed Investment 40-85%,** noting that this benchmark currently holds **70.07% in Equity** (Analytics, 1st October) and is therefore more aggressive than this portfolio. It would therefore be expected that the benchmark would outperform 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	Since Launch *01/01/2024*
OCM Balanced Income	-1.29%	0.29%	9.30%	14.86%	9.81%	32.61%
Benchmark	-0.61%	0.74%	10.28%	12.01%	8.41%	31.82%
UK Gilts	-1.08%	-2.55%	-0.67%	0.52%	-2.51%	-2.13%
UK Equities	-1.61%	2.87%	8.48%	16.97%	10.28%	46.71%

Source: FE Analytics, 1st October 2026

Asset Allocation



Equity 60.97 % - Non-Equity 39.03%

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
01 January 2024
Historic Yield
3.80%
Ongoing Strategy Charge
0.60%
Volatility
7.24
Max Loss
-6.10%
Rebalancing Frequency
Quarterly

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Market Outlook

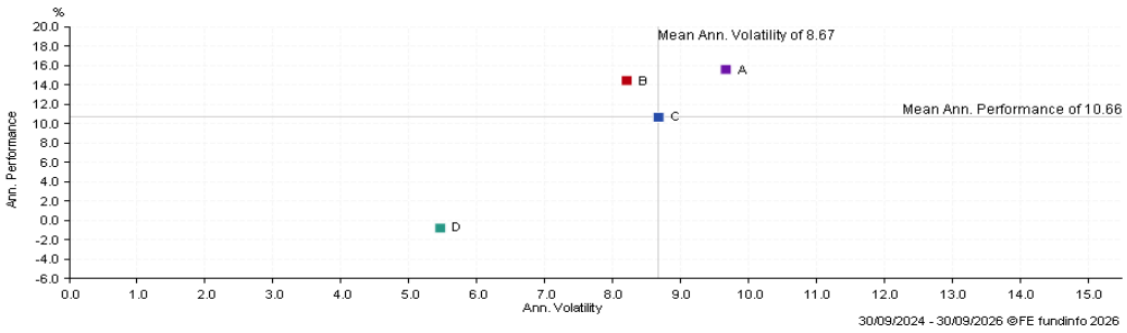
Global financial markets faced a more challenging backdrop over the third quarter of 2026 albeit still delivered positive returns, with geopolitics once again at the forefront of market movements. The resurgence of tensions between the US and Iran reversed the de-escalation seen in the previous quarter, with Brent crude again rising above $100 a barrel as surging energy prices added to inflationary pressures across key developed economies. Government bond yields moved higher as a result, with markets reassessing the outlook for inflation and monetary policy. The rise in fuel and broader energy costs increased concerns that inflation could remain above central bank targets for longer than previously expected, reversing earlier expectations that interest rates could begin to fall which weighed on overall fixed income performance over the quarter. Corporate fundamentals, however, remained a source of support, as strong earnings growth from key AI names lifted sentiment over the quarter, although investors became more discerning towards the theme, as the bar for revenue and capital expenditure continues to be raised in order for the sector to justify their current valuations.

Central bank policy remained a key driver of sentiment over the quarter, as both the Federal Reserve and the European Central Bank raised interest rates in response to rising inflation. The Bank of England held interest rates at 3.75% at both its July and September meetings, although a 6-3 vote split in September, signalled growing concern within the committee that higher energy prices could feed through to more persistent domestic inflation. Against this backdrop, the long hold income portfolios delivered, marginal gains over the quarter, with exposure to UK and European equities contributing positive performance to the portfolio. However, fixed income holdings came under pressure as rising inflation led into a repricing on monetary policy expectations. Looking ahead, the outlook remains sensitive to the trajectory of the US-Iran conflict and its impact on energy prices alongside the pace and extent of further monetary tightening.

Portfolio Positioning

The Income portfolios remained fully invested throughout the quarter, with no changes made to the underlying holdings. Following the selective deployment of cash during the previous period, we remain comfortable with the current positioning and believe the portfolios are well aligned with our long-term investment outlook. Their diversified exposure across equities, fixed income and money market assets continues to provide multiple sources of income while reducing reliance on any single asset class, sector or region.

Portfolio Volatility



Key	Name	Annualised Performance	Annualised Volatility
A	UK Psv UK Equities TR in GB	15.60	9.66
B	OCM Balanced Income TR in GB	14.47	8.20
C	IA Mixed Investment 40-85% Shares TR in GB	10.66	8.67
D	UK Psv UK Gilts TR in GB	-0.77	5.46

This scatter chart reflects annualised volatility and return in GBP over the past 2 years. Over the long term, we would expect the Balanced Income portfolio to exhibit volatility in line with the benchmark.

Important Information

All data in this document has been extracted from Analytics as of 1st October. 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 2 years to period, where max loss represents the worst running return.