

MI Canaccord Wealth Investment Funds

Risk Profile 4 Fund

September 2026

Canaccord

WEALTH

Key facts

Fund manager: Canaccord Wealth

Inception date: 31/12/2018

ISA/PEP eligible: Yes

SIPP eligible: Yes

Minimum investment

Minimum investment: £1,000

Subsequent: £1,000

Minimum trade size: £25

Performance, costs and charges

The performance illustration represents the performance of the Risk Profile using the MI Canaccord Wealth Investment Funds. All performance figures shown on this factsheet are net of underlying fund charges and net of annual management charges (AMC). Fees charged by any Financial Adviser are not taken into account.

Share Class	A Accumulation Shares	B Accumulation Shares*
AMC	0.50%	0.30%
Underlying fund costs*	0.52%	0.58%
Total	1.02%	0.88%

* Total cost via platform excludes platform fees.

*Underlying fund costs are external costs levied by third party fund managers for providing collective investment schemes and include: fund expenses incurred by third party fund managers, transaction costs as a result of acquisition or sale of assets and incidental costs, which include third party performance fees.

Data sources: All performance data has been provided by Canaccord Wealth as at 30/9/2026. ARC data is confirmed until June 2026. For July, August and September 2026 the data is based on estimates from ARC and is subject to change.

CPI (Consumer Price Index) from the Office for National Statistics. Crown Copyright material is reproduced with the permission of the Office of Public Sector Information (OPSI). Reproduced under the terms of the Click-Use License.

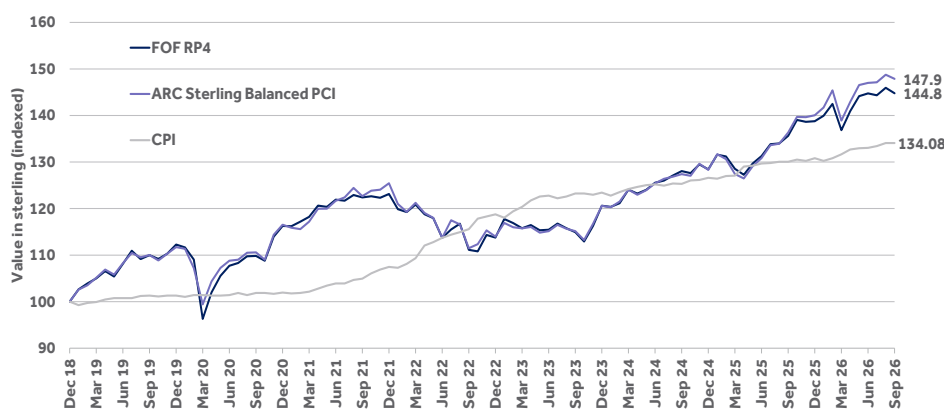
ARC Sterling Balanced PCI has been selected as a comparator benchmark because it represents the performance of a peer group of cautious risk multi-asset portfolios managed by discretionary investment managers. It is used to help investors assess how the fund's returns compare to similar risk-profile investment solutions available in the market. The benchmark is not used as a target or constraint for portfolio construction or risk management.

This document is intended to aid a wider discussion between clients and their investment and/or financial adviser about this investment portfolio. It is for information purposes only and is not to be construed as a solicitation or an offer to purchase or sell investments, to address the financial situation or needs of any specific investor, nor is it deemed to be a form of advice to invest in this portfolio. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment and/or financial adviser. Investors should also consider the specific risks associated with the portfolio, including the potential use of dilution adjustments, dealing suspensions or deferrals, liquidity constraints in the portfolio or underlying holdings, derivatives and volatility, leverage, fixed-interest credit risk, and the additional fees, charges and risks that may arise from investing through underlying funds.

Investment objective

The Fund will seek investment opportunities globally and comprise a balanced blend of actively and passively managed Equity Investment funds, Fixed Interest funds including Index Linked funds, and alternative funds as classified by the Investment Manager, such as Property funds, Commodity funds and Absolute Return funds. The Fund aims to preserve capital and deliver returns in line with the UK Consumer Price Index plus 3% (after fees), over a seven year investment period, by investing in a range of other funds. The Fund is actively managed and aims to generate the returns through diversified investments with a maximum equity weighting of 50% and maximum fixed interest weighting of 57.5%. The Investment Manager has a base strategic asset allocation for this Fund of 40% to equities, the Investment Manager can deviate from this base allocation by 10% either side.

Performance since inception (31/12/2018)



Past performance is not a guide to future performance. Where income is insufficient to meet charges, such charges may be taken from capital, which can constrain capital growth.

Discrete performance (%)

Total return to end of 30/9/2026.

	2026 YTD*	2025	2024	2023	2022	2021
Model	+4.3	+8.1	+6.5	+6.0	-7.6	+5.9
ARC Sterling Balanced PCI	+5.6	+9.1	+6.4	+5.8	-9.1	+7.6

* 2026 YTD is data for year to date from 1 January 2026 to 30 September 2026

Cumulative performance (%)

Total return from inception to 30/9/2026.

	3 Months	1 Year	3 Years	5 Years	Inception to date*
Model	+0.0	+6.8	+26.0	+18.3	+44.8
ARC Sterling Balanced PCI	+0.6	+8.5	+28.4	+20.6	+47.9

*Inception 31 December 2018

Strategy characteristics

Details	
Launched ¹	December 2018
Target return	Inflation +3%
Maximum equity	50%
Maximum fixed-interest	57.5%
Estimated yield ²	2.28%
Recommended investment period	7+ years

Share Class	A, B & X Accumulation
A Shares ISIN	GB00BFZNGQ60
A Shares SEDOL	BFZNGQ6
B Shares ISIN	GB00BFZNGR77
B Shares SEDOL	BFZNGR7
X Shares ISIN	GB00BMBQJN66
X Shares SEDOL	BMBQJN6
	X Income
X Shares ISIN	GB00BPLW3S84
X Shares SEDOL	BPLW3S8

1. Launched represents the launch date of the A Accumulation Shares.
2. Estimated yield relates to the A Accumulation Shares and has been provided by Apex via its external price notification report, as at 30 September 2026. The yield is not guaranteed and may change over time. Short-term market movements may cause income to fluctuate and could result in capital loss. Key assumptions and risk factors that may affect the sustainability of the yield include, but are not limited to, changes in interest rates and broader market conditions.

France was the most notable source of sovereign stress in Europe. The country missed its 2026 budget deficit target, while continued political gridlock raised doubts over its ability to deliver the fiscal tightening required. The spread between French and German 10-year government bonds widened to 1.40%, its highest level since the Eurozone debt crisis. France remains an outlier rather than evidence of broader systemic stress, but September provided another reminder that bond markets are becoming increasingly unforgiving of governments that lack credible fiscal plans.