



OUR INVESTMENT APPROACH EXPLAINED

Helping you find your financial freedom.

 Integrity
365

HELPING YOU SECURE YOUR FINANCIAL FUTURE

Our Centralised Investment Proposition

We take the responsibility of recommending where you invest your money very seriously. We are conscious that this underpins your family security and aspirations for the future. This is why we have set up our 'Centralised Investment Proposition' to ensure we have a consistent and rigorous framework in place for how we select and govern the investment solutions we recommend.

This is overseen by Integrity365's Investment Committee, which sets policy guidelines for recommended portfolios and approves portfolio strategies. One function is to oversee the fund managers on behalf of all our clients, to ensure they are managing the investments as expected and that they remain in line with the agreed mandate.

Through close monitoring and regular reviews, we can ensure that the fund managers that we work with continue to meet the investment objectives that they have set out to achieve for our clients.

The primary benefit of the Integrity365 Centralised Investment Proposition is the access we can provide to world class fund managers and fund management companies. This incredibly diverse investment approach results in our clients benefiting from the collective knowledge and resources of managers who are responsible for billions of pounds worth of investments. The structure we have created provides access to a varied range of investment managers, at a cost that is generally only available to institutional investors. We leverage the negotiating power of all our clients in order to keep costs low, so your money works more efficiently for you.

At Integrity365 we take the responsibility of recommending where you invest your money very seriously. We are conscious that this underpins your family security and aspirations for the future.

Here at Integrity365, we believe in...



- ...**diversification**, so that your funds are not over-exposed to any particular asset class, region, company or investment style. Active and passive investments have a place in a **well-balanced portfolio**.



- ...**being mindful** of the world around us and our wider responsibilities, and that **sustainable investments** should be considered as part of every portfolio.



- ...**disciplined investment** for the long term; time in the markets, not timing the markets.



- ...making investments in line with an **appropriate level of risk**, based on our clients' risk attitude, objectives, experience and capacity for loss.



- ...the value of ongoing **monitoring and management**, to ensure that what is right for our clients today remains suitable over time with adjustments made as necessary.

ASSET CLASS RETURNS TABLE

The following table compares returns since 2011 for a number of major assets classes, highlighting the benefits of a diversified investment portfolio.



2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
REIT 8.3%	REIT 19.7%	Sm Cap 38.8%	REIT 28.0%	REIT 2.8%	Sm Cap 21.3%	EM 37.8%	Cash 1.8%	Lg Cap 31.5%	Sm Cap 20.0%	REIT 41.3%	Cash 1.6%	Lg Cap 26.3%	Lg Cap 25.0%	EM 34.4%
HG Bnd 7.8%	EM 18.6%	Lg Cap 32.4%	Lg Cap 13.7%	Lg Cap 1.4%	HY Bnd 17.5%	Int'l 25.6%	HG Bnd 0.0%	REIT 28.7%	EM 18.7%	Lg Cap 28.7%	HY Bnd -11.2%	Int'l 18.9%	Sm Cap 11.5%	Int'l 31.9%
HY Bnd 4.4%	Int'l Stk 17.9%	Int'l Stk 23.3%	AA 6.9%	HG Bnd 0.6%	Lg Cap 12.0%	Lg Cap 21.8%	HY Bnd -2.3%	Sm Cap 25.5%	Lg Cap 18.4%	Sm Cap 14.8%	HG Bnd -13.0%	Sm Cap 16.9%	HY Bnd 8.2%	Lg Cap 17.9%
Lg Cap 2.1%	Sm Cap 16.4%	AA 11.5%	HG Bnd 6.0%	Cash 0.0%	EM 11.6%	Sm Cap 14.7%	REIT -4.0%	Int'l Stk 22.7%	AA 9.8%	Int'l Stk 11.8%	Int'l Stk -14.0%	HY Bnd 13.5%	EM 8.1%	AA 15.3%
AA 0.3%	Lg Cap 16.0%	HY Bnd 7.4%	Sm Cap 4.9%	Int'l Stk -0.4%	REIT 14.6%	AA 18.9%	Lg Cap -4.4%	AA 18.9%	Int'l Stk 8.3%	AA 10.9%	AA -16.5%	AA 12.8%	AA 7.4%	Sm Cap 12.8%
Cash 0.1%	HY Bnd 15.6%	REIT 2.9%	HY Bnd 2.5%	AA -1.3%	AA 7.2%	REIT 8.7%	AA -5.6%	EM 18.9%	HY Bnd 7.5%	HY Bnd 5.4%	Lg Cap -18.1%	REIT 11.4%	Cash 5.3%	HY Bnd 8.5%
Sm Cap -4.2%	AA 12.2%	Cash 0.1%	Cash 0.0%	Sm Cap -4.4%	HG Bnd 2.7%	HY Bnd 7.5%	Sm Cap -11.0%	HY Bnd 14.4%	HG Bnd 6.1%	Cash 0.0%	EM -19.7%	EM 10.3%	REIT 4.9%	HG Bnd 7.3%
Int'l Stk -11.7%	HG Bnd 4.2%	HG Bnd -2.0%	EM -1.8%	HY Bnd -4.6%	Int'l Stk 1.5%	HG Bnd 3.5%	Int'l Stk -13.4%	HG Bnd 8.7%	Cash 0.0%	HG Bnd -1.5%	Sm Cap -20.4%	HG Bnd 5.5%	Int'l Stk 4.4%	Cash 4.3%
EM -18.2%	Cash 0.1%	EM -2.3%	Int'l Stk -4.5%	EM -14.6%	Cash 0.3%	Cash 0.8%	EM -14.3%	Cash 2.2%	REIT -5.1%	EM -2.2%	REIT -25.0%	Cash 5.1%	HG Bnd 1.3%	REIT 2.3%

Source: Novel Investor, 2026

Past performance does not guarantee future returns. The historical performance shows changes in market trends across several asset classes over the past fifteen years. Returns represent total annual returns (reinvestment of all distributions) and does not include fees and expenses. The investments you choose should reflect your financial goals and risk tolerance. For assistance, talk to a financial professional. All data are as of 31/12/25

ASSET CLASS ALLOCATION



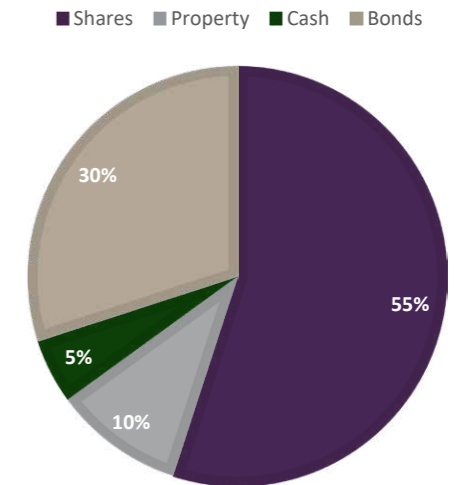
“Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio’s assets according to an individual’s goals, risk tolerance, and investment horizon.” (Investopedia)

Portfolio Construction

History shows that asset classes that produce strong returns one year often fare less well in successive years. We believe having a mixture of different assets provides growth potential over time, whilst protecting against poor performance.

An individual with a Balanced (i.e. mid-range) attitude to risk may therefore have a portfolio like this pie chart.

Such portfolios are usually constructed with a long term view of how such assets will perform. However, the percentages can also be adjusted to respond to short term market events, like rising inflation, interest rate changes or stock market volatility.



MANAGING AND MEASURING PERFORMANCE

As Independent Financial Advisers, we construct and manage a financial plan bespoke to you, and monitor closely to ensure this stays on track to meet your objectives.



Investment Performance

Investment performance is closely monitored to ensure returns to clients are in line with expectations. Average returns should correlate with the agreed level of risk; with higher risk portfolios returning higher returns on average, over the longer term. The Integrity365 portfolios target consistent above-average performance over benchmark, year on year.

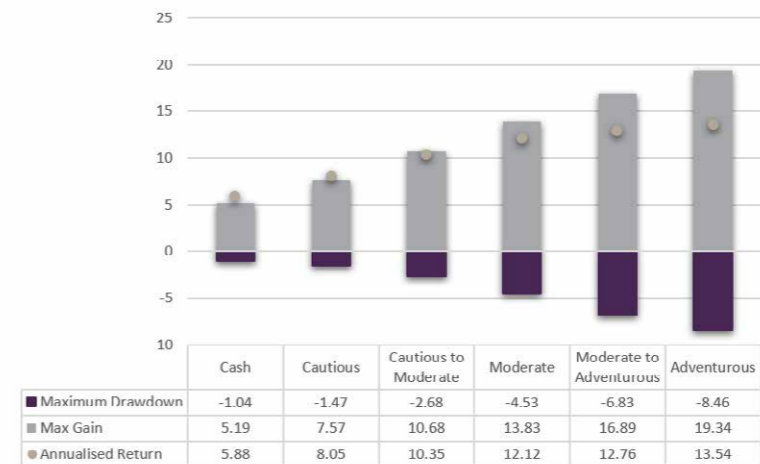
We have carefully selected these experts based on factors such as their track record, resources, cost and approach to managing money. We are able to blend together solutions from managers with contrasting investment styles, who may perform differently at different times, depending on economic conditions, helping to further diversify investment risk.

Investment Expertise

As financial planners we construct and manage your personal financial plan, to check it stays on track to meet your objectives. Your invested funds are a critical part of your plan, and we engage with a number of independent fund management experts to manage your money on a day-to-day basis.

BALANCING RISK AND REWARD

Our investment portfolios aim to strike the right balance between the risk you are willing to take and the rewards you receive in return, when investing for the longer term.



Source: FE Analytics. Data is for the calendar year 2025



INTRODUCING OUR INVESTMENT COMMITTEE

We firmly believe that client needs must come first, and so our Centralised Investment Proposition is just one of the investment options available to you alongside those available in the whole of the investment market.

Governance

At Integrity365 we have an Investment Committee, with representatives from throughout our business as well as an external non-executive director and an independent investment research specialist to oversee all aspects of our investment proposition.

The Committee meets formally four times a year (more often if market conditions require it) and operates under a tightly defined Terms of Reference. The Committee's core responsibilities include:

- Carrying out fund research and due diligence, and managing ongoing relationships with the relevant investment managers.
- Reviewing crucial aspects such as investment performance, cost and levels of risk on an ongoing basis.

- Keeping abreast of market changes and acting accordingly to continually refine the investment proposition.

We understand our responsibilities when entrusting an expert manager to protect and grow our clients' funds. When constructing our core investment proposition, we only recommend investment management companies we have met and had the opportunity to question in detail about how they manage money.

Whilst we have a core range of well-researched investment solutions that meet the typical needs of our clients, we do of course utilise funds and other investment products from across the whole of the market if required, based on our clients' personal needs and objectives. We do not manage any of our own investment solutions, because we believe this could cause a potential conflict of interest.

TAKING THE NEXT STEP

We will advise you on the most appropriate solutions to meet your investment objectives. Get in touch with our Independent Financial Advisers to discuss your investment options.



Our Aim

The core objective of the team at Integrity365 is to help you meet your financial objectives. We also want you to sleep well at night, knowing that we are reviewing and monitoring your plan and constituent investments on an ongoing basis and making any necessary changes should the need arise.

If you would like more information please do not hesitate to contact us using the details on this page.

Get in touch:

Email: enquiries@integrity365.co.uk

Visit: integrity365.co.uk

Bristol Tel: 0117 450 1300

High Wycombe Tel: 01494 509 666

Essex Tel: 01277 634500

London Tel: 020 7417 0417

Inverness Tel: 01463 242 242

Helensburgh Tel: 0141 951 4000

Arbroath Tel: 01241 464 480



Please note: this guide was published in April 2026 and all information is correct as at this date.

This document is intended for information purposes only and in no circumstances should be taken as advice. If you do require personal financial advice please contact your financial advisers.

Integrity365 is a trading style of MRIB Limited which is authorised and regulated by the Financial Conduct Authority (FRN 454705) and Registered in England and Wales No 04933749 Registered Office 82 St. John Street, London, England, EC1M 4JN