Flying Colours Growth Plus

Portfolio Date: 30/09/2025

The Flying Colours Core Growth Plus model portfolio is invested primarily in equities (typically 85%), with the balance invested into cash and fixed interest securities. The portfolio aims to achieve a good overall return, however short term volatility should be expected. Alongside a core holding of passive or index-tracking funds that helps keep costs to a minimum, the portfolio may at times include carefully selected investments designed to improve returns. The Core portfolio range could be the ideal choice for investors interested in a simple and cost-effective investment portfolio.

Investment Performance

Time Period: 07/03/2016 to 30/09/2025

YTD & Calendar Year Returns

Data Point: Return Calculation Benchmark: 50:50 IA Mixed Inv 40-85 & Flexible

	YTD	2024	2023	2022	2021	2020
Flying Colours Growth Plus	11.6	7.8	7.4	-4.7	11.6	3.6
50:50 IA Mixed Inv 40-85 & Flexible	8.3	9.0	7.7	-9.7	11.3	6.3

Charges

Estimated Ongoing Charges: **0.24%**
Estimated Transaction Charges: **0.06%**
Discretionary Management Fee: **0.24%**

Investing via a platform will also incur additional charges.

12-month Returns to Latest Quarter End

Data Point: Return Calculation Benchmark: 50:50 IA Mixed Inv 40-85 & Flexible

	09/2025	09/2024	09/2023	09/2022	09/2021
Flying Colours Growth Plus	12.1	12.2	8.1	-6.8	18.6
50:50 IA Mixed Inv 40-85 & Flexible	9.8	13.4	5.0	-9.9	17.6

Benchmark Description

For our Core Growth Plus model portfolio, we use the average of the IA Mixed Investment 40-85% Shares and the IA Flexible Investment benchmarks. More information on the benchmark can be found at www.theinvestmentassociation.org/fund-sectors/sector-definitions.html

Cumulative Returns to Last Month End

Data Point: Return Calculation Benchmark: 50:50 IA Mixed Inv 40-85 & Flexible

	1mth	3mths	6mths	1yr	3yrs	5yrs
Flying Colours Growth Plus	2.5	8.3	12.5	12.1	35.9	50.2
50:50 IA Mixed Inv 40-85 & Flexible	2.1	5.8	9.8	9.8	30.8	38.7

Performance Data
The Flying Colours Core Growth Plus model portfolio was launched to investors on 1st July 2021. Performance data before this date is simulated, and is calculated by assuming this model was made up of the average holdings of the Flying Colours Core Growth and Flying Colours Core Aggressive model portfolios. Portfolio performance figures are calculated net of the underlying fund charges, however, do not include the discretionary management fees. The performance comparison does not take into account platform or ongoing adviser charges which may vary from client to client. Actual returns may vary. All figures are sourced from Morningstar Direct.

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Source: Morningstar Direct

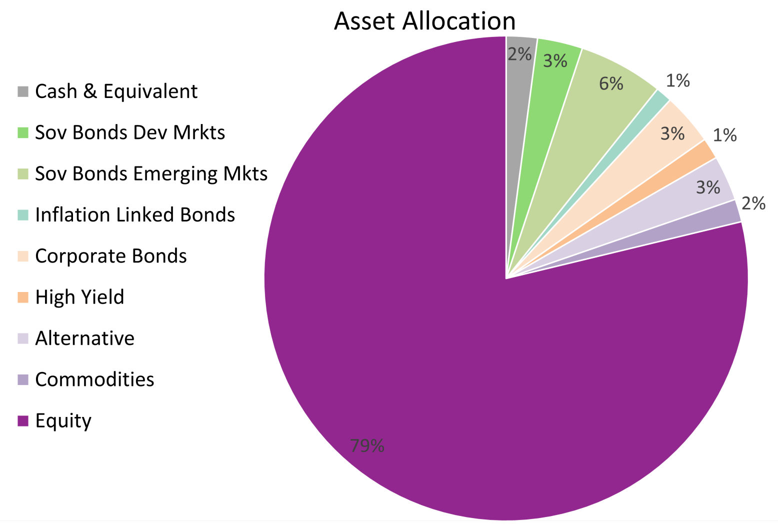
Flying Colours Growth Plus

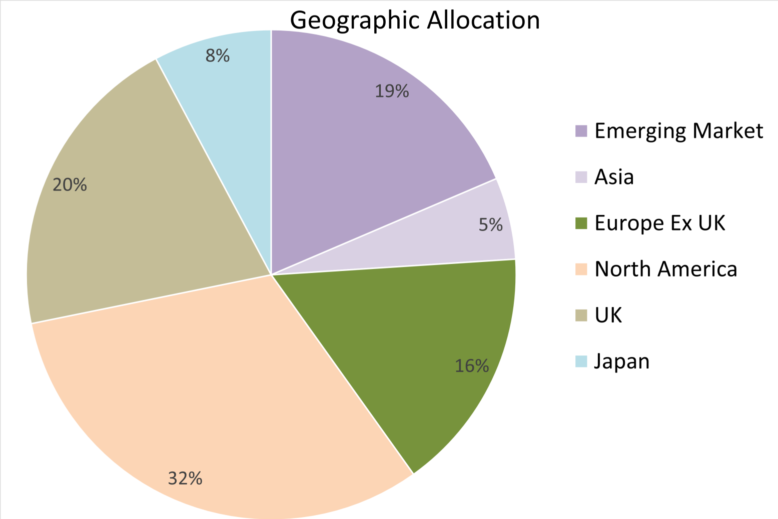
Portfolio Date: 30/09/2025

Holdings

Portfolio Date: 30/09/2025

	ISIN	Portfolio Weighting %	Estimated Ongoing Cost
Fidelity ProsperityBuild FC GBP Acc	GB00BTXWXV75	79.3%	0.24%
Fidelity ProsperityShield FC GBP Acc	GB00BTXWXT53	19.8%	0.24%
Cash	GB0000000000	0.9%	





Notes on Fund Charges

The costs shown in the table above are charged by the fund management companies that manage the funds. All investors in the funds will pay these charges. Flying Colours receives no income or rebates on these charges. Further detail on each of the charges follows.

Estimated Ongoing Cost
All funds quote a KIID Ongoing Charge, and this charge is normally shown on fund factsheets. Some funds incur extra costs in the day to day management of their funds. However, generally funds don't publish these additional costs. For transparency, we publish what is called the Estimated Ongoing Cost, which is the normal KIID Ongoing Charge plus these other "hidden" charges.

For most of the funds we invest into, the ongoing cost is the same as the KIID Ongoing Charge. For the portfolio as a whole, the Estimated Ongoing Cost typically works out between 0.0% - 0.02% higher than the KIID Ongoing Charge. So the effect is small, but we believe it is important our investors understand how the fund managers charge.

Top 10 holdings in ProsperityBuild

Security Name	%
Microsoft Corp	3.78
Nvidia Corp	3.52
Apple Inc	3.13
Astrazeneca Plc	2.63
Amazon.Com Inc	2.39
Taiwan Semiconductor Mfg Co Ltd	2.30
Broadcom Inc	1.51
Alphabet Inc Cl A	1.45
British American Tobacco Plc	1.38
Rio Tinto Plc	1.33

Top 10 holdings in ProsperityShield

Security Name	%
FIDELITY FUNDS - GLOBAL SHORT DURATION INCOME FUNDY ACC USD	15.87
Fidelity Funds - Absolute Return Multi Strategy Fund X-ACC-USD	14.48
FIDELITY FUNDS - GLOBAL MULTI ASSET DEFENSIVE FUND	11.44
Fidelity Funds - Structured Credit Income Fund I-ACC-Euro	6.67
CASH	4.65
L&G Emerging Markets Gov Bond USD 0-5 Year Screened UCITS ETF	3.73
iShares Physical Gold ETC	3.61
UBS ETC CMCI COMPOSITE USD	3.16
US Treasury TII 1.25% 04/15/2028	2.97
COLOMBIA REPUBLIC OF 7.375% 04/25/2030	1.92

Important Information
The value of an investment, and any income from it, can fall as well as rise. Investors may not get back the full amount they invest. Past performance is not a reliable indicator of future results. Flying Colours Investment Management Limited is authorised and regulated by the Financial Conduct Authority under number 922882. We are registered in England and Wales under company number 12433663 at 2nd Floor, Greenwood House, London Road, Bracknell, Berkshire RG12 2AA.

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Source: Morningstar Direct