

NorthStar Safety Portfolio

August 2025

Key Information

A summary of key information about the NorthStar Safety Portfolio:

Portfolio Type

Capital Preservation

Inception Date

01.01.15

Constituent Funds

11

FE Risk Score

24

Historic Yield

3.7%

Volatility

3.7%

Targeted Average Annual Return¹

2-3%

Indicative Risk Level

1/10

Rebalance Frequency

Biannual

Benchmark²

60% IA MI 0-35% Shares/40% IA ST Money Market

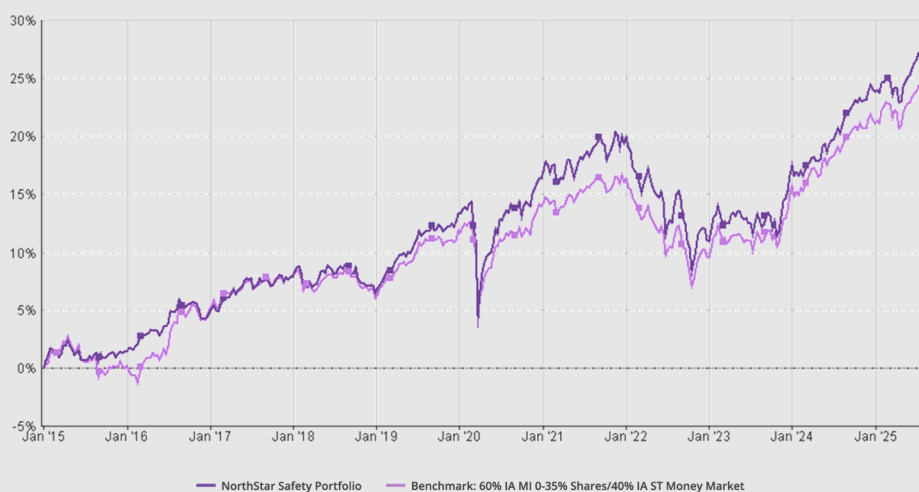
Investment Objective

The NorthStar Safety Portfolio is suitable for investors who require extremely high capital security and wish to protect their investment from short-term market fluctuation. The portfolio is constructed using a broad range of low-risk assets which may include equities, fixed income, property, infrastructure, alternative investments and cash. The diversification and low-risk construction of this portfolio will insulate investors from the majority of short-term market volatility and provide significant capital protection. Long-term returns may be lower than other portfolios in the NorthStar range to achieve the required level of capital security.

This portfolio is not risk-free and investment in this portfolio should be seen as a long-term strategy. Risk aspects include inflation risk, shortfall risk and some exchange rate risk. The portfolio aims to provide significant downside protection, targets capital growth in excess of 2-3% per annum over a rolling 5-year period and is benchmarked against a composite of 60% IA Mixed Investment 0-35% Shares sector average and 40% IA Short Term Money Market sector average. Values may fall as well as rise and investors may not get back the amount originally invested.

Portfolio Performance

Performance of the NorthStar Safety Portfolio to August 2025:



	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
NorthStar Safety Portfolio	3.1%	2.7%	5.7%	11.7%	13.1%	28.1%
Benchmark: 60% IA MI 0-35% Shares/40% IA ST Money Market	2.6%	2.2%	5.0%	12.2%	12.5%	25.3%
Relative Performance	0.5%	0.5%	0.7%	-0.5%	0.6%	2.8%

Portfolio Charges

At NorthStar, we believe in total charging transparency and are committed to simple, clear fees. The annual charge for the NorthStar Safety Portfolio is:

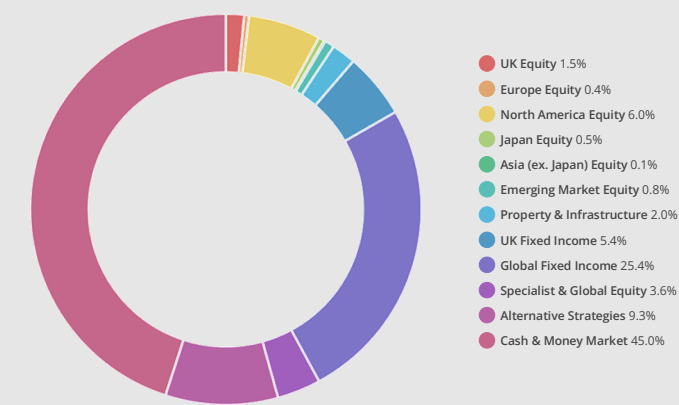
Annual Portfolio Charge (OCF)³

0.26%

All investors also pay an annual platform charge and ongoing advice fee dependent upon circumstances.

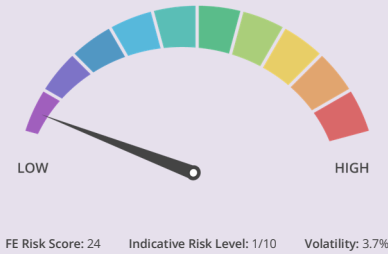
Portfolio Asset Allocation

The current asset allocation of the NorthStar Safety Portfolio:



Portfolio Risk

The NorthStar Safety Portfolio is a low-risk investment strategy that is likely to exhibit very low volatility and downside risk to achieve the required level of capital growth.



Portfolio Commentary

So far, 2025 has been a period of heightened uncertainty and volatility for global investment markets. President Trump’s trade and fiscal policies triggered sharp market falls early in the year, while the imposition of tariffs and the reshaping of global supply chains added further pressure. A significant decline in the US dollar dampened returns from US equities for UK-based investors, and ongoing inflationary concerns kept central banks in a delicate balancing act when it comes to lowering interest rates. Despite these headwinds, markets showed much resilience, with many major indices recovering from earlier losses as investors adjusted to the shifting political and economic landscape.

The NorthStar Safety Portfolio performed relatively well over the past six months, with a return of 2.7% since the last investment review. This performance saw it finish ahead of the benchmark, which ended the period 2.2% higher. Over the past year as a whole, the portfolio is up by 5.7%, ahead of the benchmark, which rose 5%. The best performing fund was ‘Janus Henderson Diversified Alternatives’, with a return of over 8% during the past six months. At the other end of the spectrum was ‘HSBC FTSE All-World Index’, recording a gain of just 1.5% over this period.

The outlook for the remainder of the year presents a mixed picture. Inflation and interest rates are expected to remain the dominant market forces, with central banks navigating the challenge of stimulating growth while avoiding an inflation resurgence. President Trump’s stance on international trade, particularly with key partners such as China and the EU, will continue to influence market sentiment and global economic momentum. At the same time, structural shifts such as technological innovation and the green transition are disrupting traditional sectors. In this environment, investors should anticipate continued market turbulence and maintain a disciplined, diversified approach to achieve their long-term financial goals.

Constituent Funds

The NorthStar Safety Portfolio contains the following funds:

Royal London Short Term Money Market	20%
Abrdn Sterling Money Market	13%
Aegon Absolute Return Bond	10%
L&G Cash Trust	10%
Aviva Investors Multi-Asset Core Fund I	8%
HSBC FTSE All-World Index	8%
HSBC Global Strategy Cautious Portfolio	7%
Janus Henderson Diversified Alternatives	7%
Janus Henderson Multi-Asset Absolute Return	6%
Vanguard LifeStrategy 20% Equity	6%
Fidelity Multi Asset Allocator Defensive	5%
	100%

About NorthStar Wealth Management

Award-winning independent financial planning designed to help you take control of your money, grow your wealth, protect your lifestyle and plan for a more certain future.

Contact NorthStar Wealth Management

Freephone: 0800 6906 247 | Email: info@nswm.co.uk | Website: nswm.co.uk
Address: Ocean Village Innovation Centre, Ocean Way, Southampton, Hampshire, SO14 3JZ



1. Targeted average annual return is based on the average long-term returns of applicable asset classes and is in no way guaranteed. 2. Portfolio benchmarked over a rolling 5-year period. 3. Calculated using the weighted ongoing charges figure (OCF) of constituent funds on primary platform. Portfolio charges on other platforms may vary. Performance data are on a bid-to-bid basis, with income reinvested. Performance data do not take into account platform or advisory charges and exclude any holdings in platform 'cash accounts'. Performance data show returns for discounted 'super clean' funds where these are available. Such funds may not be available on all platforms. Performance data are rounded to the nearest 0.1% so small rounding errors may occur. Data correct as at 01.08.25. Source: FE. The value of investments and the income from them can fluctuate and investors may not get back the full amount invested. Past performance is not necessarily a guide to future performance. The tax treatment of investments depends on individual circumstances and is subject to changes in tax legislation. Figures are provided for illustrative purposes only and their accuracy cannot be guaranteed. Information provided should not be relied upon in isolation when making investment decisions and does not constitute advice or an offer to purchase any investment or product. Please contact us for more information on our range of portfolios. © NorthStar Wealth Management Group Ltd. Registered in England and Wales: 09069129. Authorised and regulated by the Financial Conduct Authority. Registered office: Ocean Village Innovation Centre, Ocean Way, Southampton, Hampshire, SO14 3JZ.