

NorthStar Money Market Portfolio

February 2026

Key Information

A summary of key information about the NorthStar Money Market Portfolio:

Inception Date

01.01.15

Constituent Funds

3

FE Risk Score

1

Historic Yield

4.1%

Volatility

0.2%

Targeted Average Annual Return¹

2-3%

Indicative Risk Level

1/10

Rebalance Frequency

Biannual

Benchmark²

IA ST Money Market

Portfolio Charges

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

Annual Portfolio Charge (OCF)³

0.12%

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

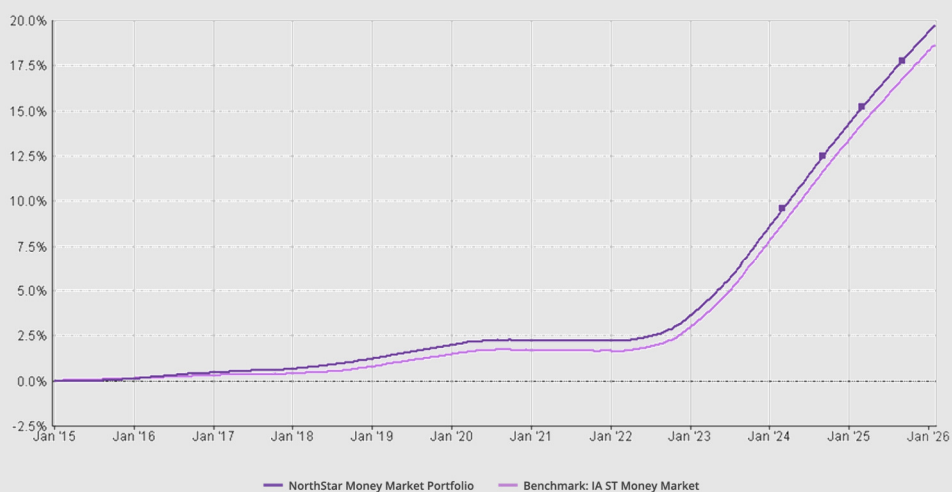
Investment Objective

The NorthStar Money Market Portfolio is suitable for investors who require extremely high capital security and wish to protect their investment from market fluctuation over the short-term. The portfolio is constructed using cash and money market instruments only. The low-risk construction of this portfolio will insulate investors from market volatility and provide close to total capital protection. Long-term returns may be lower than other portfolios in the NorthStar range to achieve the required level of capital security.

The portfolio aims to provide total downside protection, targets capital growth in excess of 2-3% per annum over a rolling 5-year period and is benchmarked against the IA Short Term Money Market sector average. This portfolio is not intended as a long-term investment strategy. Despite the composition of this portfolio, it is still possible for values to fall as well as rise and investors may not get back the amount originally invested.

Portfolio Performance

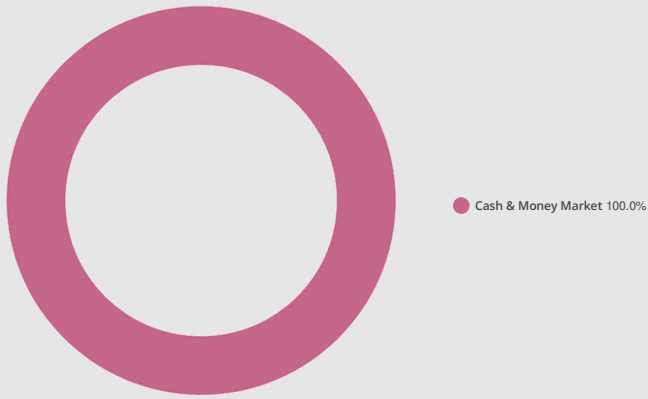
Performance of the NorthStar Money Market Portfolio to February 2026:



	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
NorthStar Money Market Portfolio	1.0%	2.1%	4.3%	15.2%	17.1%	19.8%
Benchmark: IA Short Term Money Market	1.0%	2.0%	4.2%	14.9%	16.7%	18.7%
Relative Performance	0.0%	0.1%	0.1%	0.3%	0.4%	1.1%

Portfolio Asset Allocation

The current asset allocation of the NorthStar Money Market Portfolio:



Portfolio Risk

The NorthStar Money Market Portfolio is a low-risk investment strategy that is likely to exhibit almost no volatility and downside risk to achieve the required level of capital growth.



Portfolio Commentary

Cash and money market funds continued to provide attractive returns, though yields have begun to ease as the Bank of England continues its gradual interest rate-cutting cycle. Further reductions are expected through 2026, which will likely see returns from cash holdings moderate over the coming months.

The NorthStar Money Market Portfolio performed in line with expectations over the past six months, with a return of 2.1% since the last investment review. This performance saw it finish just ahead of the benchmark, which rose 2.0%. Over the past year as a whole, the portfolio is up by 4.3%, marginally ahead of the benchmark.

Constituent Funds

The NorthStar Money Market Portfolio contains the following funds:

Royal London Short Term Money Market	55%
Abrdn Sterling Money Market	25%
L&G Cash Trust	20%
	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

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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 01.02.26. 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.