NEDGROUP INVESTMENTS

ADVISER SOLUTIONS

Your goals. Our edge. More time for clients.

Marketing Communication
April 2026

see money differently

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Why partner with us

see money differently

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Your goals. Our edge. More time for clients.

1. Reduced governance burden as regulation increases
2. Solutions tailored to your advice proposition and client segment
3. Access to best-in-class boutiques, purposefully blended with passive investments
4. Technology to build client confidence and grow your business

All of which gives you more time for clients

AN ENDURING PARTNERSHIP

Nedgroup Investments: A stable, long-term investment partner

20Year
HERITAGE

25Bn
AUM ($)

58 000+
CLIENTS WORLDWIDE

GLOBAL
PARTNERSHIPS

200+
EMPLOYEES

STABLE
ORGANISATION
Backed by one of South Africa's Big Four Banks with a CET1 ratio that is double the regulatory requirement*

RESPONSIBLE
INVESTING

AWARD
WINNING

* CET1 (Common Tier 1) ratio is a measure of a bank's financial strength. Assets shown relate to South Africa, UK and IoM entities.

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We champion Boutiques. We select the exceptional. We partner for decades

Specialist Focus

• Deep expertise in a specific asset class, region, or strategy
• Often run by founders or senior investors with long-term vision

Alignment of Interests

• Managers often have significant personal capital invested
• Business success tied directly to fund performance

Agility & Flexibility

• Nimble decision-making
• Capacity control / aware

Differentiated Thinking

• Less constrained by large institutional processes
• More likely to pursue high-conviction, active strategies

Cultural Fit

• Often more transparent, accessible, and collaborative
• Stronger alignment with our long-term investment philosophy

Independent research suggests a persistent ‘boutique premium’ of **62 bps p.a.** average outperformance

Source: The Boutique Advantage: Overlooked Outperformance, AMG. 2019

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Building client confidence and growing your business with technology

One-stop shop for:

Reporting | Communication | Analytics

Example functionality:

- A real-time scalable and flexible performance engine
- Analytics across funds and strategies
- Investment advice planning tool
- Content hub for advisor
- Reporting tool for both regulatory and bespoke requirements
- White-labeled optionality

A dynamic team to create resilient solutions

- 11 investment professionals across London & South Africa managing £1.2bn AUM
- 10+ years' experience managing a range of solutions across accumulation and decumulation

THE INVESTMENT TEAM

Tom Caddick

Managing Director
BA Hons
25 years' experience
4 year's tenure
Hobbies: Running

Rob Burdett

Head of Multi-manager
CISI
40 years' experience
1 year tenure
Hobbies: Skiing, Racing, Travel

Trevor Garvin

Head of Multi Management
M.Com and B.Com Hons
27 years' experience
16 years' tenure
Hobbies: Triathlon, travel & theatre.

Aran Lakhanpaul

Investment Analyst
MSc and BSc Hons
1 year experience
1 year tenure
Hobbies: Working out, Hindi Lessons

Louis Hutchings

Portfolio Manager,
CFA, MSc and BSc Hons
6 years' experience
6 years' tenure
Hobbies: Cooking, Wine , Fitness

Madhushree Agarwal

Portfolio Manager, CFA
MSc and BSc Hons
9 years' experience
9 years' tenure
Hobbies: Yoga, Zumba

Tumisho Grater

Investment Analyst
B.Com degree
14 years' experience
4 years' tenure

Jade Howard

Investment Analyst
MSc and BSc Hons
1 year experience
1 year tenure
Hobbies: Ballet, Piano, Art

Griffin Williams

Investment Quantitative Analyst
PhD, MSc and BA
4 years' experience
4 year's tenure
Hobbies: Golf, Rugby, Music

Sava Christov

Senior Portfolio Analyst
MBA and MA
20 years' experience
17 years' tenure
Hobbies: Skiing, Geopolitics, DIY

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Our approach

see money differently

WHAT WE BELIEVE

Our investment philosophy

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- We invest like it's someone’s life savings.
- We aim to be the best-informed fund owners.
- This is our sole focus.
- We believe boutique managers offer high long-term alpha and are strongly aligned with investors.
- We combine boutique strategies with passive building blocks to deliver value.

WHAT WE BELIEVE

How we construct solutions

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This is an iterative process

Robust data infrastructure is paramount, and we are in control of ours.
Fluid communication all the way.

3 Levers of Solutions Construction		
1. Strategic Asset Allocation	**2. Manager Selection**	**3. Tactical Asset Allocation**
• Establish long-term asset class exposure based on objectives and risk requirements. • Combine quantitative and qualitative methods with our proprietary tool and iterative process.	• Draw on active list of X managers and short-list driven by conviction: 1. Boutique managers with deep expertise 2. Active use of passive strategies. • Leverage network for new ideas and in-house tool for new fund launches.	• Complements longer-term view with opportunities over the next 6–12 months. • Data-driven decisions to capture opportunities from short-term market inefficiencies.

Monitoring and risk management throughout using proprietary research tools and team discussion

WHAT WE BELIEVE

Manager selection

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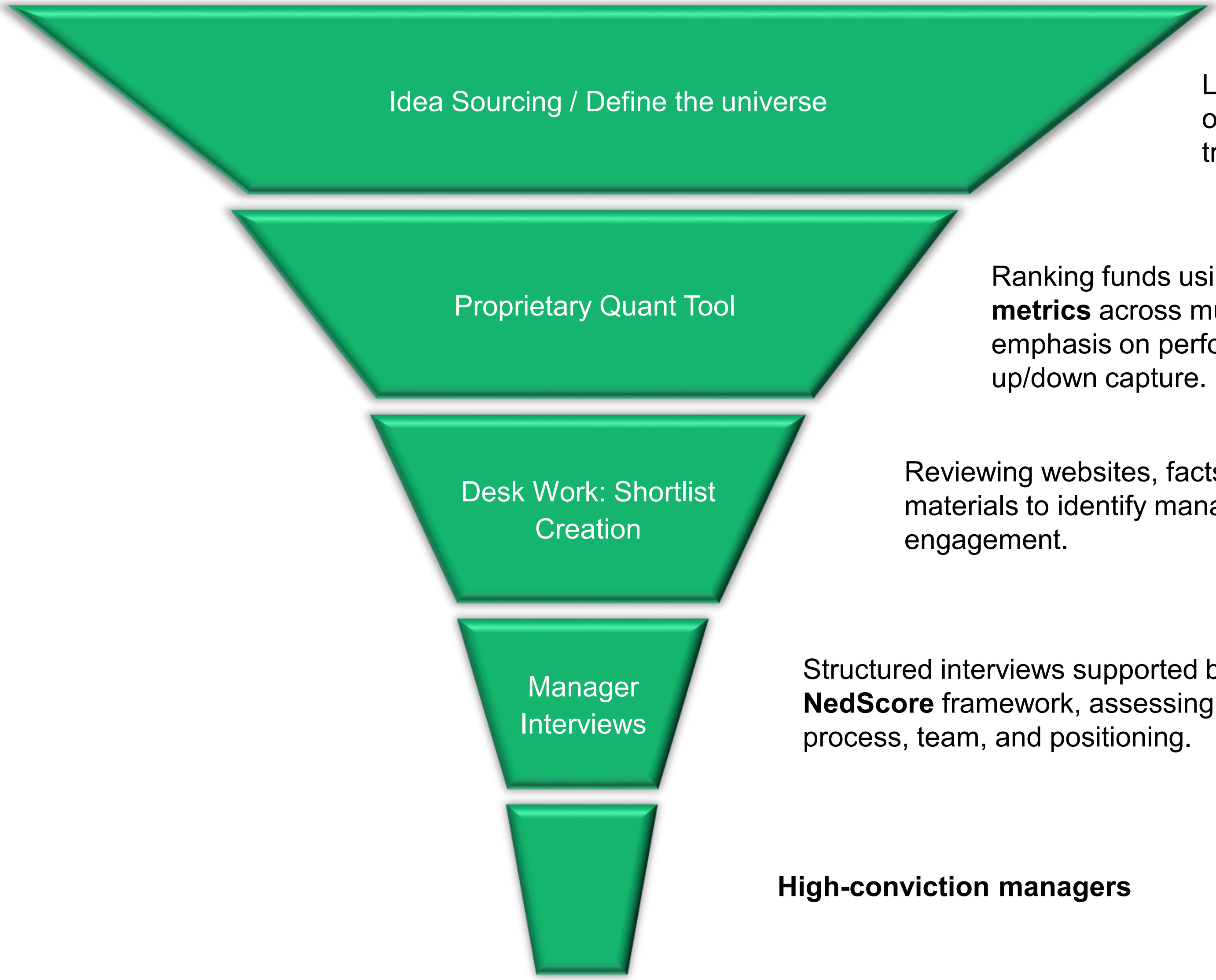

Leveraging our network, inbound opportunities, and proprietary fund-launch tracking to identify new ideas early

Ranking funds using **in-house calculated metrics** across multiple time horizons, with an emphasis on performance **consistency** and up/down capture.

Reviewing websites, factsheets, and supporting materials to identify managers worthy of deeper engagement.

Structured interviews supported by **our proprietary NedScore** framework, assessing philosophy, process, team, and positioning.

High-conviction managers

A toolkit to build bespoke solutions across a range of client needs

“Preserve and Earn”

Bond MultiFund

“Diversify and Protect”

Alternatives MultiFund

“Grow and Sustain”

Balanced MultiFund

“Grow with Confidence”

Growth MultiFund

“Maximise Long-term Capital”

Equity MultiFund

Risk profiled range

DEFENSIVE — GROWTH

Target allocations (%)	Bond MultiFund	Alternatives MultiFund	Balanced MultiFund	Growth MultiFund	Equity MultiFund
Equities	0%	0%	50%	70%	100%
Bonds	100%	0%	30%	10%	0%
Real assets /Alts	0%	100%	15%	15%	0%
Cash	0%	0%	5%	5%	0%

Case study: Alternatives MultiFund

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Goal: To behave differently when traditional markets struggle

Our approach

1. Uncorrelated Return Drivers

Sources of return independent of equity and bond market cycles

2 Real Economy Exposure

Tangible assets with inflation-linked characteristics

3 Portfolio Resilience

Reduces drawdown risk during simultaneous equity and bond stress.

How we build it

Asset classes

- Infrastructure
- Commodities
- Absolute Return
- Real Estate

Building blocks

- Man
- ATLAS INFRASTRUCTURE
- RESOLUTION CAPITAL
- iShares by BlackRock
- IGUANA INVESTMENTS

Data as at 28 Feb 2026. Based on existing Fund of Fund solutions. Source: Nedgroup Investments

Case study: Alternatives MultiFund

Investment considerations	*Role*	*Example*
DEFENSIVE DIVERSIFIERS	**Equity Drawdown** **Volatility Spikes**	**Long/Short** **Absolute Return**
CONTRACTED CASH FLOW	**Stable Cashflow** **Inflation Sensitivity**	**Core Infra** **Regulated Assets**
PROPERTY	**Differentiated Cash Flow** **Inflation Linkage**	**REITS** **Global Listed Property**
INFLATION HEDGES	**Inflation Protection**	**Gold** **Broad Commodities**
DISCOUNT OPPOURTUNITIES	**Allocate to wide discounts to capture mean reversion**	**Select Close-Ended Investment Trusts**
SPECIALIST	**Idiosyncratic Real Asset**	**Battery Storage**

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Conviction and positioning

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Where our conviction lies

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Neutral

Carry with optionality

- Japan equities
- European Equities
- US TIPS
- Investment grade credit

Cautious

Fundamental and duration risk

- UK equities
- Growth stocks
- Long duration fixed income

Positive

Structural Growth

- US Equities
- Emerging Market Equities
- Short Duration high yield
- Infrastructure
- Global REITS

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What you can expect

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Your journey with us

Understanding your needs

What are your needs?
Accumulation vs decumulation?

Which platforms do you require availability?

Risk profiles?

Focus on fees?

Solutions Construction

Nedgroup Investment Team

1. Strategic Asset Allocation
2. Manager Selection
3. Tactical Asset Allocation

Solutions delivery

Sleeves

Discretionary Portfolios

White-labelled Solutions

Support to grow your business

- Funds available for client investment
- Operational support
- Ongoing servicing

Nedgroup Investments Bespoke Portfolio Service

Regular reporting

Technology support

Robust investment proposition

Investment team access

Dedicated relationship manager

Content to support client conversations

- Individuals and organisations have varying needs, which evolve over time.
- We design portfolios with you, for your clients giving you more time to service end-clients.

Markets change. Client needs don't. Talk to us about how we give you back more time for clients.

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Why partner with us

Resilient

Managed with the same discipline you apply to your clients’ life savings.

A broad, multi-asset toolkit that supports robust, all-weather portfolios.

Strategic allocation and tactical insight that help you keep clients positioned through every cycle..

Agile

Fast, evidence-based decisions supported by strong research infrastructure.

Deep manager access and disciplined oversight that reinforce your recommendations.

A dynamic team across locations ensuring clarity, speed and aligned execution.

Boutique-powered

Access to differentiated, high-alpha ideas that enhance your client proposition.

A curated set of specialist strategies across asset classes.

Boutique insight combined with efficient passive building blocks to deliver value with precision.

Nedgroup Investments Adviser Solutions:
Your goals. Our edge. More time for clients

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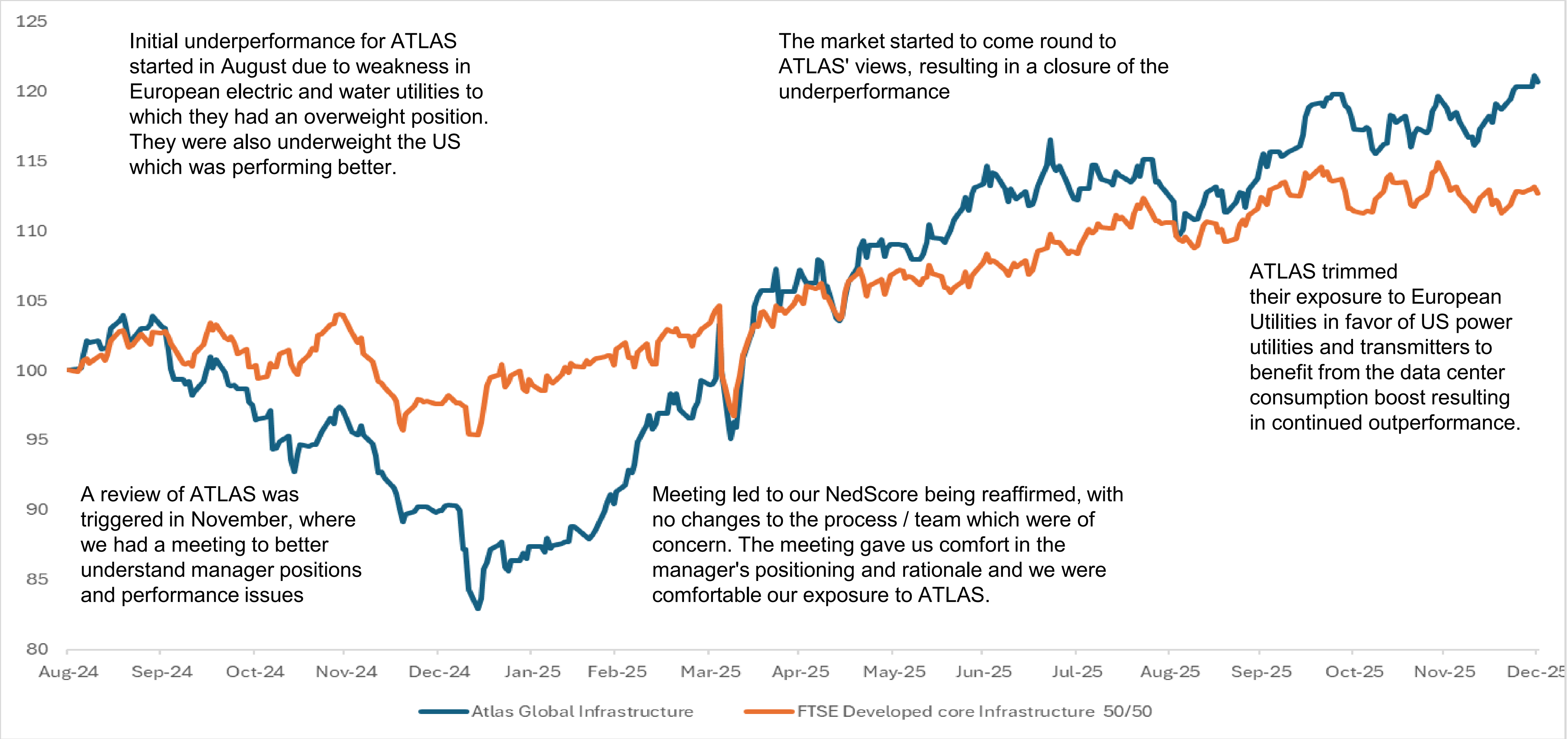
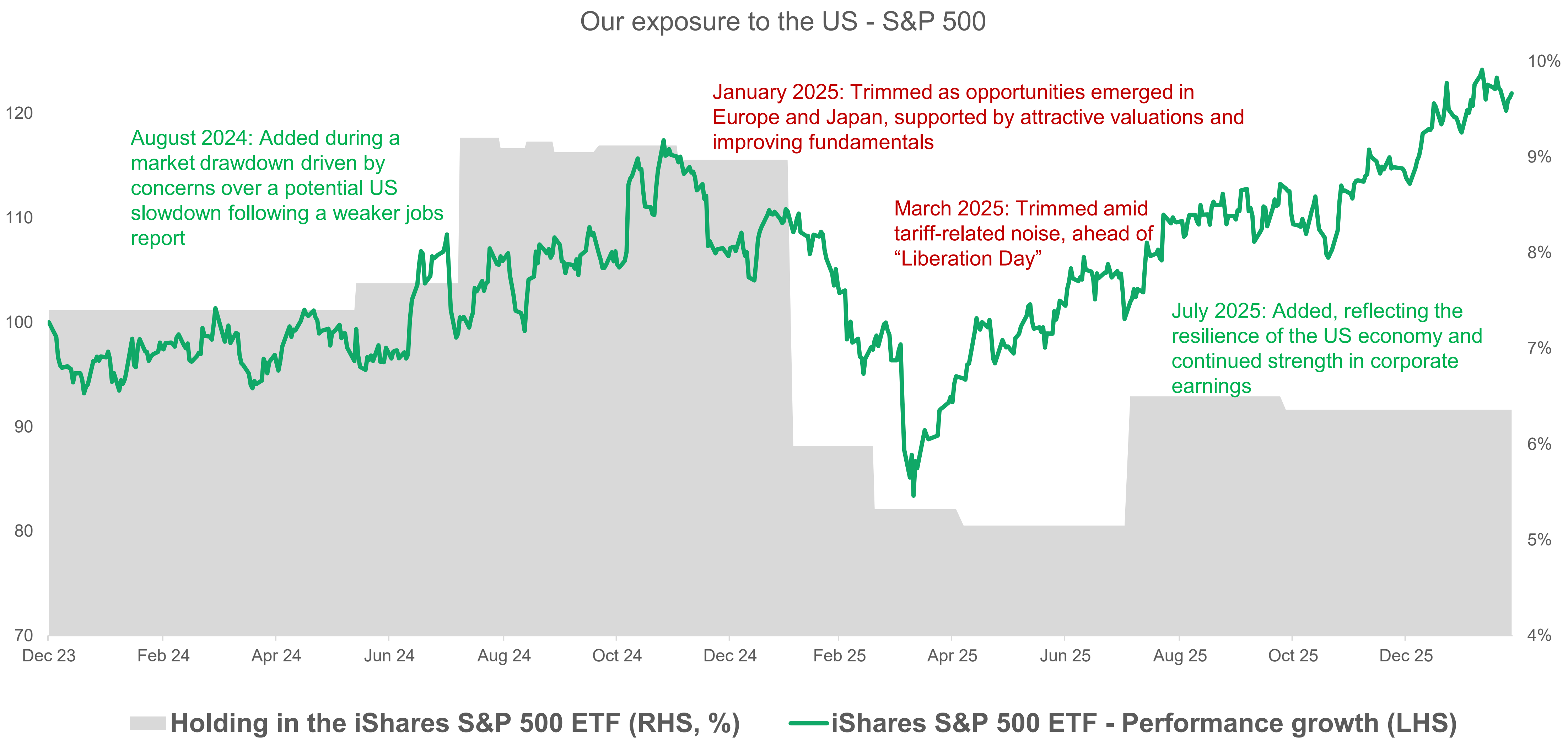
Appendix

Where our conviction lies: Manager Selection

- Managed with the same discipline you apply to your clients' life savings



Where our conviction lies: Tactical asset allocation



Holding in the iShares S&P 500 ETF for the Balanced Model

Example of manager sell

	Manager A	Manager B
Investor alignment	Ownership structure changed – loss of partnership	• Owner–managed with significant personal investment from its founders → strong alignment
People and key-man risk	• Combination of top-down with bottom-up • Co-PM left (with macro expertise) • Loss of conviction from other investors given strategy outflows in strategy	• More diversified, bottom-up approach (which we think is more prevailing in EM given high concentration)
Quality of track record and return drivers	• Country allocation effect not coming through as expected	• Strong track record – smoother return profile • Disciplined risk-reward review process
Value	Negotiated cheaper fees as we built time to prepare for an exit	Cheaper and access to founder share class

Disclaimer

This is a marketing communication. Please refer to the prospectus, the key investor information documents (the KIIDs/PRIIPS KIDs) and the financial statements of Nedgroup Investments Funds plc (the Fund) before making any final investment decisions.

These documents are available from Nedgroup Investments (IOM) Ltd (the Investment Manager) or via the website: www.nedgroupinvestments.com, where the prospectus is available in English and the KIIDs/KIDs in English and the official languages of each country of registration.

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The Fund is authorised and regulated in Ireland by the Central Bank of Ireland. The Fund is authorised as a UCITS pursuant to the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 as amended and as may be amended, supplemented, or consolidated from time -to-time and any rules, guidance or notices made by the Central Bank which are applicable to the Fund. The Fund is domiciled in Ireland. Nedgroup Investment (IOM) Limited (reg no 57917C), the Investment Manager and Distributor of the Fund, is licensed by the Isle of Man Financial Services Authority. The Depositary of the Fund is Citi Depositary Services Ireland DAC, 1 North Wall Quay, Dublin 1, Ireland. The Administrator of the Fund is Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland.

The sub-funds of the Fund (the Sub-Funds) are generally medium to long-term investments, and the Investment Manager does not guarantee the performance of an investor's investment and even if forecasts about the expected future performance are included the investor will carry the investment and market risk, which includes the possibility of losing capital.

The price of shares may go down or up depending on fluctuations in financial markets outside of the control of the Investment Manager meaning an investor may not get back the amount invested.

Past performance is not indicative of future performance and does not predict future returns.

Risks and fees are outlined in the relevant Sub-Fund supplement.

Prices are published on the Investment Manager’s website.

Distribution: The prospectus, the supplements, the KIIDS/PRIIPS KIDS, constitution, country specific appendix as well as the annual and semi-annual reports may be obtained free of charge in English for the prospectus and in English together with the relevant local languages for the KIIDs/KIDs from the country representative, the Investment Manager, or at www.nedgroupinvestments.com. The Investment Manager may decide to terminate the arrangements made for the marketing of its collective investment undertakings in accordance with Art 93a of Directive 2009/65/EC and Art 32a of Directive 2011/61/EU.

Switzerland: The Representative is Acolin Fund Services AG, Maintower, Thurgauerstrasse 36/38, 8050 Zurich, Switzerland, whilst the Paying agent is Banque Heritage SA, Route de Chêne 61, CH-1211 Geneva 6. Nedgroup Investments (IOM) Limited is affiliated to the Swiss ombudsman: Verein Ombudsstelle Finanzdienstleister (OFD), Bleicherweg 10, CH-8002 Zurich.

Germany: The Fund’s Facilities agent in Germany is Acolin Europe AG, with the registered office at Line-Eid-Strasse 6, 78467 Konstanz. The Prospectus (in English) and the PRIIPS KID (in German), may be obtained free of charge at the registered office of the Facilities agent, or electronically by Email via facilityagent@acolin.com, or by using the contact form at https://acolin.com/services/facilities-agency-services.

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Isle of Man: The Fund has been recognised under para 1 sch 4 of the Collective Investments Schemes Act 2008 of the Isle of Man. Isle of Man investors are not protected by statutory compensation arrangements in respect of the Fund.