

SELECTA

Model Portfolio Strategy

Issued by: ACM Europe Limited ("ACM")

USING A QUAD REGIME FRAMEWORK TO NAVIGATE ALL MARKET ENVIRONMENTS

Key Features

INVESTING STYLE
ACTIVE

RISK PROFILES
High

MPS FEE
0.95%*

ASSET ALLOCATION
GLOBAL EQUITIES

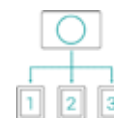
Strategy Facts

Investing Style	Active
Allocation Type	Large Cap Global Equities paying dividends
Approach	Shareholder Yield (dividend plus buyback yield)
Estimated Portfolio Yield	5.169%**
Risk Profile Calibration	High
Benchmark	Recognised World Equity Index
Recommended Minimum Holding Period	7 years
Number of Holdings	20 stocks equally weighted every quarter
Currencies Available	USD
Minimum Investment	\$100,000 or currency equivalent
MPS Fee	0.95%*
Weighted Holdings Charge	0%

Portfolio Construction Process



IDEA GENERATION
Fundamental Value investing style inspired by Nobel laureates and investing legends



SELECTION PROCESS
Systematic selection of 20 stocks to favour yield and momentum which aims to produce income and grow capital



PORTFOLIO CONSTRUCTION
Using established Shareholder Yield analysis to rank global equities



ACTIVE MONITORING
Stop loss discipline, at 80% of entry price to protect capital

Reasons to Invest:

01 We paired the power of Shareholder Yield with an elite group of companies. In our view, these are global large-cap companies with impressive fundamentals and relatively consistent returns.

02 The strategy focusses on businesses with high market value, strong cash flow, and above-average sales.

03 Designed for investors who prefer to hold high-quality direct equities which pay dividends, thereby avoiding additional underlying holdings charges.

04 The strict stop-loss system can help protect capital, by cutting losses whilst letting the winners run. ACM have incorporated a momentum overlay helping avoid value traps.

*Please note that the MPS fee (investment management fees) does not include any platform, custody or other fees which may be due. Please see the Terms of Business for platform fees.

** Please note any portfolio yield figures are for illustrative purposes only and subject to change. Please request fact sheets for latest portfolio yield figures.

Investment Philosophy

- The term shareholder yield was coined by William W. Priest of Epoch Investment Partners in a paper in 2005 entitled: The Case for Shareholder Yield as a Dominant Driver of Future Equity Returns as a way to look more holistically at how companies allocate and distribute cash rather than considering dividends in isolation.
- An early example of Shareholder Yield is found in the world's first mutual fund: Eendragt Maakt Magt (Unity Creates Strength). Founded in 1774 by a Dutch broker named Abraham van Ketwich, the diversified strategy was equally weighted across ten categories of bonds and loans. While the fund's prospectus promised an annual dividend of 4%, it also outlined an innovative buyback program representing the first example of Shareholder Yield.
- Selecta evaluates publicly traded companies worldwide with high Shareholder Yield (dividend + buyback yield).
- Companies hold significant cash reserves and have access to debt capital, which may present both opportunities and risks in capital allocation. A prudent move for some firms could be to distribute cash back to shareholders in the form of dividends and buybacks.
- The combination of Shareholder Yield and Value can be a powerful methodology, ACM uses this approach to identify 'High Conviction Buyback' stocks that have historically delivered strong outperformance.

Benchmark

The Selecta Benchmark is a world equities index composed of stocks diversified across sectors and geographies that are high yielding at roughly 3.5% annually.

Portfolio Exposures*

Fund Name	Holding
IMPERIAL BRANDS PLC	5.62%
ITV PLC	5.61%
LLOYDS BANKING GROUP PLC	5.50%
EQUINOR ASA	5.36%
FOX CORP A-CLASS	5.30%
WELLS FARGO & CO	5.27%
ING GROEP NV	5.21%
TESCO PLC	5.17%
AKER BP ASA	5.16%
CAIXABANK SA	5.13%

Investment Process

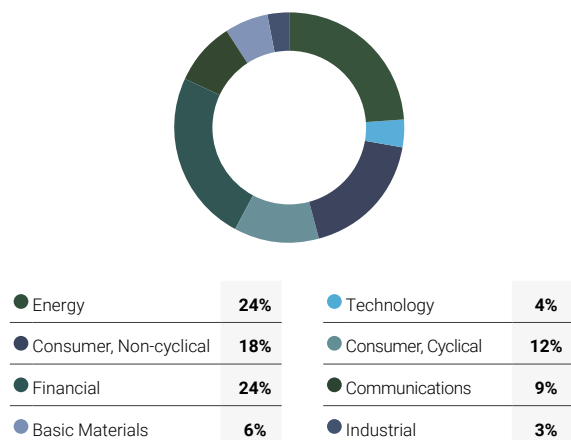
Selecta searches for large cap stocks globally with the belief that incorporating both cash dividends and net stock buybacks, into the net worth of a company is a superior way to sort and own stocks. ACM have added a momentum overlay to avoid falling into value traps.

The strategy has a fixed amount of 20 stocks that we're invested in at each period start. Concentration checks prevent any sector from being overrepresented in our portfolio, if at least 20 stocks are eligible at the start of the period, no GICS sector can represent more than 35% of the portfolio at allocation. The portfolio is rebalanced every quarter. There is a stop price rule at 80% of the price.

Geography Diversification*

Fund Name	Holding
UK	26.60%
UNITED STATES	24.31%
NORWAY	10.52%
SPAIN	10.04%
JAPAN	9.00%
NETHERLANDS	5.22%
AUSTRALIA	4.91%
HONG KONG	4.90%
CANADA	4.50%

Sector Diversification*



*All asset allocation and top holdings information is for illustrative purposes only and is liable to change. Please request any specific information from your ACM representative or email us at admin@navigate-pa.com.

Important Information

Please note any asset allocations are illustrative, and subject to change. Please request fact sheets for latest asset allocations.

Risk Descriptions:

The Selecta Managed Portfolio Strategy involves specific selection criteria and risk controls, but all investments carry risks, including potential losses. Diversification does not guarantee a profit or protect against market declines. Investors should carefully assess whether this approach aligns with their objectives and risk tolerance. Volatility is a statistical measure of the fluctuations in a security's price or particular market.

For example, a highly volatile share experiences greater changes in price than other investments. High volatility is taken as an indication of higher risk, whereas low volatility would indicate less variability in the returns of a given profile or falls in value. The 'bands' quoted refer to the percentage ranges of volatility for example, 5% - 14% can indicate the likely range of the realised volatility measure of the portfolio, given a range of market conditions.

The professional adviser is responsible for advising the client as to the selection of an MPS portfolio and for assessing the suitability of the chosen MPS portfolio for the client on an ongoing basis. Investors should be aware that the price of investments and the income from them can go down as well as up and that neither is guaranteed. Investors may not get back the amount invested.

Past performance, whether actual or simulated, is not a reliable indicator of future results. Changes in rates of exchange may have an adverse affect on the value, price or income of an investment. Investors should be aware of the additional risks associated with funds investing in smaller companies.

The information in this document does not constitute advice or a recommendation and you should not make any investment decisions on the basis of it.

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Performance figures shown are based on simulated data and do not represent actual client returns. These results are hypothetical and derived from back-tested models, which are subject to inherent limitations. Actual results may differ due to market conditions, trading costs, and individual portfolio allocations. A full explanation of the calculation methodology is available upon request. Additional third-party costs, including financial adviser fees, custodian charges, and transactional costs, may apply and are not factored into the performance figures presented. Any performance figures shown on any factsheet are net of underlying funds' ongoing charges but gross of ACM's management fees and any (third party) adviser charges. Deduction of these fees and charges will impact on the performance shown. Please note that changes made within each risk portfolio will affect all clients within that profile simultaneously. Please review factsheets for more details.

Investors should carefully consider whether this portfolio aligns with their financial situation, risk tolerance, and investment objectives. It is strongly recommended that investors consult with an independent financial adviser before making any investment decisions. Financial advisers must satisfy themselves that the portfolio's current asset allocations reflect the risk/ return expectations of that portfolio when mapped.

Any references to performances is provided for illustrative purposes only and should not be viewed as the performance of a specific client account.

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