omnis AGILITY

MAKING YOUR INVESTMENTS ACCESSIBLE AND AGILE

Omnis INVESTMENTS

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OMNIS AGILITY HELPS
MAKE YOUR INVESTMENTS
WORK HARDER FOR YOU.

INVESTING WITH CONFIDENCE

The world of investing can appear daunting whether you are starting out or feel more experienced. But it doesn't need to be.

Investing your money over the long term is one of the most effective ways to increase its value over time and achieve your financial goals – whether that's building a pension pot for much later in life, planning for retirement in the nearer future to make your savings last longer or protecting your wealth for the next generation.

Omnis Agility makes investing simple, effective and reassuring. With portfolios that are managed with the discretion of professional investors, you don't have to follow the market and investment trends, they handle all the investment decisions for you. Omnis, alongside your adviser, provide a regular stream of updates and reviews to keep you informed about how things are performing and what adjustments they are making to keep your portfolio on track.

By combining a well-balanced mix of investments with the ability to adapt as markets change, Omnis Agility helps make your investments work harder for you.

WHY OMNIS?

Omnis Investments has over £10 billion in assets under management and works with some of the world's leading fund managers. We provide professionally managed investment solutions designed to help people build wealth with confidence.

WHAT IS OMNIS AGILITY?

Omnis Agility is a range of professionally managed investment portfolios. Each portfolio is built to suit a different level of expected risk and return, so whether you're cautious with money or comfortable taking bigger steps towards growth, there's an option for you.

When you invest in Omnis Agility, investment experts manage your investments on your behalf. They select, monitor and adjust investments to ensure your portfolio is working as efficiently as possible and remains in line with your expectations. You don't need to be a financial expert – that's what we're here for.

Why choose Omnis Agility?

- **Investing can feel daunting** – with Omnis Agility, you have experts managing your investments, so you don't have to worry about every market move.
- **Your investments are looked after by professionals** – our team has decades of experience in managing funds for clients.
- **We take care of the details** – making sure your investments are working hard for you.
- **A strategy built for real people** – whether you're planning for retirement, growing wealth for the next generation or making your savings last longer, Omnis Agility is designed with you in mind.
- **Your investments are diversified** – spreading investments across different types of assets and geographies to help reduce risk.
- **You enjoy a balance of cost-efficiency and long-term returns** – we use a mix of actively-managed funds and cost-effective investments.

HOW WE MANAGE YOUR INVESTMENTS

When you invest with Omnis Agility, you're not leaving your investments sitting still. Behind the scenes, a team of experienced investors is working constantly to ensure your portfolio is in the best possible position. They follow a structured, three-step process designed to keep your investment aligned with your goals, responsive to market opportunities and managed with care.

1. Research. Our experts carefully select and appoint some of the best active fund managers, which they combine with ETFs (see page 6 for further detail) to build a well-balanced portfolio that maximises opportunities while managing risks.
2. Review. We monitor continuously, ensuring that both individual investments and the portfolio as a whole stay on track. If something isn't working, we make changes.
3. Respond. As market conditions shift, we adjust your portfolio to make sure it remains well-positioned.

The power of diversification: why we spread your investments

Putting all your money into one type of investment can be risky so Omnis Agility portfolios are well diversified. This means your money is spread across different types of investments and geographical regions, which can help to mitigate the impact of single events on your overall portfolio.

WHAT'S INSIDE AN OMNIS AGILITY PORTFOLIO?

- **Equities** (company shares) can provide opportunities for long-term growth.
- **Bonds** (loans to governments and companies) can provide stability and income.
- **Alternative investments** can provide extra layers of diversification through the use of a range of investment categories to better manage risk.

By blending these asset classes, Omnis Agility portfolios are designed to offer repeatable returns while managing the ups and downs of financial markets.

WHAT ARE ETFS AND WHY DO THEY MATTER?

Exchange Traded Funds (ETFs) are investment instruments that track the performance of a specific market or index, such as the FTSE 100 (for UK shares) or the S&P 500 (for US shares). They are traded on stock exchanges like shares, making them a cost-effective and flexible way to gain exposure to different asset classes and regions.

Omnis Agility uses ETFs for the following reasons:

- **Value for money** – ETFs provide instant access to a wide range of investments at a low cost.
- **Flexibility** – They allow the portfolio to adjust to market conditions when opportunities arise.
- **Diversification** – They help spread risk by investing in multiple companies or bonds within a single fund.
- **Transparency** – You always know what's inside an ETF, as holdings are published regularly.

By blending ETFs with actively-managed funds, Omnis Agility provides the best of both worlds – the expertise of top fund managers combined with the flexibility to respond to changing markets.

- Enable flexible asset allocation.
- Allow selection from a wide investment universe.
- Cost-effective access to investment opportunities.

- Long-term core of the portfolio.
- Aligned to your risk profile.
- Invested in funds managed by leading investment managers.

WHO IS OMNIS AGILITY FOR?

Omnis Agility is designed for investors who:

- Would rather pass responsibility for managing their portfolios to experienced professional investors who understand the complexities of the global markets.
- Seek a sensible way to manage and grow their capital over time, all the while managing the risks of investing.
- Understand the need for regular reviews and adjustments in order to keep the portfolios aligned to their long-term expectations.
- Prefer an agile investment approach that can adapt to ever-changing market conditions.

At the heart of Omnis Agility is the smart combination of active fund management and third party funds such as exchange traded funds (ETFs). The actively-managed Omnis funds are handled by leading fund managers carefully selected for their skill, experience and ability. This approach means your portfolio benefits from expert insights and rigorous decision-making.

At the same time, ETFs are used strategically to provide flexibility and cost-effective exposure to global markets. Typically, ETFs track an index, allowing Omnis Agility to adjust allocations in response to changing market conditions, making the portfolio more responsive to opportunities and risks.

Blending the management styles of the leading investment managers, with the cost-effective ETFs means you don't have to choose between long-term stability and tactical agility – you get both as standard. With Omnis Agility, your capital is working efficiently in the hands of experts while remaining flexible enough to respond to market changes.

How Omnis Agility adapts to market conditions

Investing is a long-term journey, and market ups and downs are a normal part of that process. The key to success is staying invested with a strategy that can adapt. Omnis Agility portfolios are designed to navigate different market conditions, ensuring your investments remain aligned with your financial goals. Markets are always changing, which is why we use three key strategies which are underpinned by our active approach to Fund Manager selection and ongoing monitoring, to manage your investments effectively:

1. Strategic asset allocation (SAA)

This is our long-term plan for the portfolio. It sets the foundation by deciding how much of the portfolio should be in different types of assets, like equities or bonds.

2. Tactical asset allocation (TAA)

This allows us to make short-term adjustments. If we see an opportunity to improve performance or reduce risk, we adjust the portfolio accordingly.

3.Implementing our investment views

We implement our strategic asset allocations through the actively managed Omnis funds, run by leading investment managers, and we implement our tactical asset allocation through ETFs.

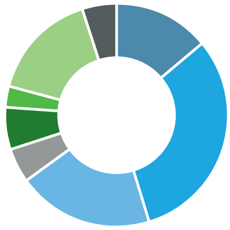
Four well-diversified portfolios

AGILITY II

- 8% UK Equities
- 18% US Equities
- 14% Other Developed Markets Equities
- 11% UK Government Bonds
- 6.25% UK Corporate Bonds
- 32.75% Global Bonds
- 10% Alternative Investments

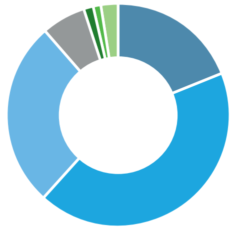
AGILITY III

- 11% UK Equities
- 24.75% US Equities
- 15.5% Other Developed Markets Equities
- 3.75% Emerging Markets
- 8.75% UK Government Bonds
- 4.75% UK Corporate Bonds
- 24% Global Bonds
- 7.5% Alternative Investments



AGILITY IV

- 14% UK Equities
- 31.5% US Equities
- 19.75% Other Developed Markets Equities
- 4.75% Emerging Markets
- 6.25% UK Government Bonds
- 3% UK Corporate Bonds
- 15.75% Global Bonds
- 5% Alternative Investments



AGILITY V

- 19% UK Equities
- 42.75% US Equities
- 27% Other Developed Markets Equities
- 6.25% Emerging Markets
- 1.5% UK Government Bonds
- 1% UK Corporate Bonds
- 2.5% Global Bonds

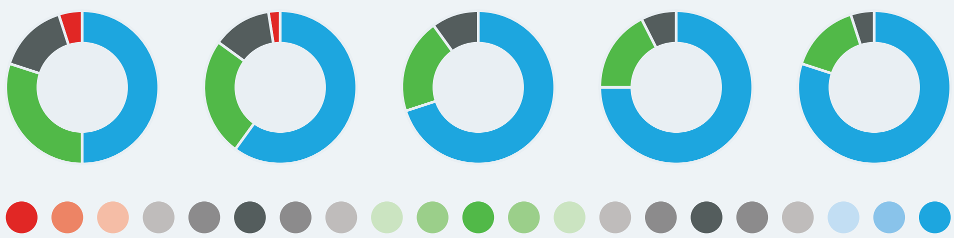
The above illustration shows the Strategic Asset Allocation of the four portfolios. SAA data correct as of April 2025. The SAA is subject to annual review and can be changed in the future without notice, but will remain aligned to the correct risk profile. Your adviser can provide the latest version.

INTRODUCING FLEXIBILITY TO THE PORTFOLIO

To adapt to market conditions, the portfolios can change their asset allocation tactically by increasing or decreasing investment in different asset classes and investment themes. As an example, below is how the Omnis Agility IV portfolio can adapt depending on market conditions.

Example for illustrative purposes only.

- Equity
- Bonds
- Alternatives
- Cash



MORE DEFENSIVE POSITIONING

Increase exposure to lower risk investments such as bonds

STRATEGIC ASSET ALLOCATION

MORE OPTIMISTIC POSITIONING

Increase exposure to higher growth investments such as equities

FINDING THE RIGHT PORTFOLIO

Investing always involves some level of risk, but different people have different comfort levels. That's why Omnis Agility offers four portfolios, each suited to a different type of investor:

Portfolio	Who is it for?	Risk level
AGILITY II	Investors who want greater stability and lower risk.	Cautious
AGILITY III	Investors looking for a mix of growth and lower-risk.	Cautious/Balanced
AGILITY IV	Investors comfortable with some risk for potentially higher returns.	Balanced
AGILITY V	Investors who are comfortable taking more risk for potentially higher returns.	Adventurous

HOW TO INVEST AND ACCESS YOUR MONEY

Investing with Omnis Agility is designed to be simple, flexible and accessible.

Whether you're making a one off investment or contributing regularly, we provide options to suit your needs.

Investing tax-efficiently

With a minimum initial investment of £20,000, you can invest in Omnis Agility through a variety of products like an ISA or pension. These options allow you to keep more of your investment returns, as ISAs are free from capital gains and income tax, while pensions also offer tax relief on contributions, helping you grow your retirement savings faster.

Flexible ways to invest

Omnis Agility allows you to invest in a way that suits your financial situation. You can:

- Start with a lump sum investment if you have savings you'd like to put to work.
- In addition to a minimum lump sum investment of £20,000, you can also set up regular contributions to invest gradually and smooth the effects of market ups and downs.
- Adjust your contributions over time – whether you want to invest more or pause during life changes.

Accessing your money

If your circumstances change, your financial adviser can guide you on the best withdrawal strategy to avoid unnecessary tax charges or disrupting long-term growth.

THE GOAL OF OMNIS AGILITY IS TO CAPTURE THE BEST INVESTMENT OPPORTUNITIES AND NAVIGATE MARKET RISKS.

WHAT HAPPENS AFTER YOU INVEST?

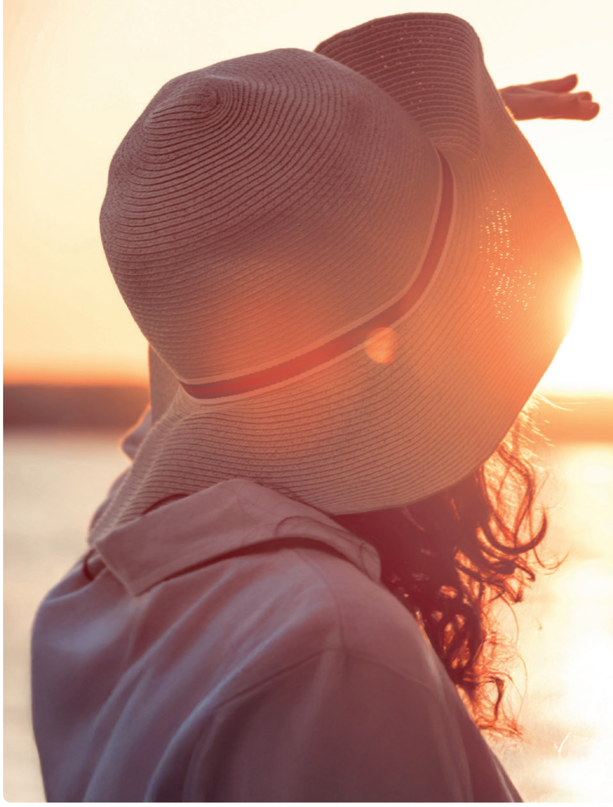
Costs and transparency

We believe in keeping costs competitive. Omnis Agility charges a 0.1% annual fee, in addition to the underlying investment costs. Your financial adviser can provide a full breakdown of fees, which are also updated monthly in our factsheets. To learn more about Omnis Agility please visit our website omnisinvestments.com/library/omnis agility.

Staying informed

We make sure you're kept up to date with your portfolio through:

- The Omnis Investment Club Podcast, highlights key news in markets.
- Monthly portfolio factsheets summarising the composition and latest performance of your portfolio, as well as factsheets for the underlying funds.
- Regular market and investment perspectives covering topical themes.
- Online updates, giving you a chance to hear directly from the investment team and giving you the opportunity to ask questions.
- Annual fund reports covering the highlights over the past year.
- Access to the team through your financial adviser for any questions about your portfolio.



KEY RISKS

Omnis Agility provides you with a portfolio linked to several Omnis funds and non-Omnis ETFs, but you should be aware that the value of your investments and any income from them can fall as well as rise and you may not get back the original amount invested.

The Key Investor Information Documents (KIID) and Prospectus for the funds are available from https://omnisinvestments.com and contain full information on risks and charges, as well as practical information on each of the Omnis funds.

Omnis Agility portfolios will only be invested in funds offered by Omnis Investments Limited (a member of the Openwork group of companies), selected third party Exchange Traded Funds (ETFs), and cash.

While Omnis Agility aims to strike a balance between risk and return within your risk profile, we cannot guarantee that our strategic investment decisions will add value to your portfolio or help protect it from losses.

Changes in exchange rates may mean that the value of your investment goes down as well as up.

There may be variation in performance between funds and portfolios with similar objectives due to the different assets, dates of investment and (in some cases) the investment platforms selected by investors and other factors which are beyond the control of Omnis.

You can access Omnis Agility through a range of investment platforms. Each platform may require you to maintain an adequate cash balance on your account to cover charges. If there are insufficient funds available, this may result in either a sale of assets from within Omnis Agility to cover fee or the fees not being paid, which may ultimately result in you no longer being invested.

Your financial adviser will discuss with you how to ensure your cash account is appropriately funded at all times.

The value of your investments and any income from them can go down as well as up and cannot be guaranteed.

The value of tax reliefs such as ISAs and SIPPs (pensions) depends on your individual circumstances and may be subject to change in future.

Approved by Omnis Investments on 15/05/2025

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