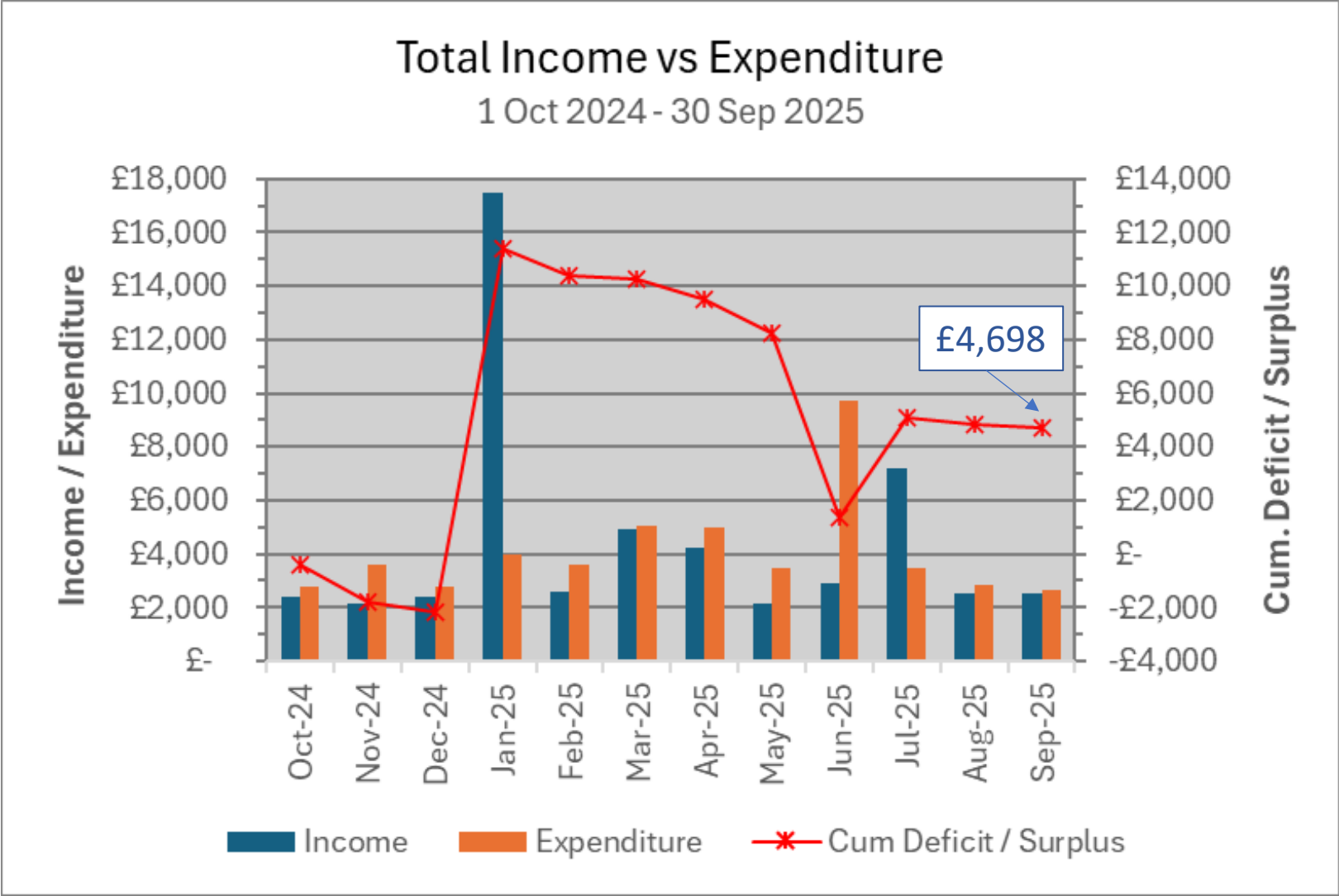


Figure 1a



Total income minus expenditure for the year ending 30-Sep-25 gives a surplus of £4,698

Figure 2a

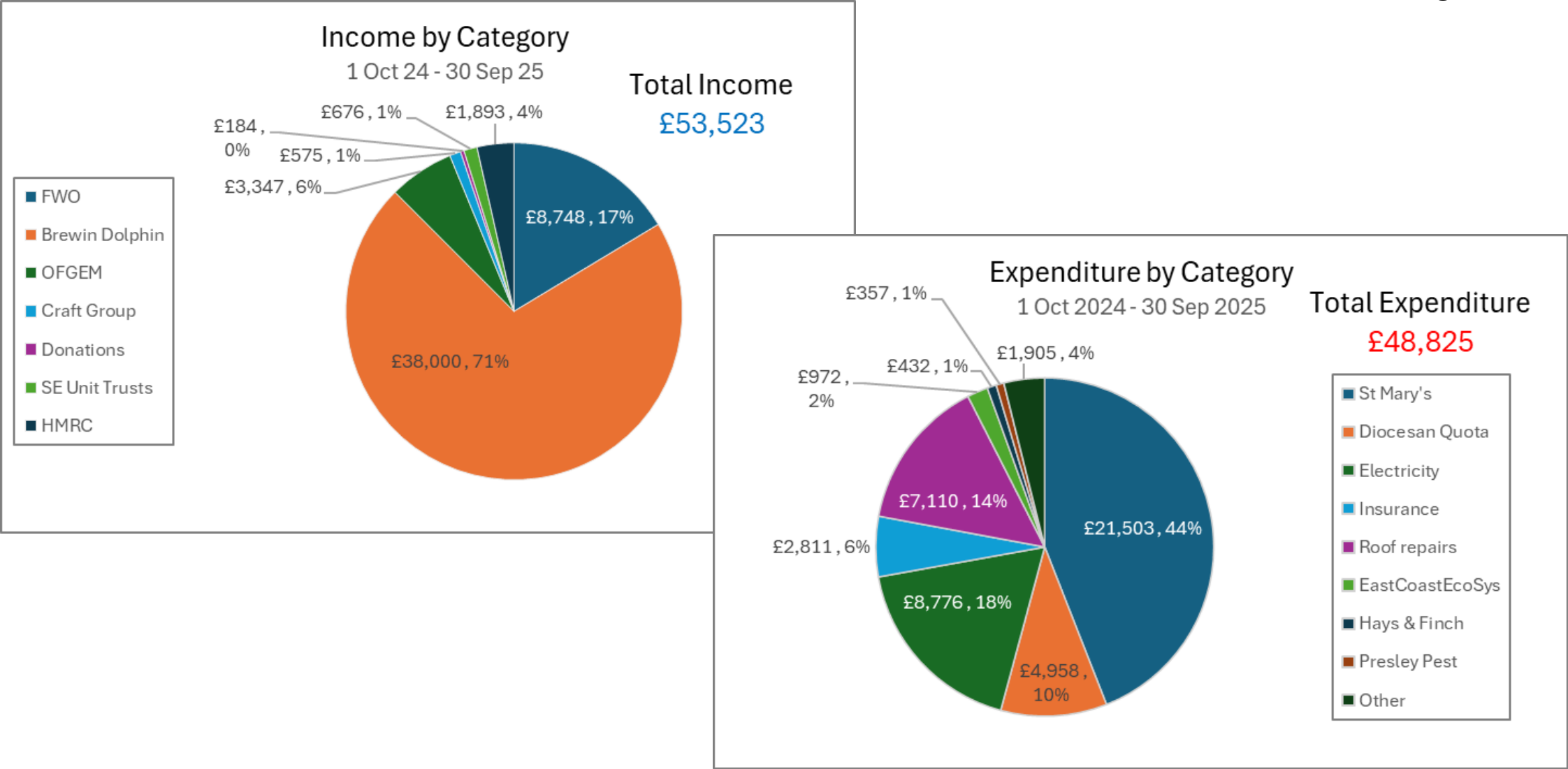
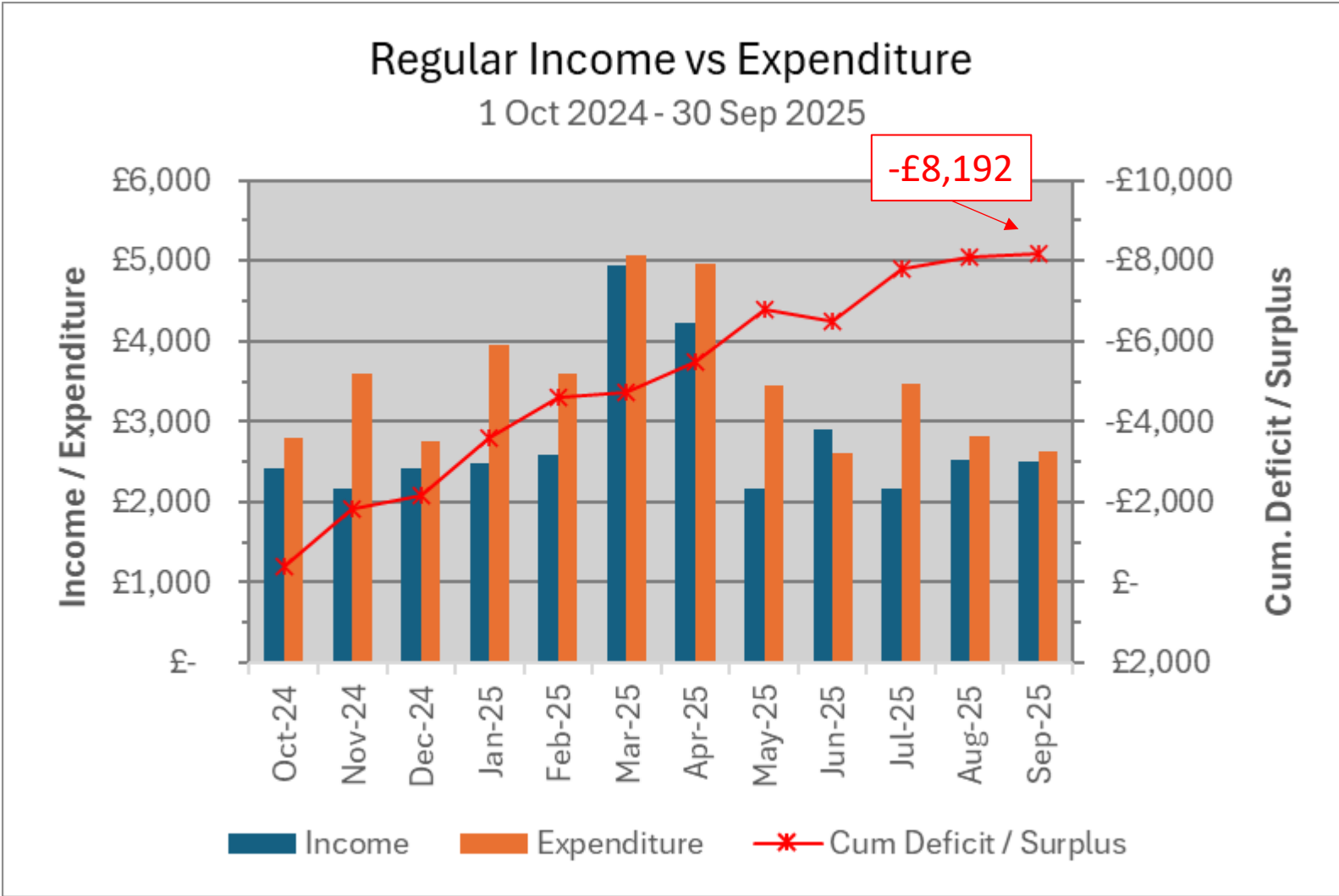
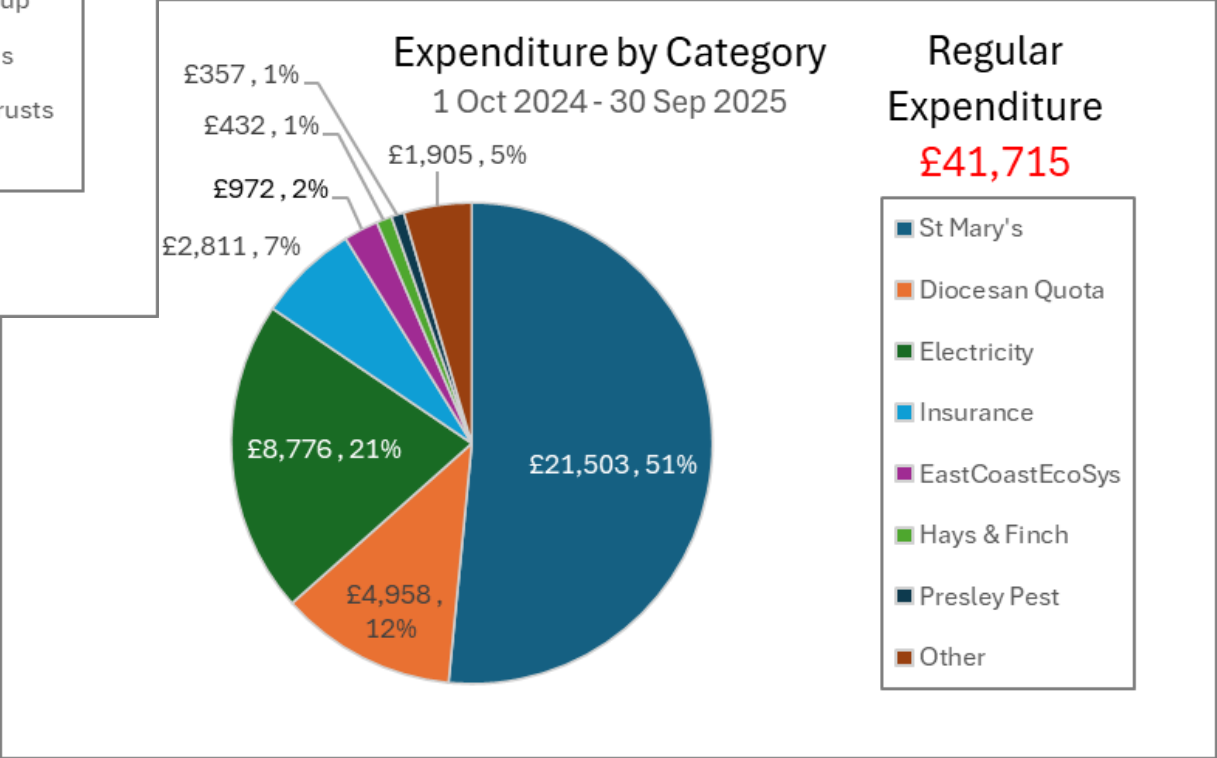
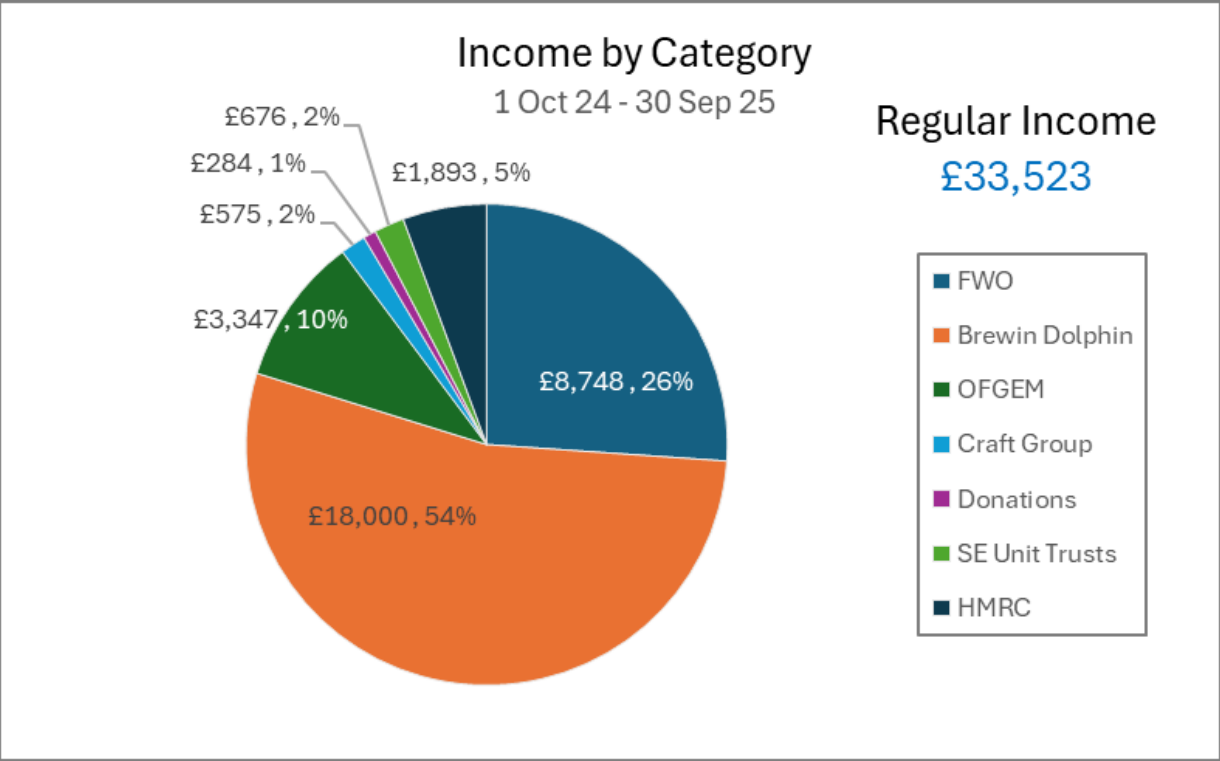


Figure 1b



Regular income minus expenditure for the year ending 30-Sep-25 gives a deficit of £8,192 or -£683/mth

Figure 2b



1 Oct 2024 to 30 Sep 2025

Figure 3

PORTFOLIO OVERVIEW

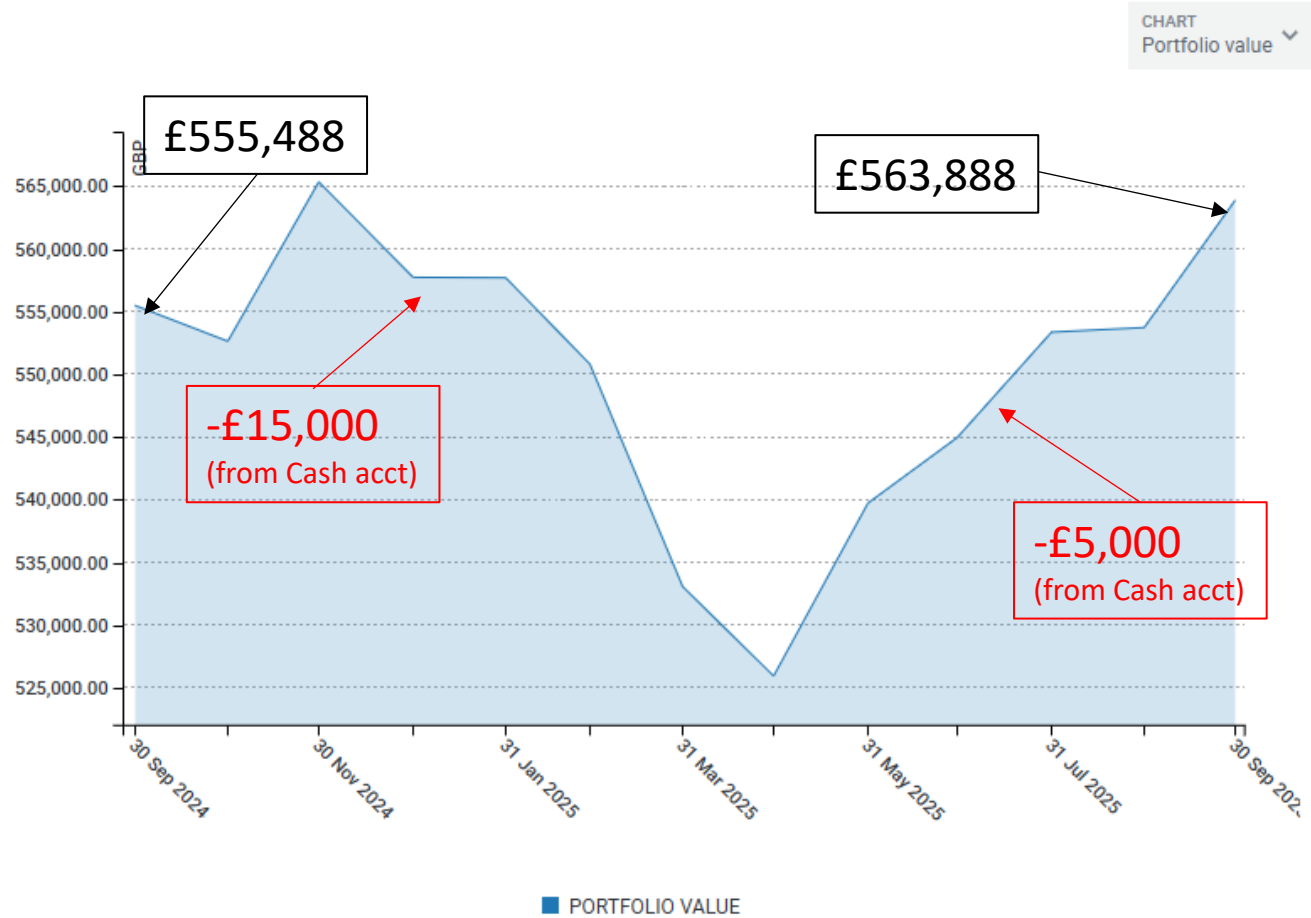
LAST 12 MONTHS PERFORMANCE
9.98%

TOTAL VALUE
563,887.22 GBP

ESTIMATED ANNUAL INCOME
12,465.90 GBP

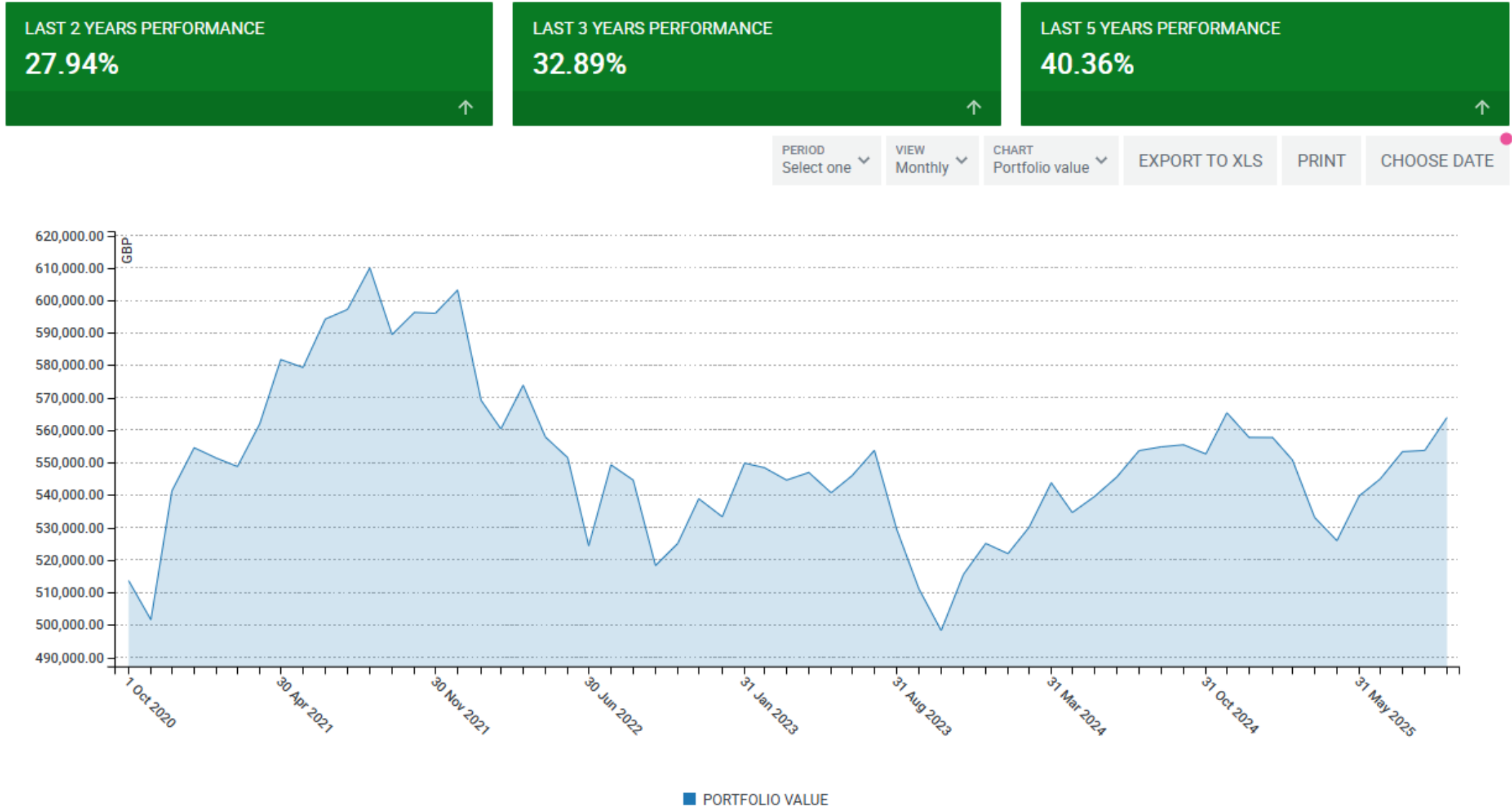
Value increased by £8,400
Through tax year despite
withdrawals of £38k

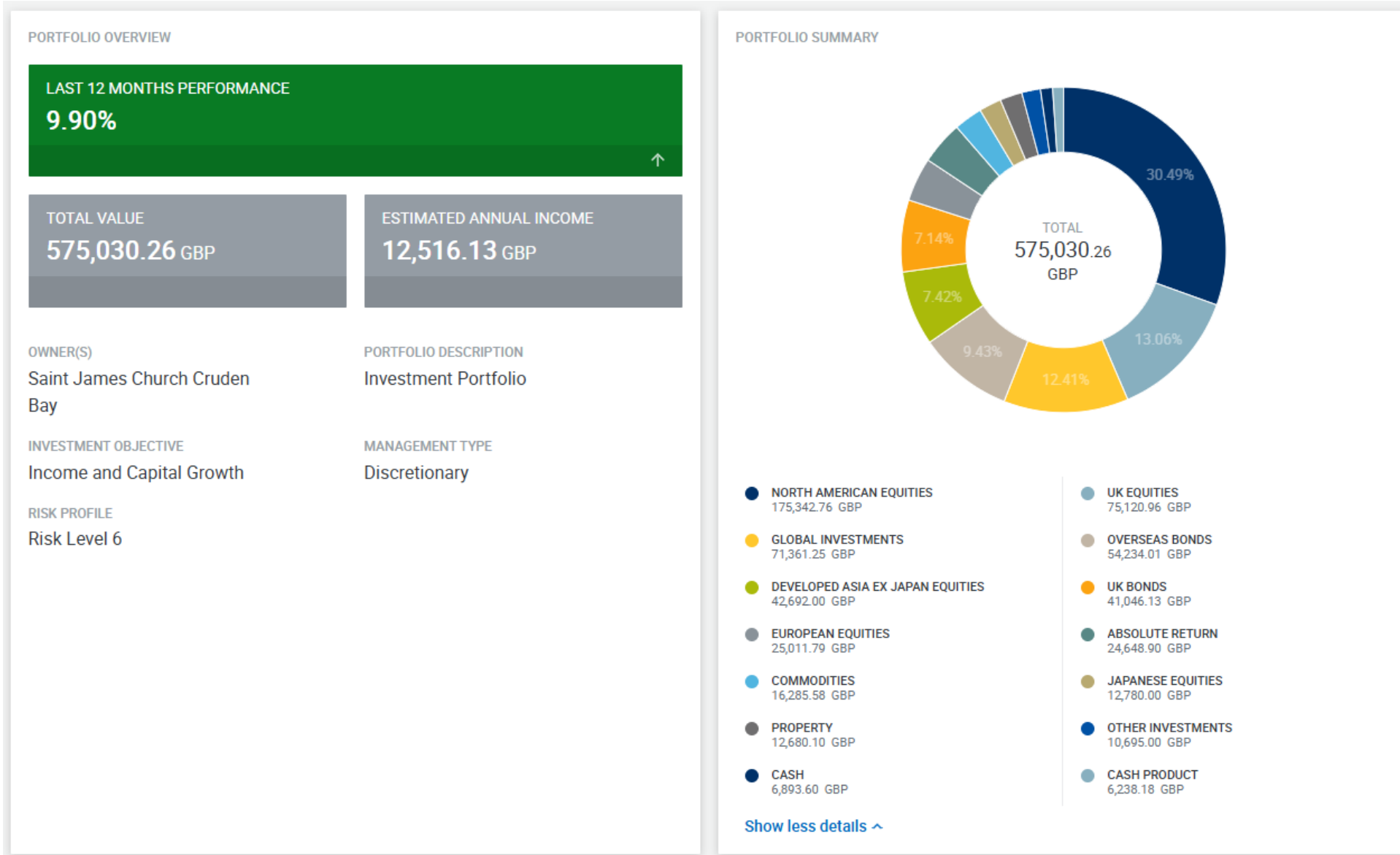
PERFORMANCE



1 Oct 2020 to 30 Sep 2025

Figure 4





RBC Brewin-Dolphin Investment Portfolio Performance

1 Oct 2024 – 30 Sep 2025

Figure 5

• Initial investment (7 May 08)		£628,360
• Monthly payments*	£193,400	
• Withdrawals	£354,548	
• Irregular withdrawals (pre-Oct10)	<u>31,299</u>	
• Total**	£579,247	£49,113 (with no investment)
• Objectives		
• Grow capital to maintain value while funding annual expenses		
• Generate income > cash deposits		
• Risk level 6 - moderate		
• Value (as of 30 Sep 25)		£563,888

* 1500/mth Aug24-Sep25; 1200/mth Nov23-Jul24; 800/mth Jun21-Oct23; £1200/mth Oct10-May21

** Excludes management fees and transaction costs