Growth Model Portfolio GBP Cautious Risk

30 September 2026

blythe financial



About Blythe Financial

Blythe Financial is an independent, owner-managed business, established in 2002.

We offer a range of investment solutions including a Discretionary Fund Management service that can be delivered either through our bespoke portfolio service or through our model portfolio service.

We act for private clients, pension funds, Trustee and Corporate clients and Independent Financial Advisers.

We believe in delivering an excellent service to our clients and partners, backed up by well thought through investment propositions.

We value long term relationships and believe that we act in an ethical, transparent and open manner. We are happy to engage with clients and partners as required and access to decision makers is assured.

We are licensed and regulated by the Isle of Man Financial Services Authority.

Investment philosophy

We take a long-term view to portfolio management and benchmark our performance against:

- Inflation as measured by the Consumer Prices Index ("CPI"), to ensure portfolios are providing real returns.
- A simple passive market benchmark, to ensure we are adding value.

We are a multi-asset investor and feel that we add value to portfolios by thinking carefully about asset allocation decisions, as well as selecting the "best of breed" managers to deliver the risk adjusted returns we require in an optimally blended portfolio of assets.

Diversification is a key tool in our risk management strategy, and we pay close attention to correlation data both over the short and long term to ensure that the risk of loss is minimised.

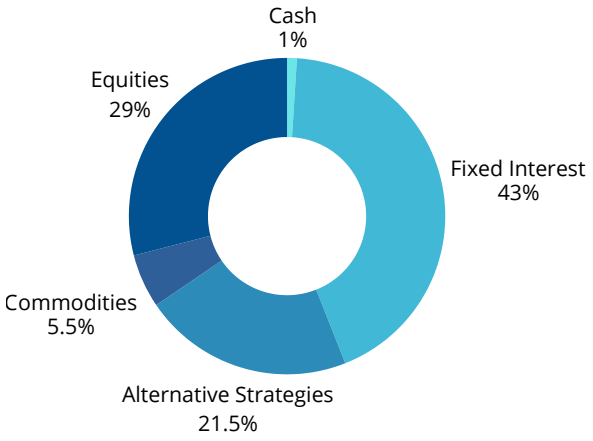
We can allocate investment across a broad range of asset classes including fixed income, equities, property, commodities, cash and alternative strategies.



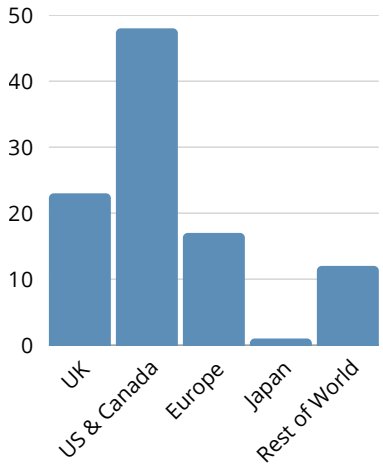
Portfolio objective

The objective of this model is to outperform both a passive market benchmark and our investment manager peer group by utilising a typical allocation to equity of 35% to 40%. This is suited to investors whose primary objective is to minimise investment risk.

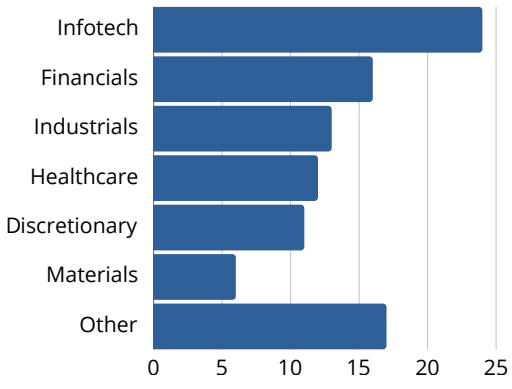
Asset allocation %



Geographical allocation %



Equity sector allocation %



Discrete performance %

Total return to end of each year, net of fees.

** CPI data is only available to the end of the previous month.*

	2026 YTD	2025	2024	2023	2022	2021	2020	2019	2018	2017
Model	+2.83	+8.29	+6.31	+5.88	-10.67	+5.26	+3.24	+6.57	-3.75	+5.98
CPI *	+2.50	+3.32	+2.57	+3.93	+10.51	+5.40	+0.65	+1.31	+2.10	+2.94
BF Cautious Benchmark	+1.50	+7.29	+2.92	+7.96	-19.52	+0.44	+5.92	+11.43	-3.61	+5.39

Cumulative performance %

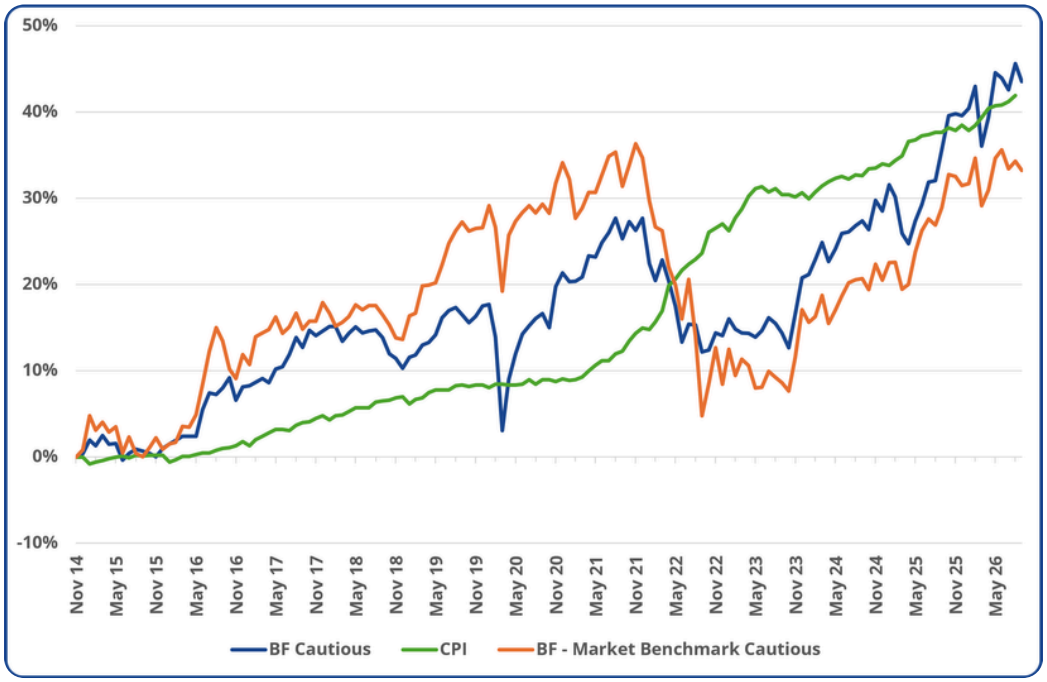
Total period return, net of fees.

	1 month	3 months	6 months	12 months	3 years	5 years	10 years
Model	-1.43	-0.29	+5.48	+6.02	+25.04	+14.09	+32.39
CPI *		+0.84	+1.84	+3.09	+8.79	+27.76	+42.04
BF Cautious Benchmark	-0.77	-1.74	+3.35	+4.42	+20.84	-0.12	+15.67

** CPI data is only available to the end of the previous month.*

Performance chart

Returns stated on a bid-to-bid basis, dividends reinvested, net of fees in British Pounds Sterling.



Portfolio Information

Ongoing Charges Figure (OCF) % ǂ	**0.61**
Volatility **	**6.62**
No. of fund holdings	**24**

ǂ OCF of underlying investments
*** Annualised over last 5 years*

Past performance is not a guide to future returns.

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Blythe Financial is a registered business name of Blythe Financial Limited, a company incorporated in the Isle of Man under company number 103941C. The directors of Blythe Financial Limited are Alan Blythe, Sue Blythe, and Chris Bell.

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This document is for information purposes only and does not constitute an offer, invitation or solicitation to invest. It is not an investment recommendation and is intended for use by professional advisers and investors only. Anybody contemplating an investment in this model portfolio should seek advice from an appropriately qualified adviser before doing so.

The information in this document has been compiled from sources that are believed to be reliable and is given in good faith. Blythe Financial however accepts no responsibility for any inaccuracies in the data used.

The value of investments and any income derived from those investments is variable and as such it is possible that you may realise less that the amount that you invested. Past performance is not a reliable guide to future performance and Blythe Financial offers no guarantees with regards to any returns or income.

Whilst the model portfolio is denominated in a specific currency some of the underlying investment are held in other currencies and, as such, an investor in the portfolio may be exposed to changes in exchange rates that may have an adverse impact upon the returns of the portfolio.