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Fixed Interest Portfolio

Quarterly fact sheet - July 2026

Destination Retirement
part of **Just**

Portfolio aims and objectives

The Fixed Interest Portfolio aims for low to moderate growth, with a medium level of volatility. That means the value of your portfolio could experience larger ups and downs than the Cautious Portfolio, but less than a higher risk-rated portfolio. The value of the portfolio's assets tend to move in the opposite direction to annuity rates. This protects your purchasing power if you plan to buy an annuity in the future. The portfolio could be right for you if:

- you plan to use your money to set up a guaranteed income in the next five years, recognising that this portfolio doesn't come with any income guarantees
- you're prepared for your investment to achieve low or no growth over a shorter time period (less than five years)
- you want to grow your money modestly over the medium to long term (at least five years).

Key information

Data as at	**30 June 2026**
Portfolio inception date	**11 Dec 2024**
Initial Charge	**£0**
Total Fund Ongoing Charge	**0.08%**
Historic Yield	**4.10%**

Any income paid out from the underlying fund is reinvested.

The underlying fund is authorised and regulated by the Financial Conduct Authority in the UK.

Risks

The value of investments may go up and down and you may get back less than you originally invested. Any income derived from this investment is not guaranteed and may fluctuate.

If the return on your investment does not exceed the rate of inflation, the real value of your investment will reduce.

Investment approach

The portfolio invests in a range of UK government bonds (also known as gilts). Bonds work like a loan, where the issuer borrows some money from you that they pay back on a fixed date, with interest.

The portfolio aims to closely follow the performance of the FTSE Actuaries UK Conventional Gilts All Stocks Index. Investment portfolios like this (that track an index) generally cost less to run than one that's actively managed by a fund manager.

Portfolio performance

Performance reflects the performance of the underlying fund within the portfolio, including fund charges and costs. Although the performance of the Fixed Interest Portfolio has been depressed in recent years, it continues to meet the objective of protecting the purchasing power of an annuity.

	1 year	3 years	5 years
Cumulative performance (%)	2.73%	9.76%	-18.78%
Had you invested £50,000 at the start of the period, here's what your investment might be worth:	£51,365	£54,880	£40,610

Past performance is not a reliable indicator of future performance

For more information on what affects performance, please read the notes overleaf.

Investment volatility

Volatility shows how much an investment's return goes up and down compared to its usual average.

Maximum drawdown tells you how much an investment has dropped in value from its highest point to its lowest point.

The numbers in the table below include data relating to the fund holdings from before the portfolio was launched.

	Volatility	Maximum drawdown
3 year rebased in £ Sterling (%)	7.24%	-6.51%

Underlying fund

The portfolio invests solely in the Legal & General All Stocks Gilt Index Trust. Click on the Key Investor Information Document (KIID) below for more detail on the fund's investment approach:

Fund	Allocation %	Sector
Legal & General All Stocks Gilt Index Trust	100%	UK Fixed Interest

Notes

- This portfolio is one of a range designed by HUB Financial Solutions, which is part of Just Group plc.
- Performance data is calculated net of management fees and fund costs.
- Past performance is not a reliable indicator of future results.
- All funds are denominated in UK Sterling but may hold assets in other currencies. The performance of the portfolio may therefore be affected by fluctuations in currency exchange rates.
- The total ongoing fund charge shown is correct as at the date of this factsheet but may vary in future. This does not include fund transaction costs.
- The holdings of this portfolio are designed to track a market index. As a result, the portfolio is not designed to consider environmental, social and governance (ESG) criteria.
- This portfolio may not be appropriate for investors who might need to withdraw their money in the short term.
- For specific risks applying to the individual funds within the portfolio refer to the relevant fund Key Investor Information Documents (KIIDs) – linked to from the table above.

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