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Money Market Portfolio

Quarterly fact sheet - July 2026

Destination Retirement
part of **Just**

Portfolio aims and objectives

The Money Market Portfolio aims to help you earn a steady return while keeping your money safe and easy to access.

It aims for low to modest growth as it's more focused on capital preservation whilst delivering it's return with low volatility.

This is the lowest risk of our portfolios and could be right for you if you're thinking of withdrawing your pension savings in the next five years.

Low volatility — High volatility

Investment approach

The portfolio invests in a mix of high-quality, short-term investments that are all in UK Sterling. These include things like short-term loans to trusted companies and banks, which are carefully chosen to keep your money secure and stable.

Key information

Data as at	**30 June 2026**
Portfolio inception date	**11 Dec 2024**
Initial Charge	**£0**
Total Portfolio Ongoing Charge	**0.11%**
Historic Yield	**2.98%**

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

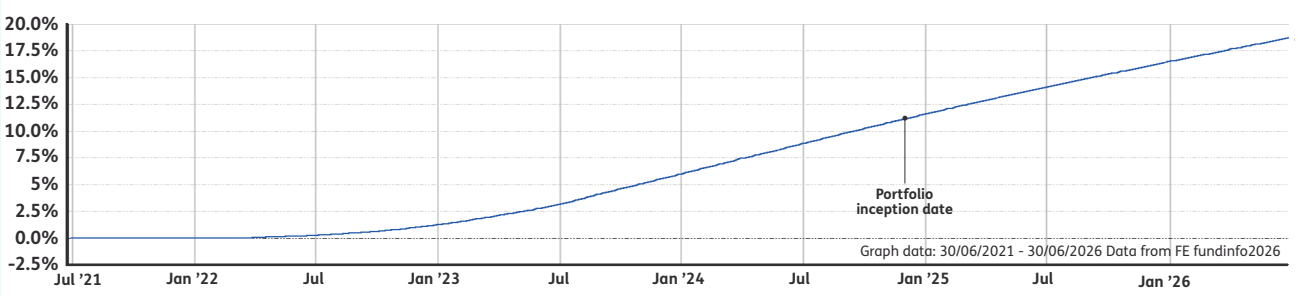
The value of investments may go up and down and you may get back less than you originally invested. Any income derived from this investment is not guaranteed and may fluctuate.

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

Portfolio performance

Performance reflects the performance of the underlying fund within the portfolio, including fund charges and costs.

	1 year	3 years	5 years
Cumulative performance (%)	4.07%	15.12%	18.75%
Had you invested £50,000 at the start of the period, here's what your investment might be worth:	£52,035	£57,560	£59,375



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 (%)	0.10%	0.00%

Underlying fund

The portfolio invests solely in the Federated Hermes Short-Term Sterling Prime Fund. Click on the Key Investor Information Document (KIID) below for more detail on the fund's investment approach:

Fund	Allocation %	Sector
Federated Hermes Short-Term Sterling Prime Fund	100%	Cash & Liquidity

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 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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