



# Vantage Earth Portfolios

*Helping you invest with confidence*

Investor Brochure

Certified



ebi meets high standards of social and environmental impact.

Corporation




*For Retail Investors*



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# What the Vantage Earth Portfolios do

The Vantage Earth portfolios offer a simple, cost-efficient way to invest for the long term. They use a research-based approach that blends broad global investment funds with strategies that focus on well-known investment characteristics (“factors”).

The portfolios have a lower exposure to certain industries and companies that do not meet recognised environmental, social or governance (ESG) standards. ESG and factor approaches do not guarantee better results or reduce risk.

Your investment is monitored daily, and the risk level may be adjusted when it moves too far from the level of risk you have chosen.

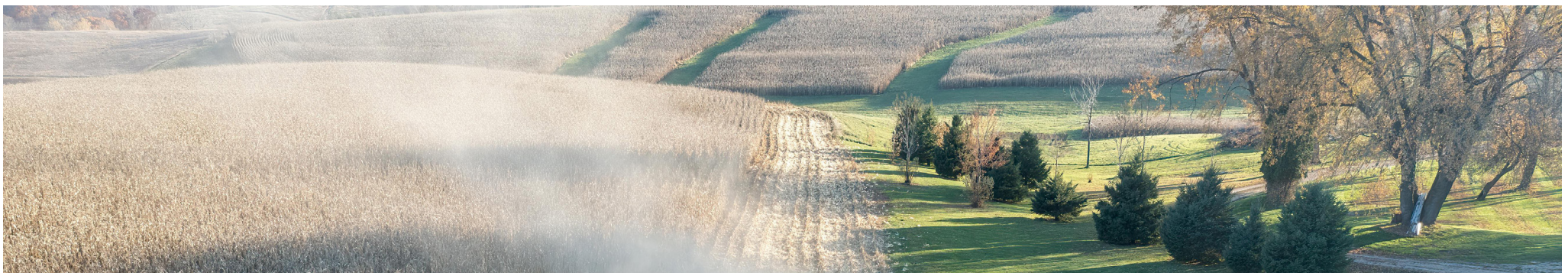
# Who they are for

## These portfolios may be suitable if you:

- Want professional investment management
- Can invest for at least five years
- Are comfortable with the value of your investment rising & falling
- Do not require guarantees or capital protection
- Are working with a regulated Financial Adviser

## They may not be suitable if you:

- Need access to your money in the short term
- Want guaranteed outcomes or no investment risk



# Factors in our Earth portfolio suite

Factor investing is an investment approach that uses market data to help explain why different investments perform differently over time. Rather than relying on individual forecasts or market timing, factor investing focuses on certain investment characteristics, known as “factors”.

This approach seeks to improve returns for the level of risk taken over time, though this cannot be guaranteed. ebi’s Vantage Earth portfolios provide exposure to five widely recognised factors, including;

## Momentum Factor

Stocks that have been doing well often keep performing strongly for a while, at least in the short term.

## Minimum Volatility Factor

Stocks with smaller price swings (less ups & downs) often deliver better returns than what traditional market theories expect.

## Size Factor

Small companies can offer higher returns than larger companies during periods of economic growth or market expansion<sup>2</sup>.

## Value Factor

Stocks that are considered undervalued relative to their intrinsic worth, & therefore may have a higher return potential.

## Quality Factor

Profitable companies tend to give better returns than unprofitable ones, even if their stock prices are higher.

**Factor investing may not be suitable for all clients and can experience periods of underperformance during specific market conditions.**

1. The Earth Portfolios’ gain exposure to Momentum, Value, Size and Minimum Volatility directly, through specific underlying fund strategies. Exposure to the Quality factor is gained through Quality overlays on security selection by underlying fund managers.
2. However, during recessions or economic downturns, small companies often face greater risks and volatility, and large companies may provide more stable performance due to their size.



# ESG Investing

What is ESG? ESG stands for Environmental, Social, and Governance — three key factors used to evaluate the sustainability and ethical impact of investments.



## Environmental

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## Social

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## Governance

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Vantage Earth portfolios may suit investors who want their investments to reflect environmental, social or governance values, avoid certain industries, or support stronger sustainability practices. They are appropriate for those who understand that ESG portfolios may perform differently from the wider market and that excluding sectors can affect diversification.

# Key features of Vantage Earth

Benefit Type	What it means
Globally Diversified	Globally diversified approach across many countries and asset types.
Cost-efficient	Cost-efficient structure using lower-cost funds and institutional share classes where available.
ESG Screened	ESG screening applied to both equities and bonds.
Long-term investment research	Use of long-term investment research, including factor characteristics.
Tolerance Based Rebalancing	Daily monitoring and rebalancing.
Adviser Support	Support from your financial adviser.

# Investing risks

All investments carry risk. The value of your investment can fall as well as rise, & you may get back less than you invest.

Risk Type	What it means
Market Risk	Investment values can change due to economic, political, natural or market events.
Inflation Risk	The value of your investment may not keep up with rising prices.
ESG limits	Excluding certain industries or companies may cause the portfolios to perform differently from funds without these exclusions.
Factor Risk	Investment factors can underperform for long periods and may increase volatility at times.
Currency risk	Overseas investments can be affected by movements in exchange rates.
Liquidity risk	In rare circumstances, some underlying funds may temporarily restrict withdrawals, delaying access to your money
Tracking difference	Returns may differ from the portfolio's intended target due to fund construction, fees or market conditions.

**Past performance is not necessarily a guide to future performance.**

# Portfolio options

The Vantage Earth range offers 11 portfolios with different mixes of equities and bonds. Portfolios with more bonds tend to be steadier but offer lower long-term growth potential. Portfolios with more equities tend to have higher long-term growth potential but greater short-term ups and downs.

Your Financial Adviser will help you choose a portfolio that suits your goals and risk level. None of the portfolios guarantee a profit or protect against loss.

Portfolio	What it invests in	Who it may suit	Key trade-off
Earth Bond (100% Bonds)	Only bonds, generally lower-risk than equities	Investors seeking stability and less exposure to stock market swings	Steadier returns but usually lower growth over the long term
Earth 10 – 90 (Mixed Portfolios)	A blend of bonds and equities, increasing in equity share from 10% to 90%	Investors wanting a balance between stability and growth	More equities mean higher growth potential, but also bigger ups & downs
Earth 100 (100% Equities)	Only equities, historically higher growth potential	Investors comfortable with volatility and with longer investment horizons	Maximum growth potential but largest fluctuations in value



# Rebalancing

As markets move, different parts of your portfolio can grow or fall at different rates. This may shift your investment away from the level of risk you originally agreed with your adviser.

Your portfolio is monitored daily. If it moves too far from its target mix, it may be rebalanced — meaning the investments are adjusted back toward their intended proportions.

**Please note that tolerance-based rebalancing may occur more or less frequently than calendar-based rebalancing, depending on market conditions.**

# What makes ebi's approach different?

ebi uses a tolerance-based method, rather than rebalancing on a fixed schedule. Adjustments are made only when the portfolio has moved meaningfully away from its target.

# What this means for you

- ebi takes care of the rebalancing for you.
- Helps keep your investment aligned with your chosen risk level.
- Aims to avoid trading more often than needed.
- Your portfolio is monitored daily for consistency with your agreed approach.

# Costs and charges

The Vantage Earth Portfolios are designed to be cost-efficient, with charges kept as low as possible.

## **Fund costs (OCF):**

Each fund charges an ongoing fee (called the Ongoing Charges Figure, or OCF) to cover the costs of running the fund. These range from 0.10% to 0.28% a year.

## **ebi management fee:**

ebi acts as the Discretionary Investment Manager (DIM). This means we manage your portfolio on your behalf, for this, we charge an annual fee of 0.12%.

## **Other costs:**

You may also pay fees to your financial adviser, investment platform/custodian costs (where your investment is managed), and transaction costs. These vary, so your adviser will provide you with a full breakdown.

Where available, ebi has negotiated access to lower-cost versions of funds (known as “restricted share classes”) that are not normally available to retail investors directly. This helps reduce overall costs compared to many retail alternatives.

Your total costs will depend on the platform, adviser charges and the size of your investment.

# We're here to help

We are committed to supporting all investors, including those who may have additional needs or experience vulnerable circumstances at any time.

If there is anything about your personal situation that might affect how you interact with our services, please let us or your financial adviser know. *Examples may include:*



Changes to  
your health



Life events such as  
bereavement or  
financial difficulty



Low confidence  
with financial  
information



Accessibility needs  
(e.g., large print,  
audio, or digital  
formats)

You can contact us at [enquiries@ebi.co.uk](mailto:enquiries@ebi.co.uk) or **01922 472 226**, and we will work with your adviser to put appropriate support in place. Alternative formats of this brochure are available on request.





# Glossary

## **Asset Allocation**

How your money is divided across different types of investments.

## **Bonds**

Loans to companies or governments. Bond values can rise or fall over time.

## **Diversification**

Spreading your investments to reduce the impact of any one asset performing poorly. It does not remove risk.

## **Equities (Shares / Stocks)**

Ownership in a company. Share prices can rise or fall depending on markets and company performance.

## **ESG (Environmental, Social, Governance)**

A set of standards used to assess how companies manage environmental issues, treat people, and govern themselves. ESG screening removes certain industries or companies based on these standards. It does not guarantee better performance or positive impact.

## **Factor Investing**

An approach that focuses on certain investment characteristics — such as Value, Size, Momentum, Minimum Volatility, and Quality — that research suggests have influenced long-term investment behaviour. It does not guarantee better returns and may underperform other approaches.

## **Investment risk**

The chance that your investment may fall in value, and you may get back less than you invest.

## **OCF (Ongoing Charges Figure)**

The annual cost of running a fund, shown as a percentage of your investment.

## **Platform**

A service used by your adviser to hold and administer your investments.

## **Rebalancing**

Adjusting your portfolio back toward its intended mix of investments if it has drifted away due to market movements.

## **Restricted share classes**

Lower-cost versions of funds that may only be available to certain investors, such as those using ebi portfolios.

## **Volatility**

How much an investment's value goes up and down over time. Higher volatility means bigger movements in value.



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The price of shares and investments and the income derived from them can go down as well as up, and investors may not get back the amount they invested.

**This document has been provided to you by your financial adviser, who can help explain its contents.**

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