

As of 31/08/2026

ESG Pillar Score



Portfolio Objectives

The Harding Ethical Adventurous Long Portfolio aims to deliver capital growth over the long term, targeting returns that exceed average inflation rates. The portfolio is designed for investors with a high appetite for risk who are comfortable with potentially large and frequent fluctuations in value. This portfolio should be chosen by those looking to invest for 15+ years. This portfolio has an additional construction step in which all funds go through an Environmental, Social & Governance (ESG) screening process, to be used by those with these investment preferences.

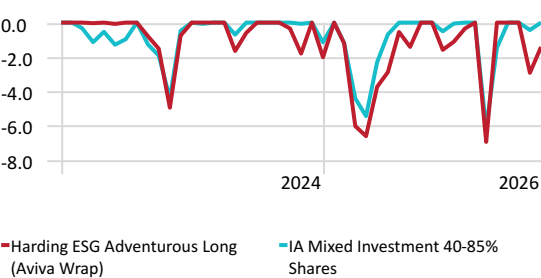
Portfolio Information

|                               |                                   |
|-------------------------------|-----------------------------------|
| Inception Date                | 07/12/2022                        |
| Current Portfolio Yield       | 0.60%                             |
| Benchmark                     | IA Mixed Investment 40-85% Shares |
| Weighted Fund Charge (% p.a.) | 0.61%                             |
| MPS Management Fee (% p.a.)   | 0.20%                             |
| Number of Funds in Portfolio  | 11                                |

Portfolio Construction

Harding’s Managed Portfolio Service uses a disciplined, research-led process combining EValue’s strategic asset allocation with quarterly tactical insights. Our proprietary Harding Helper system applies strict quantitative screening and platform checks to build diversified, risk-aligned portfolios, which are then refined through qualitative oversight from the Investment Committee. Every model is governed through robust monitoring and a full audit trail to ensure consistency, transparency, and strong client outcomes.

Peak to Trough Losses



Top Holdings - Fund Manager Distribution

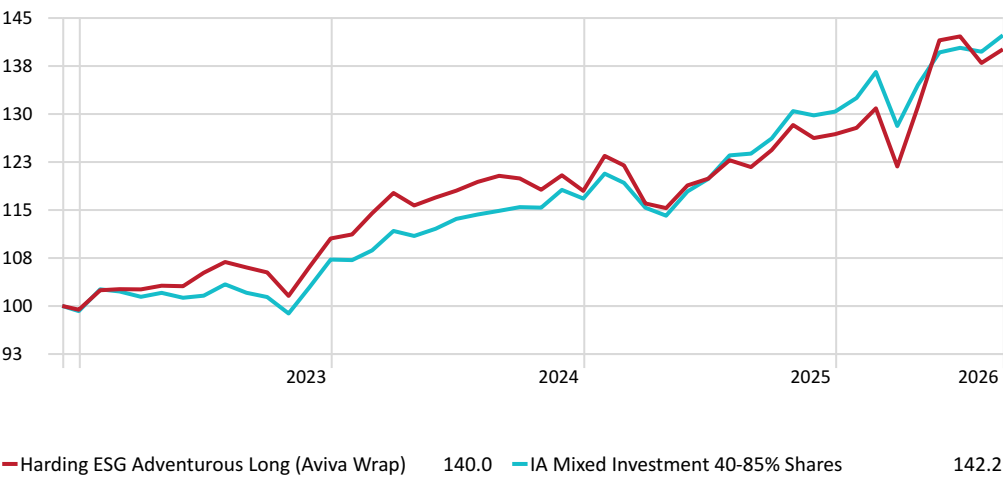
|                                                  | Portfolio Weighting % |
|--------------------------------------------------|-----------------------|
| Legal & General (Unit Trust Managers) Ltd        | 22.00                 |
| L&G Fut Wld ESG Tilted & OptdDevldxlInc          | 18.00                 |
| L&G Fut Wld ESGTilted&OptdNrthAmdxlInc           | 4.00                  |
| HSBC Asset Management (Fund Services UK) Limited | 18.00                 |
| HSBC Dev Wld Lo Carb ESG Tilt Eq AccGBP          | 18.00                 |
| Lombard Odier Funds (Europe) SA                  | 18.00                 |
| LO Funds Transition Materials SH GBP ND          | 18.00                 |
| GAM Fund Management Limited                      | 15.00                 |
| GAM Sustainable Emerg Eq Instl GBP Inc           | 15.00                 |
| Royal London Unit Trust Managers Ltd             | 7.00                  |
| RLBFIIIRoyalLondonSstShrtDurCorpBdFdMEAcc        | 7.00                  |
| EdenTree Investment Management Limited           | 5.00                  |
| EdenTree Sustainable Eurp Eq B Inc               | 5.00                  |
| UBS Asset Management Funds Ltd                   | 5.00                  |
| UBS Global Enhanced Equity Income C Acc          | 5.00                  |
| Hermes Fund Managers Ireland Ltd                 | 4.00                  |
| Federated Hermes Glb Eq ESG PW F GBP Acc         | 4.00                  |
| Pictet Asset Management (Europe) SA              | 3.00                  |
| Pictet-Clean Energy Transition I dy GBP          | 3.00                  |

Performance Details

Past performance is not a reliable indicator of future results. Performance is shown net of investment management fees of 0.2% per annum but excludes platform fees and fees paid to your financial adviser.

Performance Since Inception

Time Period: 08/12/2022 to 31/08/2026



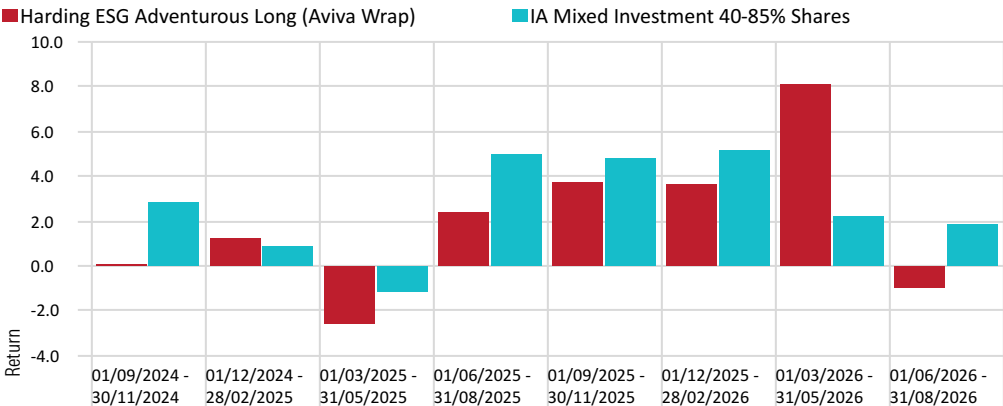
Discrete Calendar Year Returns

|                                           | YTD   | 2025  | 2024 | 2023  | 2022   | 2021  |
|-------------------------------------------|-------|-------|------|-------|--------|-------|
| Harding ESG Adventurous Long (Aviva Wrap) | 10.44 | 7.50  | 6.72 | 11.18 |        |       |
| IA Mixed Investment 40-85% Shares         | 9.13  | 11.62 | 8.88 | 8.10  | -10.18 | 11.22 |

Cumulative Trailing Returns

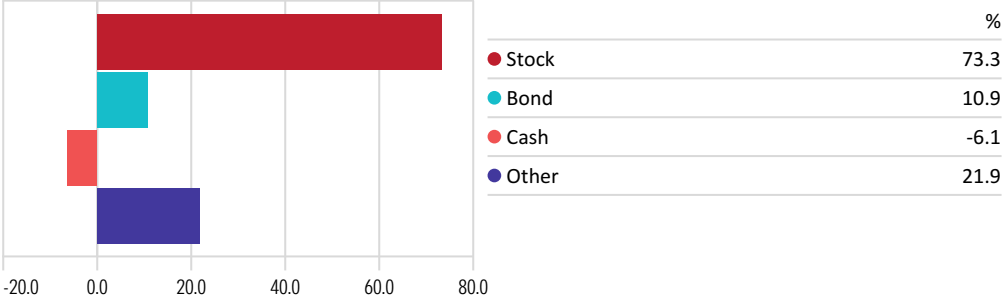
|                                           | YTD   | 1 Year | 3 Years | 5 Years | 10 Years | 15 Years |
|-------------------------------------------|-------|--------|---------|---------|----------|----------|
| Harding ESG Adventurous Long (Aviva Wrap) | 10.44 | 15.10  | 9.72    |         |          |          |
| IA Mixed Investment 40-85% Shares         | 9.13  | 14.91  | 11.70   | 5.50    | 6.45     | 7.19     |

Monthly Returns



Asset Allocation

Portfolio Date: 03/09/2026



As of 31/08/2026

### Q3 2026 Evaluate Asset Class Outlook

Interest rates and inflationary pressures are both now significantly higher than before the war. That has pushed nominal returns up and real returns down across the board. For now, the effects are stronger in the short term.

Among equity markets, the US is most improved, but not by enough to offset another wooden-spoon-winning quarter.

Emerging markets individually are a very mixed bag, with fortunes depending on how much they depend on oil imports and how much they benefit from a bounce in the dollar, but overall prospects benefit from the higher return environment.

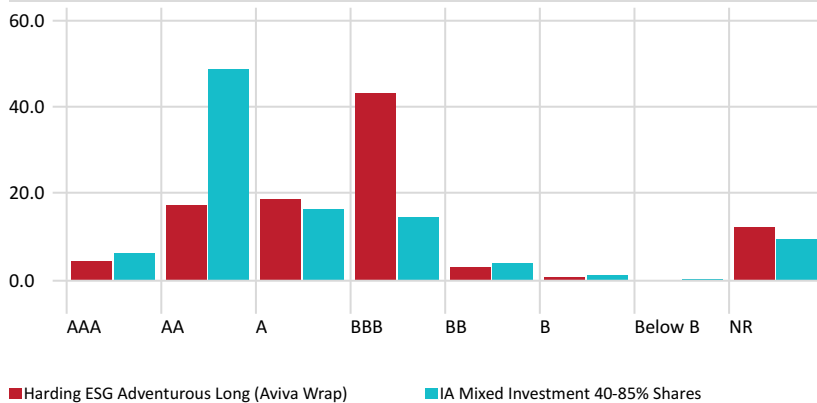
The losers are Japan and other fuel importers, for whom the resulting shift in terms of trade will be an obstacle for some time.

Between recent strong performance and the following pressure on prospects, expected relative gains from equity and credit investments are under pressure.

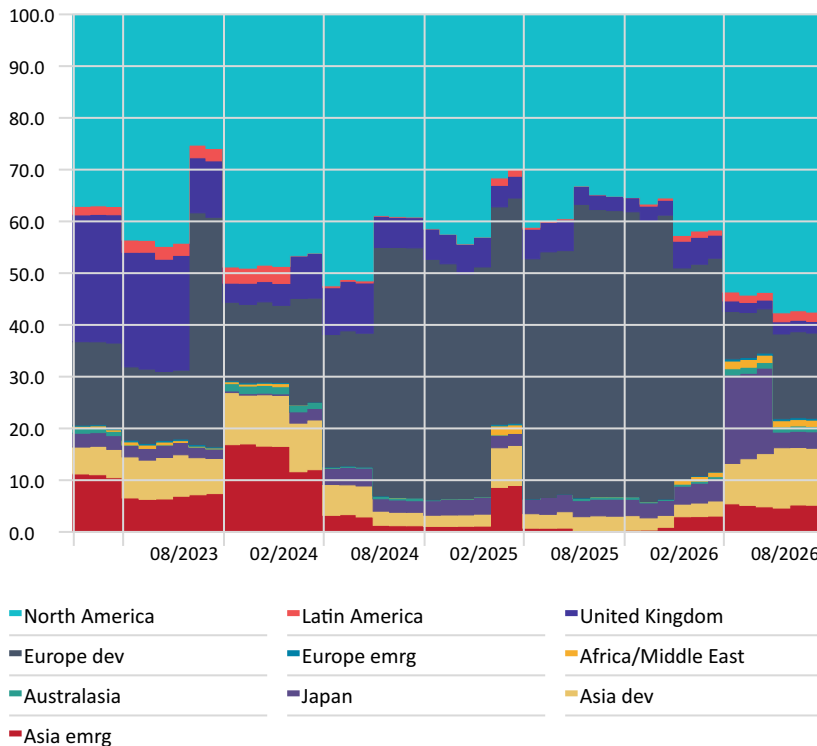
Commodities as a basket might well benefit from further oil price rises, and maybe higher prices for agricultural goods, but the war spiked precious metal prices, and weaker demand will be a drag on base metals, so overall impact is little changed.

Higher interest rates weigh on property market expectations.

### Fixed Interest Underlying Credit Ratings



### Equity Regional Exposure



### Top 15 Holdings

|                                                    | Portfolio Weighting % |
|----------------------------------------------------|-----------------------|
| TRSGS D8YF US060526P-TRSGS D8YF US060526R          | 15.82                 |
| Trsbp Cxuv Us190326p-Trsbp Cxuv Us190326r          | 5.92                  |
| UBS (Lux) ES Glb Inc \$ GBPH I-B-UK-mdist          | 5.00                  |
| Microsoft Corp                                     | 2.23                  |
| NVIDIA Corp                                        | 2.19                  |
| Apple Inc                                          | 2.17                  |
| Taiwan Semiconductor Manufacturing Co Ltd          | 1.61                  |
| Johnson & Johnson                                  | 1.55                  |
| Visa Inc Class A                                   | 1.32                  |
| SK hynix Inc                                       | 1.08                  |
| Samsung Electronics Co Ltd Participating Preferred | 0.96                  |
| Cisco Systems Inc                                  | 0.95                  |
| Broadcom Inc                                       | 0.89                  |
| Amazon.com Inc                                     | 0.83                  |
| Alphabet Inc Class A                               | 0.83                  |
|                                                    | 43.35                 |

### Sector Exposure

|                          |       |
|--------------------------|-------|
| Basic Materials %        | 3.70  |
| Consumer Cyclical %      | 7.49  |
| Financial Services %     | 19.52 |
| Real Estate %            | 1.59  |
| Consumer Defensive %     | 4.20  |
| Healthcare %             | 12.34 |
| Utilities %              | 2.16  |
| Communication Services % | 6.82  |
| Energy %                 | 1.85  |
| Industrials %            | 7.31  |
| Technology %             | 33.02 |

### Important Information

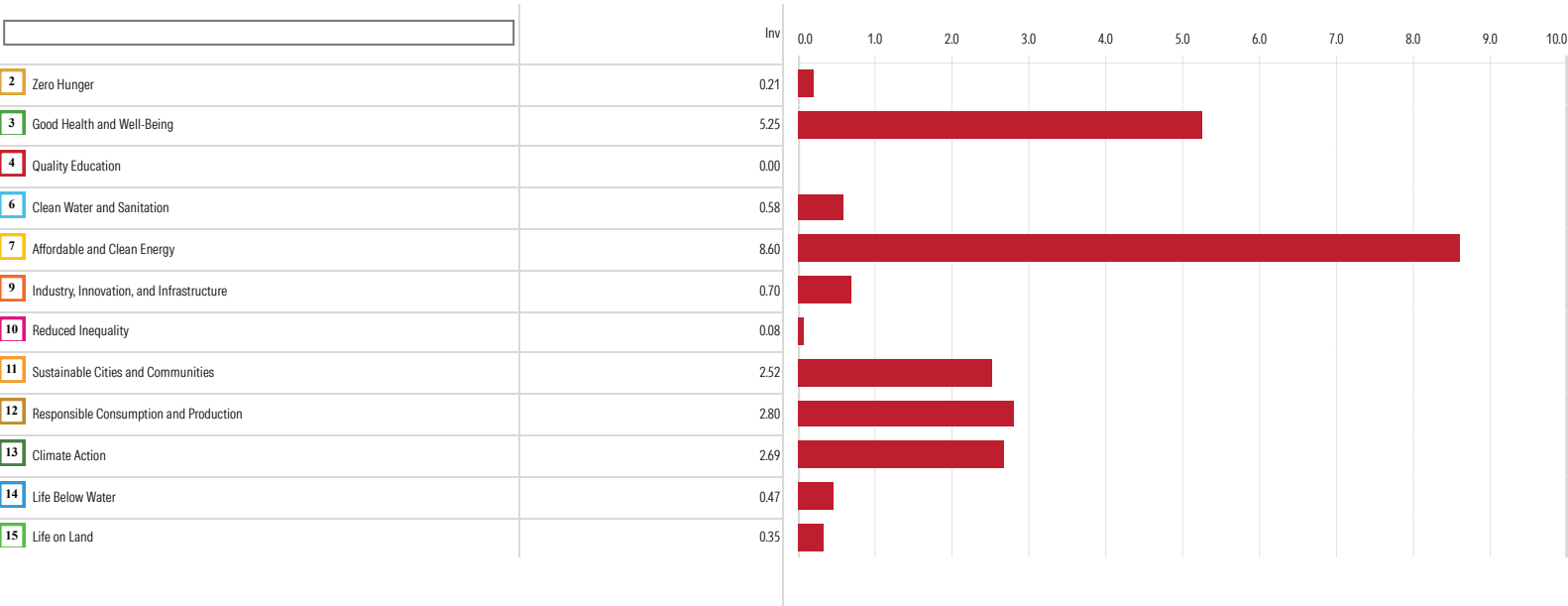
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Past performance is not a guide to future performance. Any growth rates and yield stated are not guaranteed. The information contained within this factsheet has been taken from the sources stated, and is believed to be accurate at the time of production.

As of 31/08/2026

Average Revenue as % of UN Sustainable Development Goals

Coverage: 96.10%



C02 Emissions

Portfolio Date: 03/09/2026

IMPACT THEME | CLIMATE ACTION

GHG Emission Intensity

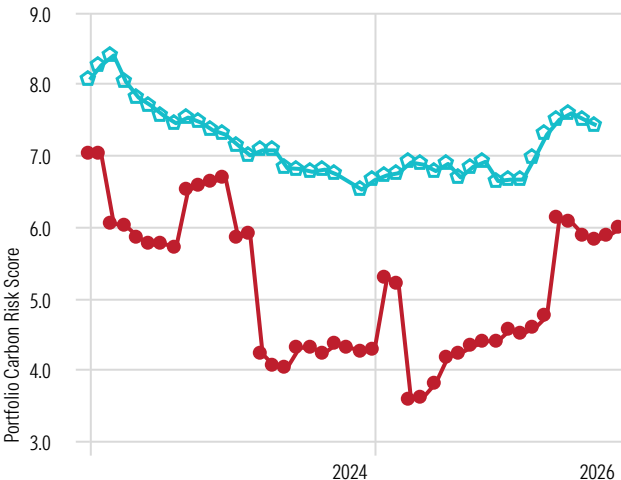
Represents greenhouse gas (GHG) emissions of the companies held in a portfolio in millions of metric tons. Carbon Intensity, or total emissions per unit of revenue can be used to conduct a carbon footprint of a portfolio.

Tons of C02 Equivalents/USD million



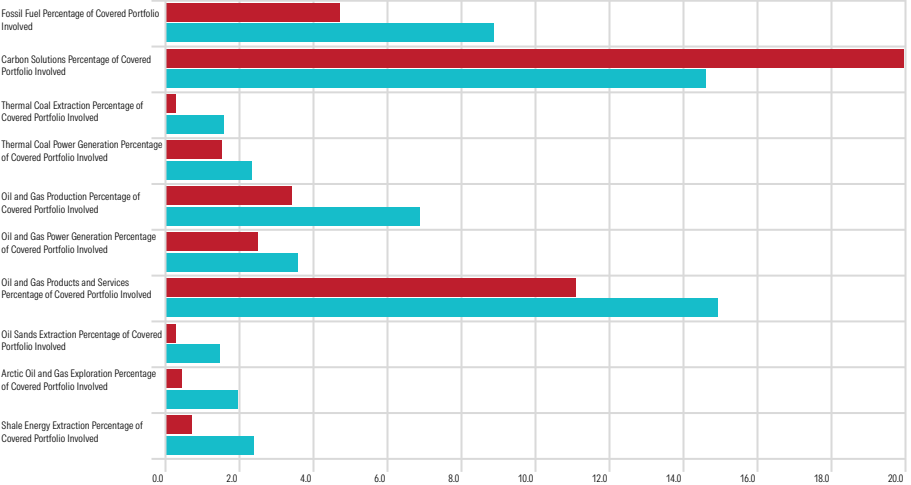
Benchmark: IA Mixed Investment 40-85% Shares | As of 30/06/2026

Carbon Risk Score Over Time



■ Harding ESG Adventurous Long (Aviva Wrap) ■ IA Mixed Investment 40-85% Shares

Carbon Involvement



■ Harding ESG Adventurous Long (Aviva Wrap) ■ IA Mixed Investment 40-85% Shares

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