

As of 31/08/2026

ESG Pillar Score



Portfolio Objectives

The Harding Ethical Moderate to 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 who are comfortable accepting substantial fluctuations in value in pursuit of higher long-term returns. 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.

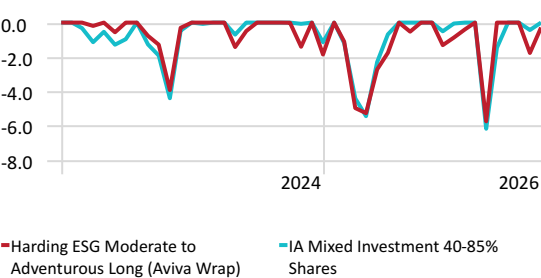
Portfolio Information

Inception Date	07/12/2022
Current Portfolio Yield	0.73%
Benchmark	IA Mixed Investment 40-85% Shares
Weighted Fund Charge (% p.a.)	0.54%
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



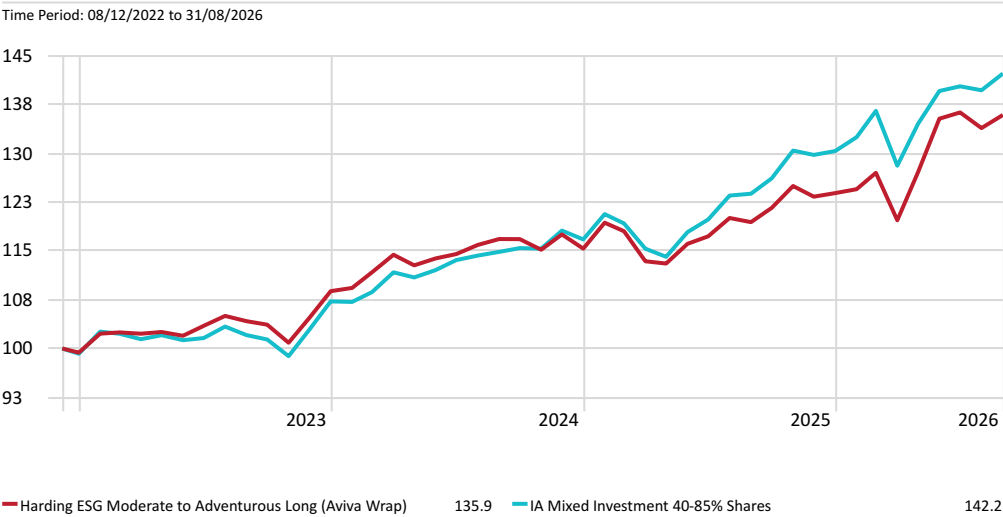
Top Holdings - Fund Manager Distribution

	Portfolio Weighting %
Legal & General (Unit Trust Managers) Ltd	20.00
L&G Fut Wld ESG Tilted & OptdDevldxlEInc	17.00
L&G Fut Wld ESGTilted&OptdNrthAmdxlEInc	3.00
HSBC Asset Management (Fund Services UK) Limited	18.00
HSBC Dev Wld Lo Carb ESG Tilt AccCGBP	18.00
Royal London Unit Trust Managers Ltd	17.00
RLBFIIIRoyalLondonSstShrtDurCorpBdFdMEAcc	17.00
Lombard Odier Funds (Europe) SA	13.00
LO Funds Transition Materials SH GBP ND	13.00
UBS Asset Management Funds Ltd	10.00
UBS Global Enhanced Equity Income C Acc	10.00
GAM Fund Management Limited	9.00
GAM Sustainable Emerg Eq Instl GBP Inc	9.00
EdenTree Investment Management Limited	4.00
EdenTree Sustainable Eurp Eq B Inc	4.00
Polar Capital LLP	4.00
Polar Capital Healthcare Opports I Inc	4.00
BNY Mellon Fund Managers Limited	3.00
BNY Strategic Bond InstlWAcc	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



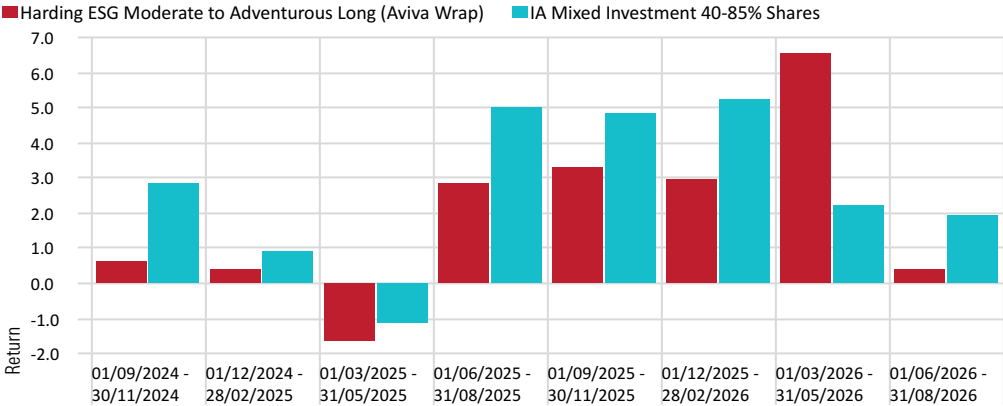
Discrete Calendar Year Returns

	YTD	2025	2024	2023	2022	2021
Harding ESG Moderate to Adventurous Long (Aviva Wrap)	9.68	7.39	6.01	9.50		
IA Mixed Investment 40-85% Shares	9.13	11.62	8.88	8.10	-10.18	11.22

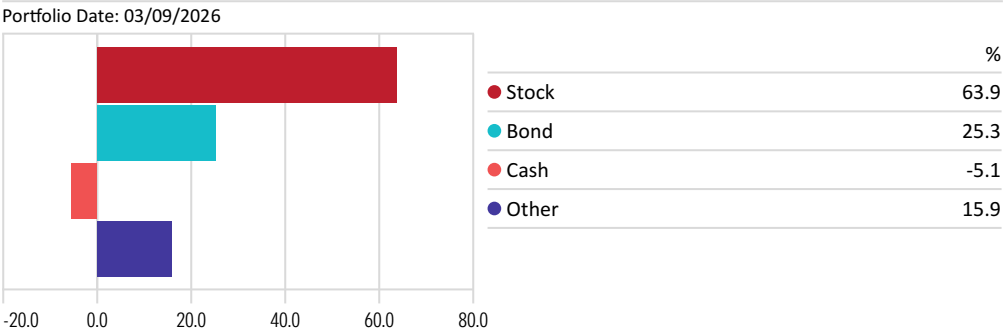
Cumulative Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
Harding ESG Moderate to Adventurous Long (Aviva Wrap)	9.68	13.78	9.25			
IA Mixed Investment 40-85% Shares	9.13	14.91	11.70	5.50	6.45	7.19

Monthly Returns



Asset Allocation



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.

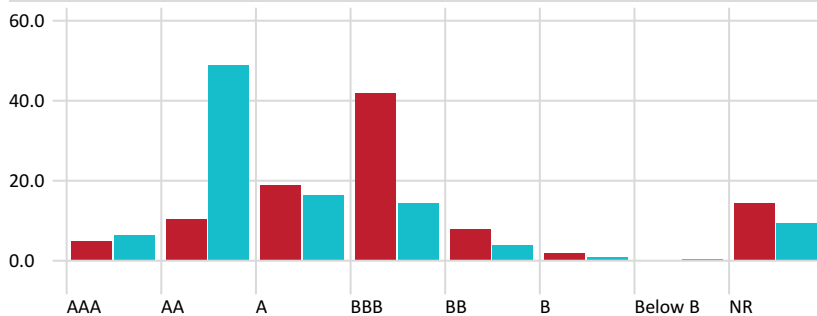
Emerging markets individually are a very mixed bag, with fortunes depending on how much they depend on oil imports and how much they benefit from a bounce in the dollar, but overall prospects benefit from the higher return environment.

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

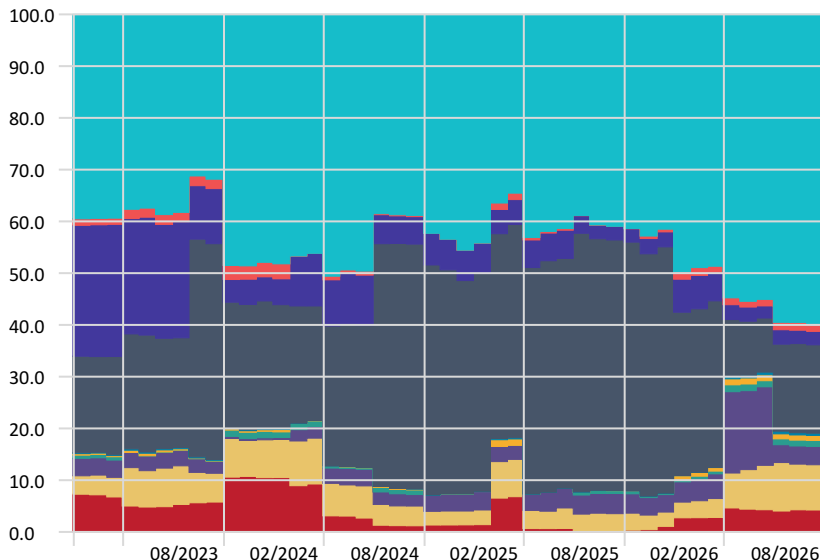
Between recent strong performance and the following pressure on prospects, expected relative gains from equity and credit investments are under pressure.

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

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

Equity Regional Exposure

■ North America ■ Latin America ■ United Kingdom
 ■ Europe dev ■ Europe emrg ■ Africa/Middle East
 ■ Australasia ■ Japan ■ Asia dev
 ■ Asia emrg

Top 15 Holdings

	Portfolio Weighting %
TRSGS D8YF US060526P-TRSGS D8YF US060526R	11.42
UBS (Lux) ES Glb Inc \$ GBPH I-B-UK-mdist	10.00
Trsbp Cxuv Us190326p-Trsbp Cxuv Us190326r	4.28
Microsoft Corp	1.99
NVIDIA Corp	1.84
Apple Inc	1.81
Johnson & Johnson	1.57
Visa Inc Class A	1.31
Cisco Systems Inc	0.93
Taiwan Semiconductor Manufacturing Co Ltd	0.89
Icf Long Gilt Future Sep26	0.81
SK hynix Inc	0.67
Amazon.com Inc	0.64
Eli Lilly and Co	0.63
Samsung Electronics Co Ltd Participating Preferred	0.59
	39.39

Sector Exposure

Basic Materials %	3.58
Consumer Cyclical %	6.95
Financial Services %	20.63
Real Estate %	2.00
Consumer Defensive %	5.00
Healthcare %	14.97
Utilities %	1.87
Communication Services %	6.61
Energy %	1.82
Industrials %	6.19
Technology %	30.38

Important Information

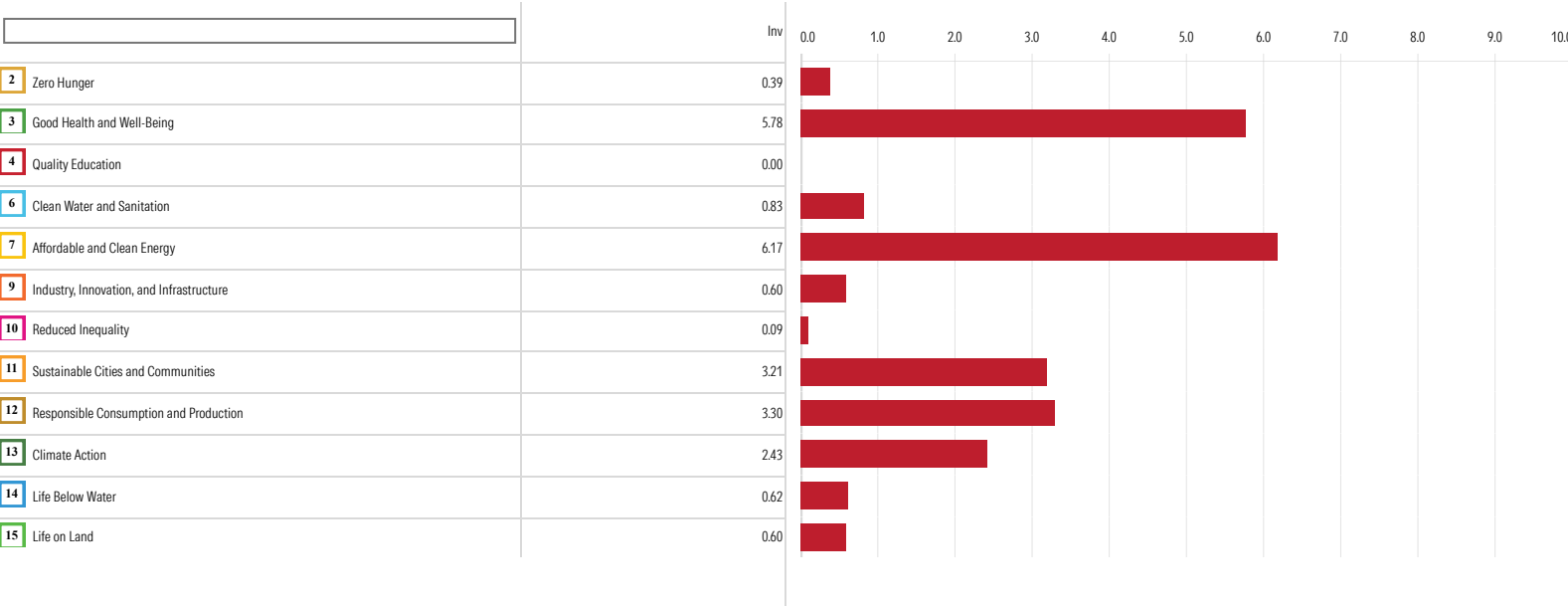
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Past performance is not a guide to future performance. Any growth rates and yield stated are not guaranteed. The information contained within this factsheet has been taken from the sources stated, and is believed to be accurate at the time of production.

As of 31/08/2026

Average Revenue as % of UN Sustainable Development Goals

Coverage: 91.11%



C02 Emissions

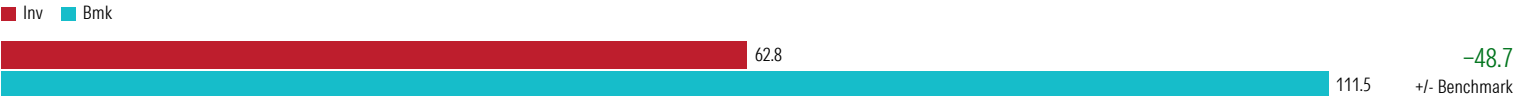
Portfolio Date: 03/09/2026

IMPACT THEME | CLIMATE ACTION

GHG Emission Intensity

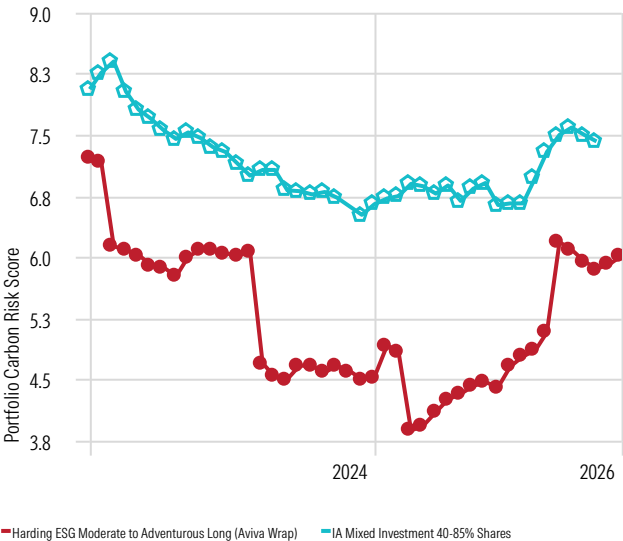
Represents greenhouse gas (GHG) emissions of the companies held in a portfolio in millions of metric tons. Carbon Intensity, or total emissions per unit of revenue can be used to conduct a carbon footprint of a portfolio.

Tons of C02 Equivalents/USD million

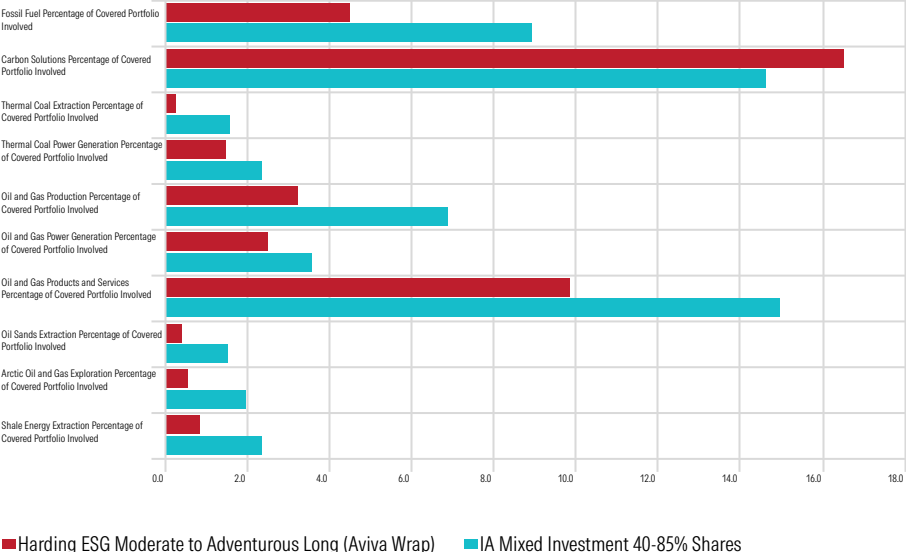


Benchmark: IA Mixed Investment 40-85% Shares | As of 30/06/2026

Carbon Risk Score Over Time



Carbon Involvement



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