

As of 31/08/2026

ESG Pillar Score



Portfolio Objectives

The Harding Ethical Cautious 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 cautious risk tolerance who prioritise stability and are willing to accept small fluctuations in pursuit of long-term growth. 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.

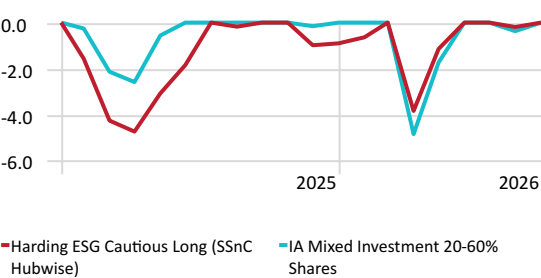
Portfolio Information

|                               |                                   |
|-------------------------------|-----------------------------------|
| Inception Date                | 14/01/2025                        |
| Current Portfolio Yield       | 3.31%                             |
| Benchmark                     | IA Mixed Investment 20-60% Shares |
| Weighted Fund Charge (% p.a.) | 0.58%                             |
| MPS Management Fee (% p.a.)   | 0.20%                             |
| Number of Funds in Portfolio  | 7                                 |

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



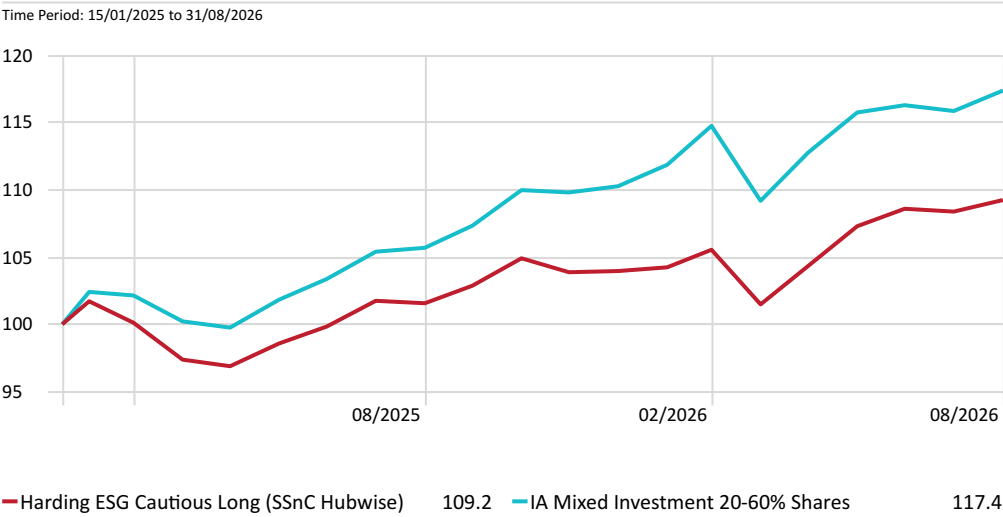
Top Holdings - Fund Manager Distribution

|                                                  | Portfolio Weighting % |
|--------------------------------------------------|-----------------------|
| BlueBay Funds Management Company S.A.            | 18.00                 |
| BlueBay Impact-Aligned Bd C GBP Acc              | 18.00                 |
| PIMCO Global Advisors (Ireland) Limited          | 18.00                 |
| PIMCO GIS Climate Bond Instl GBP H Inc           | 18.00                 |
| UBS Asset Management Funds Ltd                   | 18.00                 |
| UBS Global Enhanced Equity Income C Inc          | 18.00                 |
| BNY Mellon Fund Managers Limited                 | 17.00                 |
| BNY Strategic Bond InstlWAcc                     | 17.00                 |
| Allspring Global Investments Luxembourg S.A.     | 15.00                 |
| Allspring Lux Glb Eq Enh Inc Z GBP GDist         | 15.00                 |
| HSBC Asset Management (Fund Services UK) Limited | 7.00                  |
| HSBC Dev Wld Lo Carb ESG Tilt Eq AccCGBP         | 7.00                  |
| Wellington Luxembourg S.à r.l.                   | 7.00                  |
| Wellington Gbl Impact Bond GBP S Ach             | 7.00                  |

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



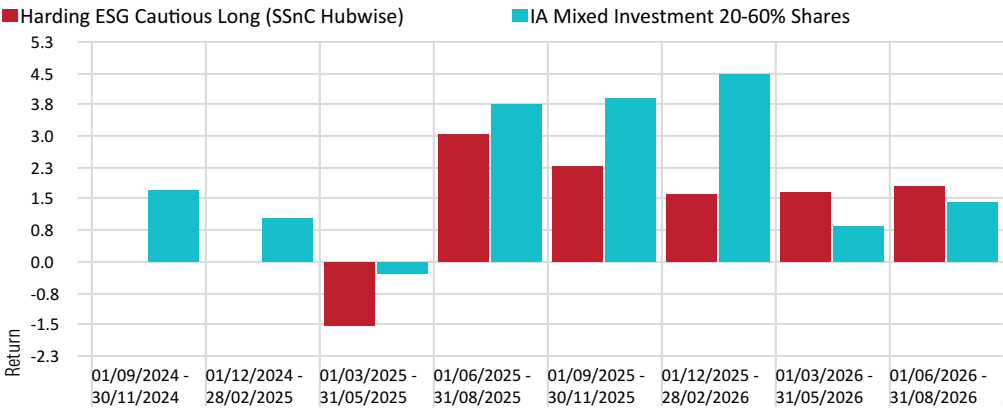
Discrete Calendar Year Returns

|                                          | YTD  | 2025  | 2024 | 2023 | 2022  | 2021 |
|------------------------------------------|------|-------|------|------|-------|------|
| Harding ESG Cautious Long (SSnC Hubwise) | 5.08 |       |      |      |       |      |
| IA Mixed Investment 20-60% Shares        | 6.45 | 10.24 | 6.18 | 6.86 | -9.67 | 6.31 |

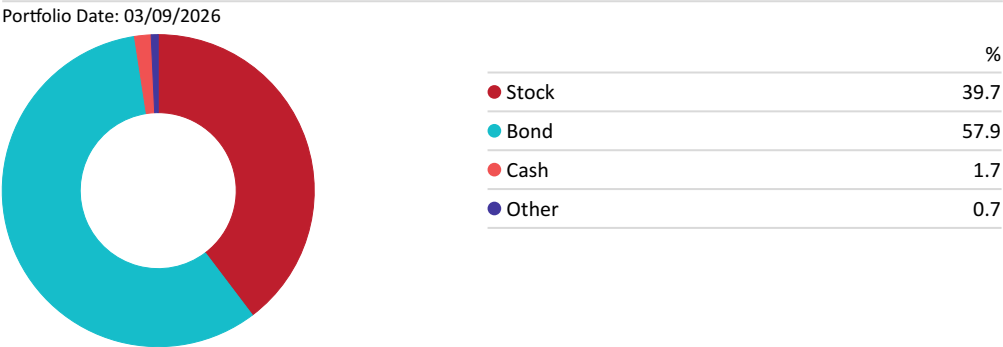
Cumulative Trailing Returns

|                                          | YTD  | 1 Year | 3 Years | 5 Years | 10 Years | 15 Years |
|------------------------------------------|------|--------|---------|---------|----------|----------|
| Harding ESG Cautious Long (SSnC Hubwise) | 5.08 | 7.56   |         |         |          |          |
| IA Mixed Investment 20-60% Shares        | 6.45 | 11.07  | 9.38    | 3.89    | 4.37     | 5.19     |

Monthly Returns



Asset Allocation



As of 31/08/2026

### Q3 2026 Evalute 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.

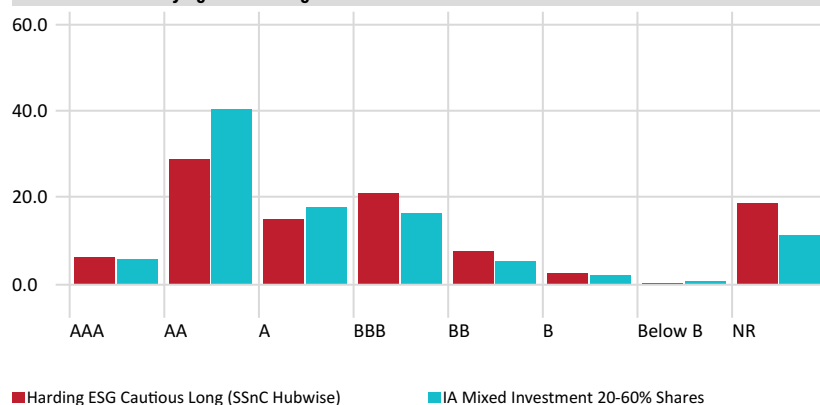
The losers are Japan and other fuel importers, for whom the resulting shift in terms of trade will be an obstacle for some time.

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

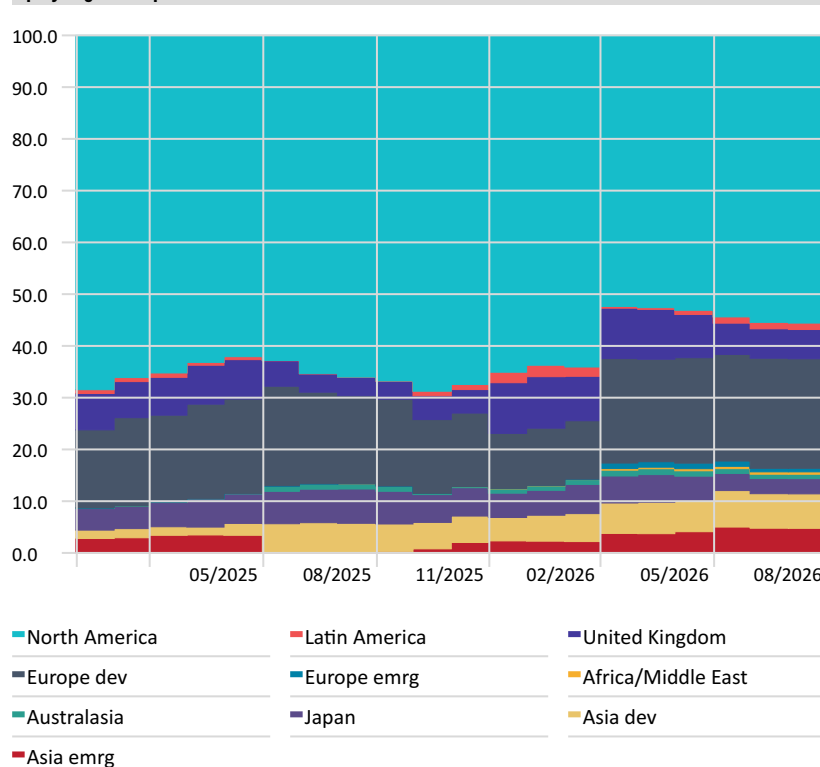
Commodities as a basket might well benefit from further oil price rises, and maybe higher prices for agricultural goods, but the war spiked precious metal prices, and weaker demand will be a drag on base metals, so overall impact is little changed.

Higher interest rates weigh on property market expectations.

### Fixed Interest Underlying Credit Ratings



### Equity Regional Exposure



### Top 15 Holdings

|                                                           | Portfolio Weighting % |
|-----------------------------------------------------------|-----------------------|
| UBS (Lux) ES Glb Inc \$ GBPH I-B-UK-mdist                 | 18.00                 |
| 5 Year Treasury Note Future Sept 26                       | 3.99                  |
| 5 Year Treasury Note Future Sept 26                       | 1.78                  |
| Ultra 10 Year US Treasury Note Future Sept 26             | 1.37                  |
| US Treasury Bond Future Sept 26                           | 1.07                  |
| Microsoft Corp                                            | 0.94                  |
| NVIDIA Corp                                               | 0.88                  |
| Ultra US Treasury Bond Future Sept 26                     | 0.87                  |
| 10 Year Treasury Note Future Sept 26                      | 0.82                  |
| Apple Inc                                                 | 0.80                  |
| 10 Year Treasury Note Future Sept 26                      | 0.76                  |
| E-mini S&P 500 Future Sept 26                             | 0.64                  |
| Alphabet Inc Class A                                      | 0.59                  |
| United Kingdom of Great Britain and Northern Ireland 1.5% | 0.52                  |
| Elia Group SA/NV 4.625%                                   | 0.44                  |
|                                                           | 33.47                 |

### Sector Exposure

|                          |       |
|--------------------------|-------|
| Basic Materials %        | 3.24  |
| Consumer Cyclical %      | 6.33  |
| Financial Services %     | 21.13 |
| Real Estate %            | 4.66  |
| Consumer Defensive %     | 6.88  |
| Healthcare %             | 8.47  |
| Utilities %              | 3.06  |
| Communication Services % | 6.58  |
| Energy %                 | 3.50  |
| Industrials %            | 5.42  |
| Technology %             | 30.74 |

### Important Information

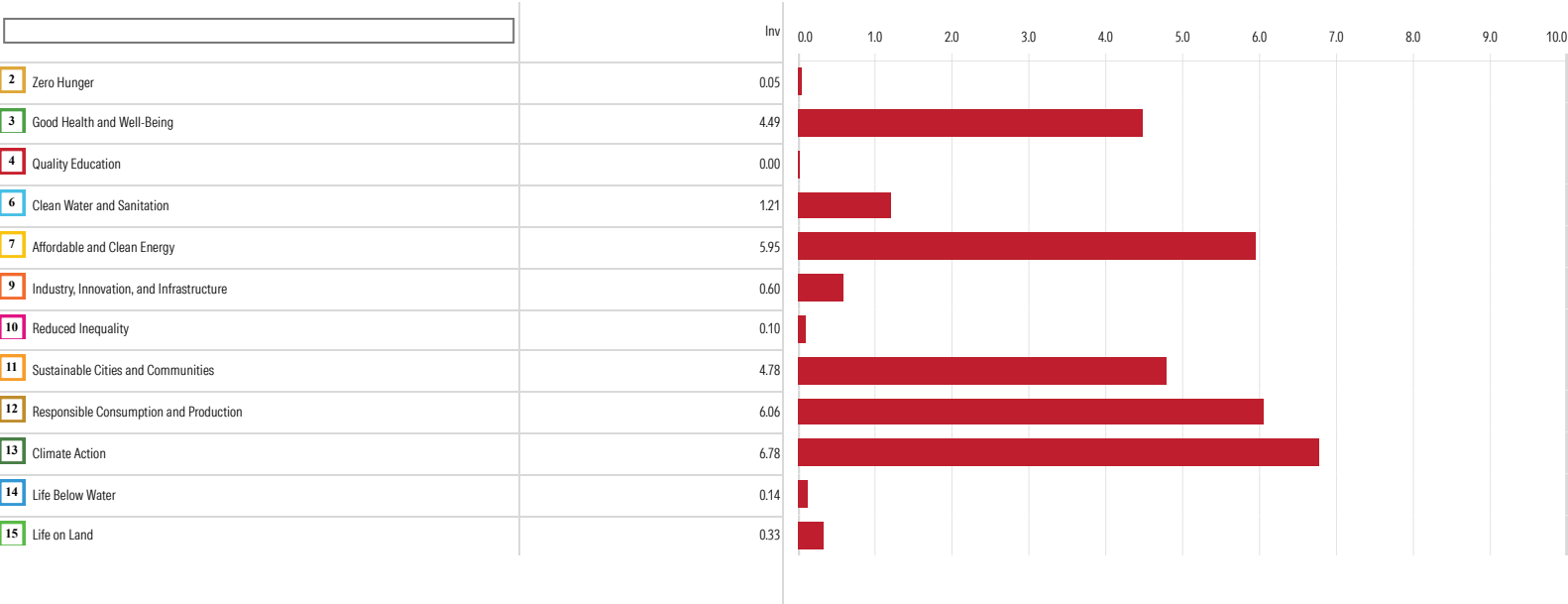
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As of 31/08/2026

Average Revenue as % of UN Sustainable Development Goals

Coverage: 86.04%



C02 Emissions

Portfolio Date: 03/09/2026

IMPACT THEME | CLIMATE ACTION

GHG Emission Intensity

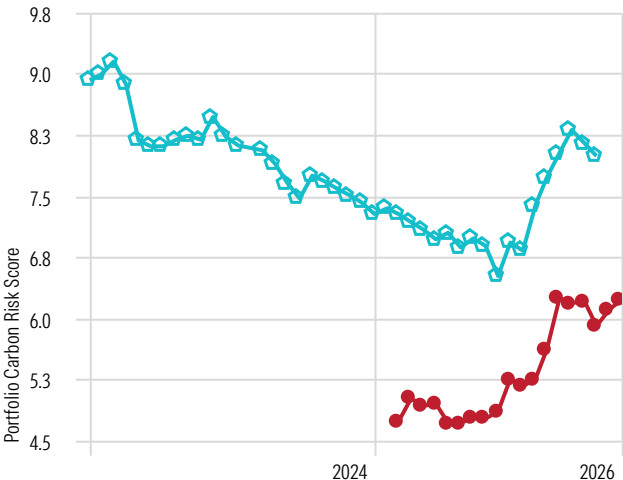
Represents greenhouse gas (GHG) emissions of the companies held in a portfolio in millions of metric tons. Carbon Intensity, or total emissions per unit of revenue can be used to conduct a carbon footprint of a portfolio.

Tons of C02 Equivalents/USD million



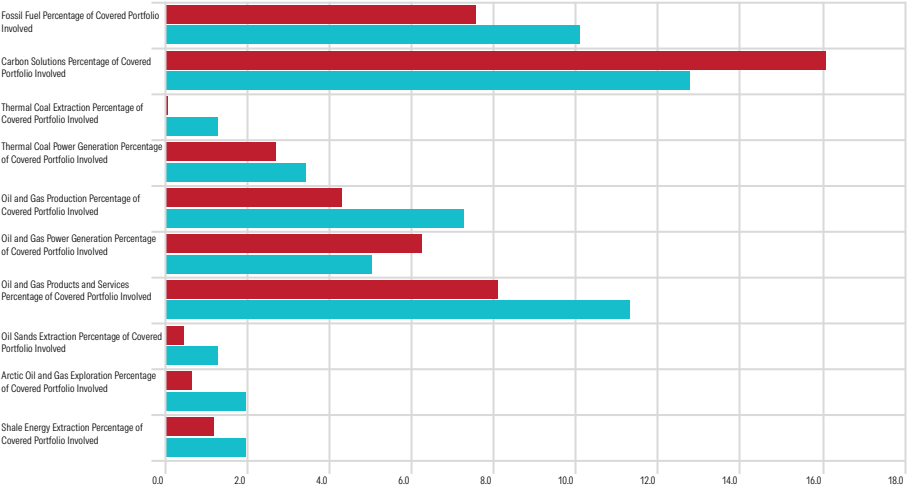
Benchmark: IA Mixed Investment 20-60% Shares | As of 30/06/2026

Carbon Risk Score Over Time



■ Harding ESG Cautious Long (SSnC Hubwise) ■ IA Mixed Investment 20-60% Shares

Carbon Involvement



■ Harding ESG Cautious Long (SSnC Hubwise) ■ IA Mixed Investment 20-60% Shares

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