

As of 31/08/2026

Portfolio Objective

The Harding 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.

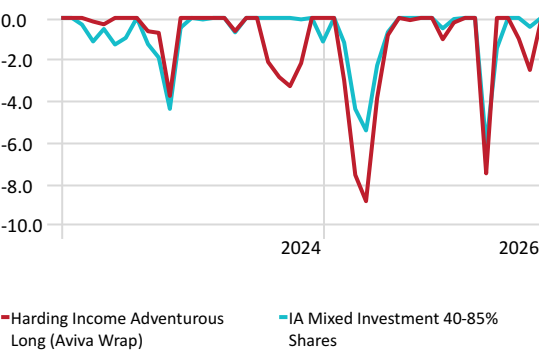
Portfolio Information

Inception Date	02/12/2022
Current Portfolio Yield	2.05%
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	14
Targeted Annual Return (% p.a.)	7.97%

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.

Market Falls and Recovery Time



This chart shows the size of past falls and how long recovery has taken. This chart is to help investors understand risk and the value of staying invested.

Top 5 Fund Manager Holdings

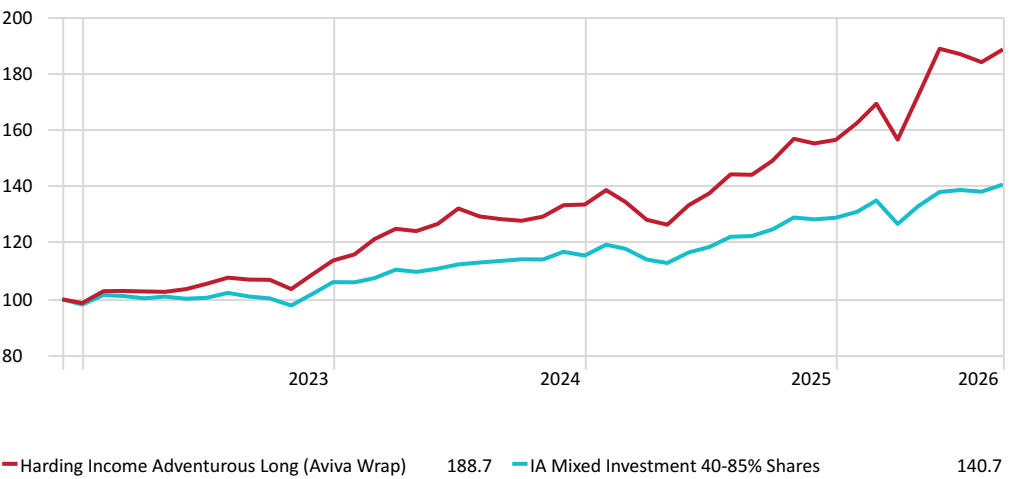
	Portfolio Weighting %
Legal & General (Unit Trust Managers) Ltd	20.00
L&G Global 100 Index I Inc	10.00
L&G Pacific Index I Inc	10.00
Invesco Fund Managers Limited	10.00
Invesco Global ex UK Enh Idx UK Z Inc	10.00
Lazard Fund Managers Limited	10.00
Lazard Emerging Markets A Inc GBP	10.00
M&G Securities Ltd	10.00
M&G Global Strategic Value GBP I Inc	10.00

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: 03/12/2022 to 31/08/2026



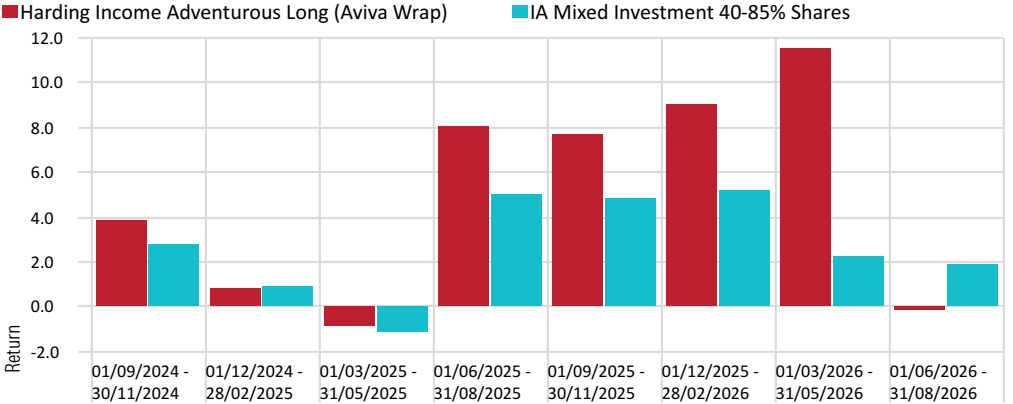
Discrete Calendar Year Returns

	YTD	2025	2024	2023	2022	2021
Harding Income Adventurous Long (Aviva Wrap)	20.49	17.18	17.43	15.32		
IA Mixed Investment 40-85% Shares	9.13	11.62	8.88	8.10	-10.18	11.22

Average Annual Returns

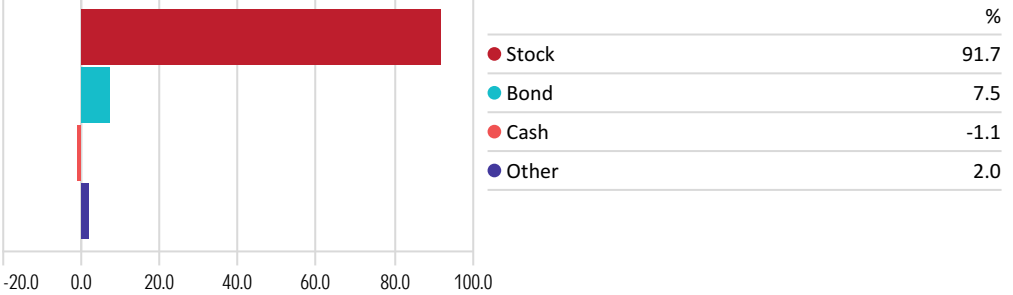
	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
Harding Income Adventurous Long (Aviva Wrap)	20.49	30.85	20.81			
IA Mixed Investment 40-85% Shares	9.13	14.91	11.70	5.50	6.45	7.19

Quarterly Returns



Asset Allocation

Portfolio Date: 03/09/2026



As of 31/08/2026

Q3 2026 Evalute Asset Class Outlook

Lower interest rates and high stock prices weigh on expectations across the board.

Stock fundamentals diverged less than stock prices so there is some relative variation in outlook.

Being at the back of the pack in recent performance has left US stocks looking a bit cheaper than they did. Emerging market stocks didn't do much better but their fundamentals couldn't keep up and their prospects have slipped relative to other markets. The outlook for European stocks look to have got a bit ahead of themselves and their outlook fell more than the US. The same goes for the UK but to a smaller extent.

Lower interest rates mean lower returns for Gilts.

Corporate bonds remain expensive relative to government bonds and provide nothing to compensate for lower interest rates in general.

Steeper yield curves in most overseas markets provide a boost for overseas bonds.

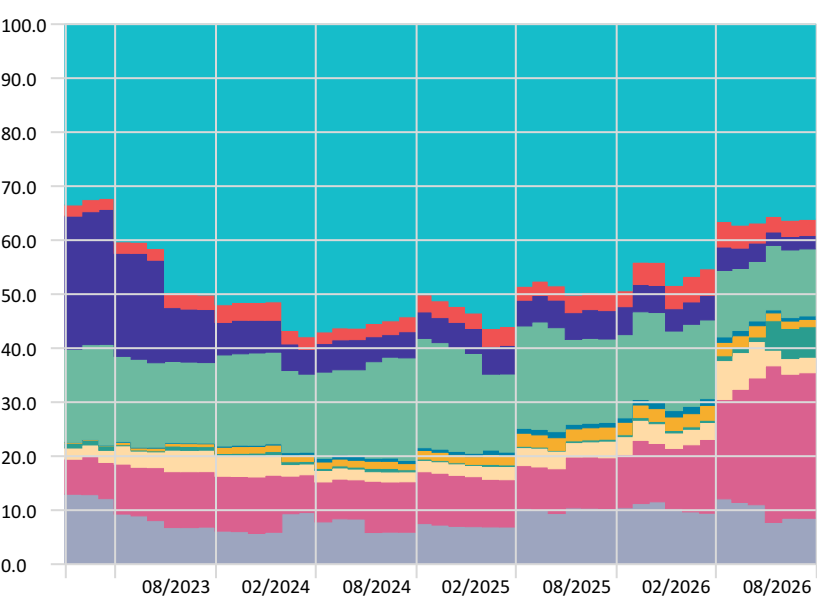
Falling interest rates are a positive for the property market and the outlook benefits from th...

Fixed Interest Underlying Credit Ratings



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

Equity Regional Exposure



■ North America ■ Latin America ■ United Kingdom
■ Europe developed equities ■ Europe emerging equities ■ Africa/Middle East
■ Australasia ■ Japan ■ Asia developed equities
■ Asia emerging equities

Top 15 Holdings

	Portfolio Weighting %
Taiwan Semiconductor Manufacturing Co Ltd	4.31
Samsung Electronics Co Ltd	2.33
NVIDIA Corp	2.09
SK hynix Inc	2.04
Apple Inc	1.90
Microsoft Corp	1.24
Alphabet Inc Class A	1.02
Amazon.com Inc	1.01
Long Gilt Future June 26	0.90
Broadcom Inc	0.81
MediaTek Inc	0.64
Northern Trust The US Dollar D	0.59
Alphabet Inc Class C	0.55
BHP Group Ltd	0.48
Cisco Systems Inc	0.44
	20.38

Sector Exposure

Basic Materials	4.34%
Consumer Cyclical	8.42%
Financial Services	19.07%
Real Estate	1.97%
Consumer Defensive	4.65%
Healthcare	7.65%
Utilities	1.91%
Communication Services	6.65%
Energy	4.47%
Industrials	10.67%
Technology	30.21%

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.