

EQ Vision Sustainable Balanced – Direct Custody

Model Portfolio Factsheet | FOR FINANCIAL ADVISERS & CLIENTS | Aug 2026

Invest sustainably for positive environmental & societal outcomes.

Company Description

EQ Investors is an award-winning discretionary fund manager focused on sustainable and impact investing. Proud to be a Certified B Corporation (B Corp), we firmly believe investors can achieve their goals while doing good for people and the planet.

Key Facts

Factsheet Date	31/08/2026
Launch Date	31/12/2023
Portfolio Yield (indicative)	2.27%
EQ Management Charge	0.50%
Underlying fund MiFID II Charges[2]	
Ongoing	0.30%
Transactional	0.10%
Incidental	0.00%
Total	0.40%

Source: EQ, Morningstar

Investment Team



Daniel Bland
Portfolio Manager



Damien Lardoux, CFA
Head of Impact Investing



Louisiana Salge
Head of Sustainability

Awards

RealLeaders TOP 20 24 IMPACT COMPANIES

Global Awards by WealthBriefing WealthForGood AWARDS 2026 WINNER IMPACT INVESTMENT PERFORMANCE (UK) EQ Investors

defaqto EXPERT RATED ★★★★★

CITYWIRE WEALTH MANAGER | BEST AVAILABILITY OF SUSTAINABLE INVESTMENT STRATEGIES WINNER

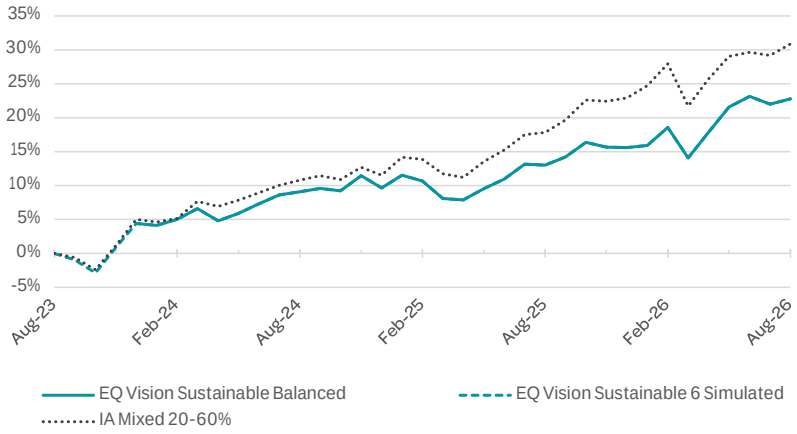
Platform Availability

EQ (BNY Pershing)

Portfolio Objective

The Vision portfolios are managed to achieve long-term capital growth by investing in active and passive funds aligned with one or more of the strategy's three sustainable pillars; Impact Leaders – Core products and services contributing towards the UN Sustainable Development Goals, ESG Leaders – Best at managing environmental, social and governance (ESG) risks & Climate Focus – Show leadership addressing climate change. Engagement supports companies on this path. This Balanced portfolio is diversified across a mix of equities, fixed income, infrastructure and cash.

Portfolio Performance[1]



Cumulative Performance (%)	3M	6M	1Y	3Y	Since Inception 12/2023
EQ Vision Sustainable Balanced	0.99	3.55	8.64	-	17.56
IA Mixed 20-60%	1.41	2.29	11.06	30.87	24.60

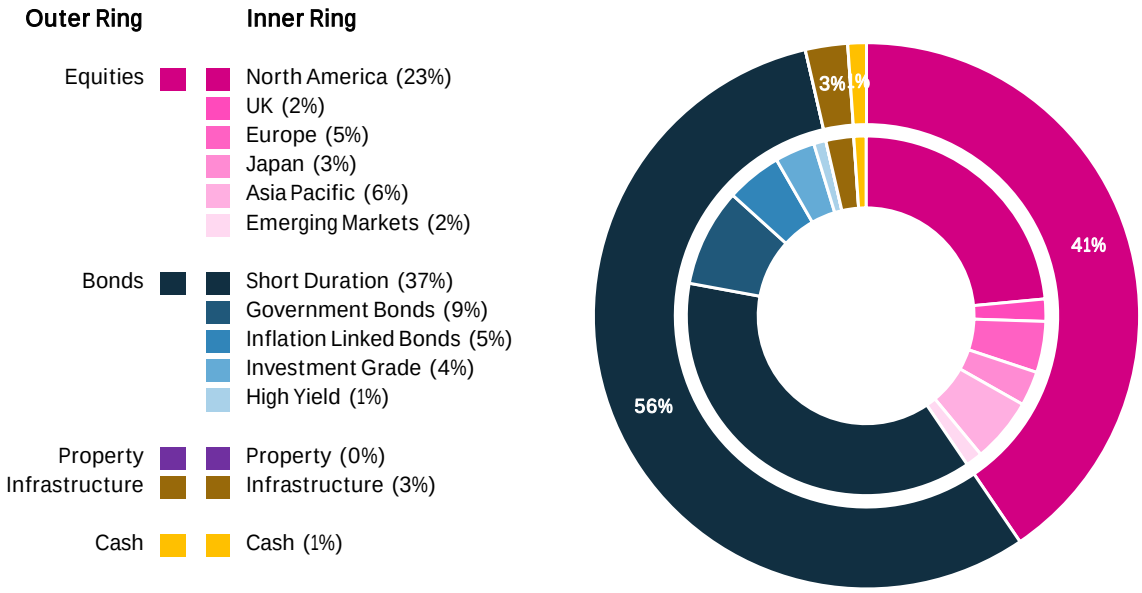
Discrete Performance (%)	Sep 25 Aug 26	Sep 24 Aug 25	Sep 23 Aug 24	Sep 22 Aug 23	Sep 21 Aug 22
EQ Vision Sustainable Balanced	8.64	3.60	-	-	-
IA Mixed 20-60%	11.06	6.37	10.77	-0.34	-7.21

Volatility (%)	1Y	3Y	Since Inception 12/2023
EQ Vision Sustainable Balanced	6.79	5.37	5.37
IA Mixed 20-60%	7.48	6.02	5.54

Past performance is not a reliable indicator of future performance. All performance is shown in Sterling, net of EQ's management fee (0.5%) and underlying fund charges. It does not include platform or adviser fees. Investment Association (IA) is a universe index comprising multi asset funds that has a set equity exposure range. Source: EQ, Morningstar.

Asset Allocation

The chart below shows the short-term asset allocations of the portfolio. Percentages are subject to rounding.



Top fund holdings (1-5)	Weighting
Nordea Beta+ Edge Global Sustainable Equity	13.0%
TwentyFour Sustainable S-T Bond Income	11.3%
T. Rowe Price Global Impact Short Duration Bond	9.0%
UBS Sustainable Development Bank Bonds ETF	8.5%
AXA Green Bond Short Duration	8.0%

Top fund holdings (6-10)	Weighting
Abrdn EM Sustainable Development Equity	6.3%
Royal London Global Index Linked	5.0%
CT Global Social Bond	4.5%
Nordea Beta+ Enh North American Sustainable	3.8%
Schroder Global Sustainable Value	3.8%

Top 10 underlying companies	Description	Weighting
NVIDIA	Leader in GPU design and chip systems, primarily for data centre servers	1.6%
Alphabet	Global tech company behind 'Google', with advertising as main revenue	1.3%
Microsoft	Cloud infrastructure, developer of soft and hardware technology solutions	1.2%
TSMC	Leader in semiconductors manufacturing, key enabler to climate transition	1.0%
Apple	Producer and supplier of consumer electronics, software, and online services	0.7%
Broadcom	Semiconductor design for GPUs, data science and cloud computing	0.6%
Samsung Electronics	Manufacturer of electronic components and devices	0.5%
SK Hynix	Manufacturer of memory semiconductors for computing and data storage	0.4%
Lam Research	Supplies equipment for semiconductor manufacturing processes	0.4%
Aptiv	Supplies the automotive industry with safety and environmental technologies	0.3%

The top 10 underlying equity holdings represent the top 10 equity exposures held in an aggregated list of each funds' underlying holdings in the portfolio. Multiple issues of a single company are aggregated in this list. Icons represent the overall company alignment to our Climate Buckets (left) and to the UN Sustainable Development Goals (right). To produce this data, we use a snapshot of the funds held at the last rebalance.



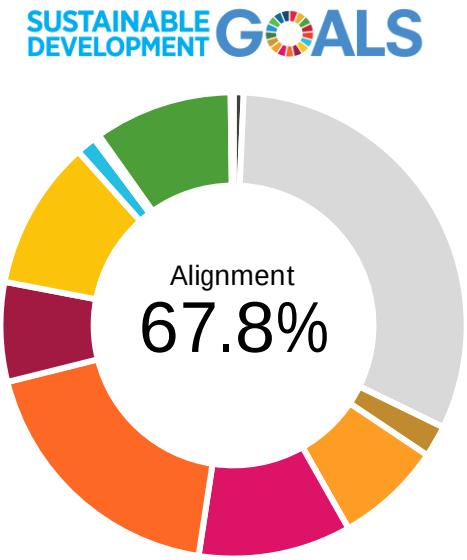
UN Sustainable Development Goals: A framework for impact

The 17 UN Sustainable Development Goals ("Global Goals") describe the world's greatest social and environmental challenges. These have been agreed as the global call to action by over 190 countries around the world. We use the Global Goals as our framework for impact, positively selecting investments that contribute to solutions to these diverse unmet needs, while excluding those investments that harm progress on the goals.

While many Global Goals can be tackled by a company's core products and services, some goals are directly targeted through companies' operations. We still touch on these goals, despite the lens of impact not being represented by the UN SDG mapping data shown. This is assured through selecting responsibly run companies driving positive change through their management. Our approach aims to positively impact non-investable goals through engagement on the operations of the company.

Portfolio alignment with the UN Sustainable Development Goals

1 NO POVERTY	
2 ZERO HUNGER	0.2%
3 GOOD HEALTH & WELL-BEING	9.6%
4 QUALITY EDUCATION	0.4%
5 GENDER EQUALITY	
6 CLEAN WATER & SANITATION	1.4%
7 AFFORDABLE & CLEAN ENERGY	10.4%
8 DECENT WORK & ECONOMIC GROWTH	6.9%
9 INDUSTRY, INNOVATION & INFRASTRUCTURE	18.7%

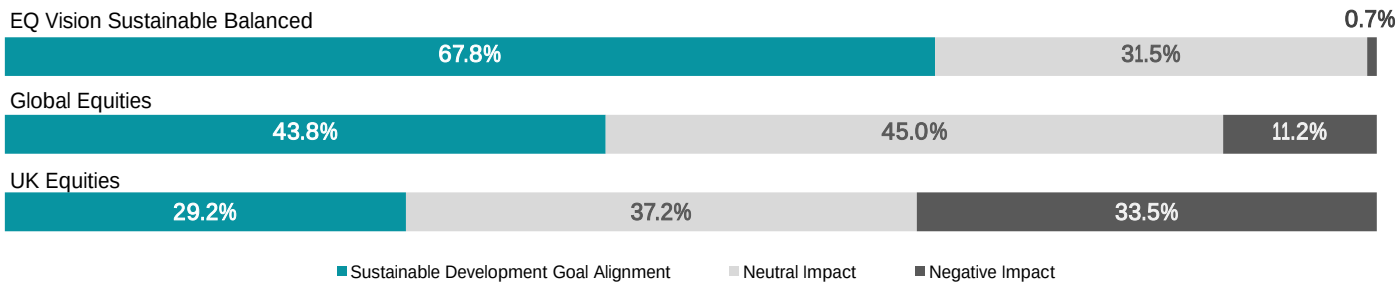


10 REDUCED INEQUALITIES	10.6%
11 SUSTAINABLE CITIES & COMMUNITIES	7.4%
12 RESPONSIBLE CONSUMPTION & PRODUCTION	2.2%
13 CLIMATE ACTION*	
14 LIFE BELOW WATER	
15 LIFE ON LAND	
16 PEACE, JUSTICE & STRONG INSTITUTIONS	
17 PARTNERSHIP FOR THE GOALS	
NEUTRAL	31.5%
NEGATIVE	0.7%

Global Goals with no figure indicate the portfolio has 0% exposure; this is because either the Global Goal presents few investable opportunities, or companies within the portfolio provide exposure to multiple goals and the most relevant goal has been selected. *The Climate Action goal overlaps with more specific goals, so we have instead mapped our exposure to these.

To produce this data, EQ Investors use a snapshot of the funds held at the last rebalance. Underlying fund holdings are updated on a quarterly basis. Percentages may not add up to 100% as they are rounded to the nearest decimal. All holdings are analysed against EQ's proprietary taxonomy of SDG aligned products/services and the list of harmful product/services.

Portfolio impact comparison to Global Equities & UK Equities



To calculate the alignment for 'Global Equities' and 'UK Equities', we use data from ETFs tracking the performance of MSCI ACWI and FTSE 100, respectively.

Optimising Climate Exposure

Alongside investing in Low Carbon Leaders, investment in the climate transition and in climate solutions can be a catalyst for further change by signalling to companies and governments that this is priority for owners of capital.

Companies that provide solutions to climate change are likely to experience a strong increase in revenues by solving unmet needs. In the meantime, companies that are not transitioning quickly enough to a low carbon economy are likely to suffer write-downs, a potential drop in future revenues, and a rise in operating cost as the impact of regulatory instruments such as carbon taxes begin to bite into bottom lines.

Climate Exposures

Low Carbon 34%

Leaders in carbon efficiency, with emissions at least 33% lower than their industry peers.

Transition 17%

Companies on a credible, science-based path to decarbonising their business models.



Climate Solutions 31%

Companies whose products & services provide solutions to decarbonisation and where financing is targeted at green projects.

Laggards 18%

Either companies whose operations or whose products & services are not aligned to a net zero scenario. These companies have been chosen with a view to engage for change.

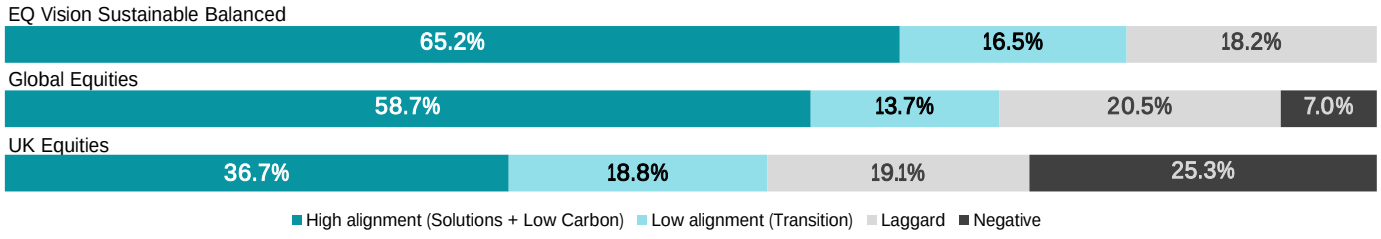
Negative 0%

Companies actively involved in controversial business activities such as fossil fuel extraction or thermal coal.

Data source: Clarity AI, Analysis: EQ Investors, data as at the last rebalance.

Climate exposures reference the equity portion of the portfolio only. Percentages may not add up to 100% as they are rounded to the nearest decimal. All percentages are rescaled to exclude any unmapped exposures.

Portfolio climate comparison to Global Equities & UK Equities



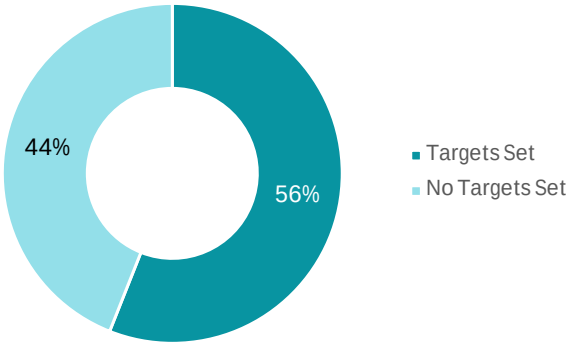
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Science Based Targets (SBTs)

Launched in 2015, the Science Based Targets initiative (SBTi) has been the gold standard for Net Zero emissions targets and is backed by four prestigious global bodies.[3]

The initiative intends to increase corporate ambition on climate action by mobilising companies to set greenhouse gas emission reduction targets consistent with the level of decarbonisation required by science to limit warming to less than 1.5ºC / 2ºC compared to preindustrial temperatures.

The chart alongside shows the EQ Vision Sustainable Balanced portfolio's company alignment to the SBTs.



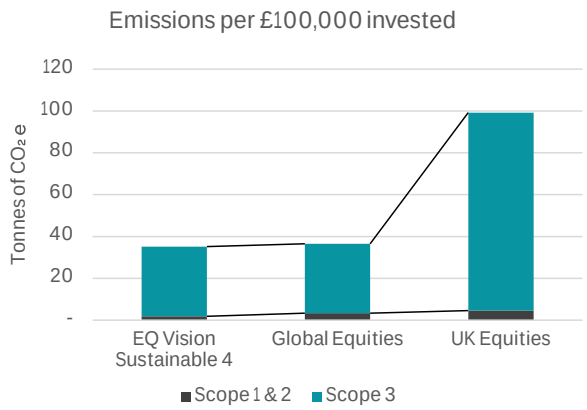
[3] Carbon Disclosure Project (CDP), UN Global Compact (UNGC), World Resource Institute (WRI) and World Wide Fund for Nature (WWF).

To produce this data, EQ Investors use a snapshot of the equity funds held at the last rebalance. Underlying fund holdings are updated on a quarterly basis. Percentages may not add up to 100% as they are rounded to the nearest decimal.



What's the carbon footprint of your portfolio?

All investments carry a carbon footprint, by investing in businesses that emit greenhouse gases through their activities.



% difference in carbon emissions vs UK Equities

-64.6%

£100,000 GBP investment in the EQ Vision Sustainable Balanced portfolio has 64 tonnes less associated emissions, compared to investing the same amount in a UK Equities index.
To illustrate the scale of this difference, we have converted it into commonly known equivalents:

- **14** average passenger cars driven within one year;
- **16** UK household's energy use within one year; or
- **7.2** thousand gallons of gasoline burned.

Data source: Clarity AI, Analysis: EQ Investors, data as at the last rebalance.

Please note that switching your investments does not directly save emissions in the real world and does not offset your personal carbon footprint.

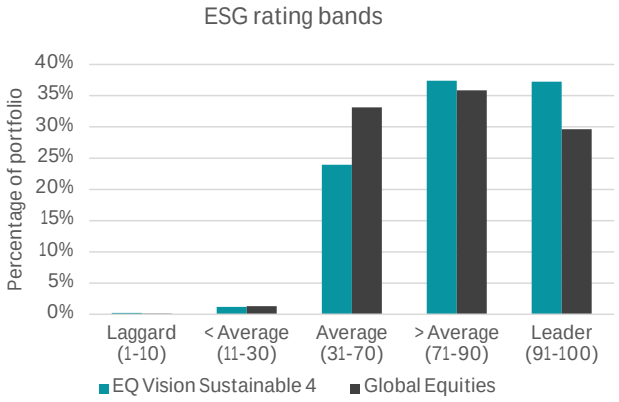
We use an industry standard methodology, which lets us associate the tonnes of CO_2 equivalent (CO_2e) emitted per 1m GBP invested, and scale it to any amount of shareholding. We use the "Financed carbon emissions method", using Enterprise Value including Cash (EVIC) as recommended in the PCAF carbon accounting standard.[4]

Environmental, Social and Governance Risk

Environmental, Social and Governance (ESG) ratings are independent assessments of how well a company manages significant ESG risks and opportunities compared to industry peers. These ratings consider how ESG issues may impact financial performance.

Companies are scored on metrics such as waste management, water use, labour rights, workplace safety, business ethics, and board independence, with the importance of each varying by sector. For example, heavy industrials face greater risks from carbon emissions, while data centre providers are more affected by electricity and water usage.

Investing in companies that manage these risks well aims to improve portfolio sustainability and reduce exposure to material ESG risks. A score of 100 indicates a company is a leader in managing ESG risks within its industry.



Data source: Clarity AI, Analysis: EQ Investors, data as at the last rebalance.

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To calculate the alignment for 'Global Equities' and 'UK Equities', we use data from ETFs tracking the performance of MSCI ACWI and FTSE 100, respectively.

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[1] The value of investments and income derived from them may fluctuate and investors may not get back the amount originally invested. The performance of portfolios linked to this model may differ from the model itself, due to the variation in timing of the initial and subsequent investments. This portfolio is not suitable for all investors: investments may only be undertaken based on a recommendation from a financial adviser. All performance prior to the portfolio inception date (31 Dec 2023) is simulated. Simulated performance uses the same funds and weights held in the portfolio since inception. If a fund does not have sufficient track record, a proxy index is used to calculate performance. The proxy index is representative of the fund's benchmark with underlying fund fees deducted on a monthly basis. Simulated performance is not actual performance and is made for informational purposes only, where there is insufficient live data to display.

[2] The MIFID II Ex-Ante charges are forward looking estimates based on the previous fiscal year's information and may vary year to year. 'Ongoing Costs' include adviser, administration, custodian, legal and other fees that typically do not vary year to year. 'Transaction Costs' include the costs of buying or selling assets for the fund. 'Incidental Costs' include performance fees. For newly launched funds that do not have historical data available, the Ex-Ante figure is estimated. The fund charges shown are based on the share classes available on the Pershing platform; charges may vary across platforms based on share class availability.

[4] We only focus on the equity portion of the portfolio to enable comparability with a standard market index, and include direct and indirect carbon emissions from the businesses (Scope 1,2 and 3 as defined by the greenhouse gas protocol). Scope 1 & 2 covers direct emissions and those from purchased energy. We also chose to include Scope 3 emissions, which are all the indirect upstream and downstream emissions of a business, e.g. providers/suppliers or from the use of their products and services. Please note that naturally, the associated Scope 3 emissions may include some double counting when investing in businesses sharing the same supply chains. The underlying Scope 1,2 and 3 carbon emissions data is sourced by Clarity AI and reflect most recent portfolio holdings and disclosed carbon data.
For a full methodology: Visit: https://eqinvestors.co.uk/carbon-calculator-methodology