EQ Future Leaders Balanced Plus

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

Invest responsibly using low-cost funds.

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	30/09/2026
Launch Date	29/02/2020
Portfolio Yield (indicative)	0.59%
EQ Management Charge	0.20%
Underlying fund MiFID II Charges[2]	
Ongoing	0.15%
Transactional	0.05%
Incidental	0.00%
Total	0.20%

Source: EQ, Morningstar

Investment Team



Damien Lardoux, CFA
Portfolio Manager
Head of Impact Investing



Tertius Bonnin, CFA
Portfolio Manager
Investment Analyst



Louisiana Salge
Head of Sustainability

Awards

RealLeaders TOP IMPACT COMPANIES 2024

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

defaqto EXPERT RATED

CITYWIRE WEALTH MANAGER
BEST AVAILABILITY OF SUSTAINABLE INVESTMENT STRATEGIES
WINNER

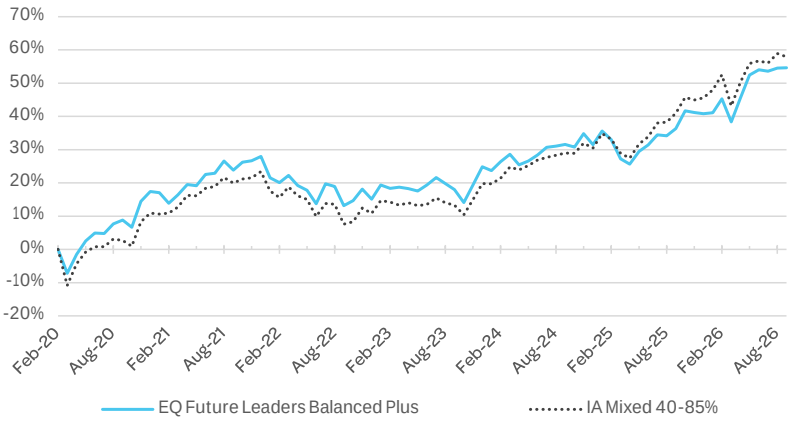
Platform Availability

7IM, abrdn, Aegon ARC, AJ Bell, Aviva, Fundment, Fidelity, FusionWealth, M&G Wealth, Morningstar, Nucleus, P1, Parmenion, Platform One, Quilter, Scottish Widows, SS&C Hubwise, Transact, True Potential and Wealthtime.

Portfolio Objective

The Future Leaders portfolios are managed with a dual mandate to achieve long-term capital growth at low cost, whilst investing responsibly. This mandate is achieved by building a portfolio with higher environmental, social and governance (ESG) characteristics than traditional benchmarks, whilst avoiding the most harmful businesses in the market. This Balanced Plus portfolio is diversified across a mix of equities, fixed income and cash.

Portfolio Performance[1]



Cumulative Performance (%)	3M	6M	1Y	3Y	5Y	Since launch
EQ Future Leaders Balanced Plus	0.40	11.75	13.40	31.03	24.89	54.64
IA Mixed 40-85%	0.76	10.35	12.05	39.39	31.68	57.92

Discrete Performance (%)	Oct 25 Sep 26	Oct 24 Sep 25	Oct 23 Sep 24	Oct 22 Sep 23	Oct 21 Sep 22
EQ Future Leaders Balanced Plus	13.40	3.64	11.49	4.27	-8.58
IA Mixed 40-85%	12.05	9.28	13.84	5.27	-10.27

Volatility (%)	1Y	3Y	5Y	Since launch
EQ Future Leaders Balanced Plus	9.56	8.70	8.82	9.53
IA Mixed 40-85%	10.10	7.99	8.36	9.66

DFM Risk Profiler[4]

6 defaqto Balanced Growth RISK RATED

ev7 GROWTH

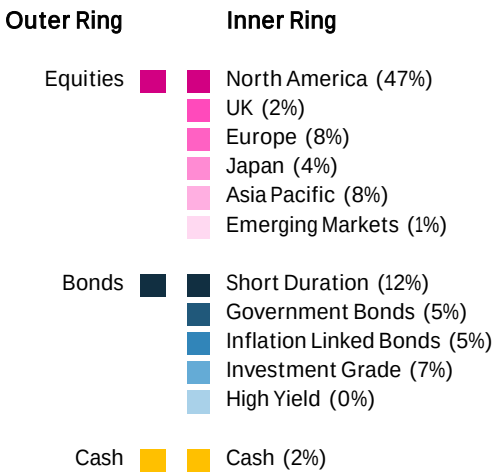
Oxford Risk 3/5 4/7

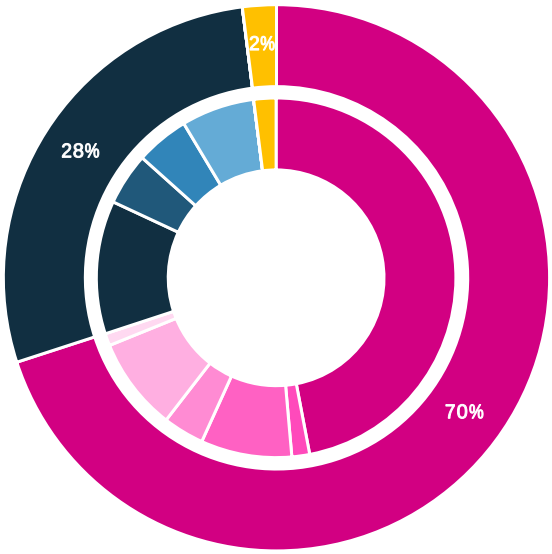
DYNAMIC PLANNER PROFILED 6

Above risk ratings are for illustrative purposes only. Past performance is not a reliable indicator of future performance. All performance is shown in Sterling, net of EQ's management fee (0.2%) 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.





Additional documents

Click on the images below for access to our EQ Future Leaders portfolio brochure, and our most recent company case studies.

EQ Future Leaders portfolio brochure



Company case studies

futureleaders

Top 10 underlying companies	Description	Weighting
NVIDIA	Leader in GPU design and chip systems, primarily for data centre servers	3.8%
Alphabet	Global tech company behind 'Google', with advertising as main revenue	3.2%
Apple	Producer and supplier of consumer electronics, software, and online services	3.1%
Microsoft	Cloud infrastructure, developer of soft and hardware technology solutions	2.4%
Amazon	Global multifaceted e-commerce and technology company	2.0%
TSMC	Leader in semiconductors manufacturing, key enabler to climate transition	2.0%
Broadcom	Semiconductor design for GPUs, data science and cloud computing	1.2%
SK Hynix	Manufacturer of memory semiconductors for computing and data storage	0.9%
Samsung Electronics	Manufacturer of electronic components and devices	0.8%
UniCredit	European banking group providing retail, corporate, and investment services	0.8%

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 the UN Sustainable Development Goals. To produce this data, we use a snapshot of the funds held at the last rebalance.

UN Sustainable Development Goals: A framework for impact

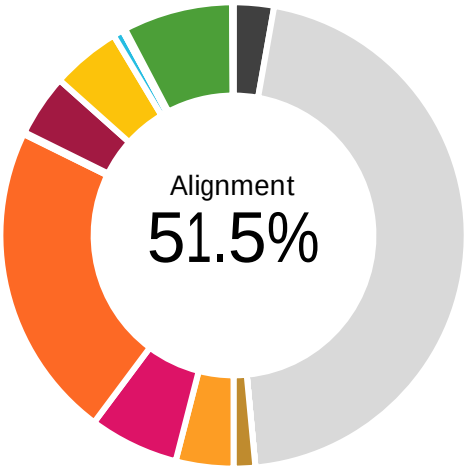
The 17 UN Sustainable Development Goals ("Global Goals") describe the world's greatest social and environmental challenges. These have been agreed as the global call to action by over 190 countries around the world. We use the Global Goals as our framework for impact, positively selecting investments 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	0.1%
3 GOOD HEALTH & WELL-BEING	7.6%
4 QUALITY EDUCATION	0.2%
5 GENDER EQUALITY	
6 CLEAN WATER & SANITATION	0.7%
7 AFFORDABLE & CLEAN ENERGY	4.8%
8 DECENT WORK & ECONOMIC GROWTH	4.3%
9 INDUSTRY, INNOVATION & INFRASTRUCTURE	22.1%

SUSTAINABLE DEVELOPMENT GOALS

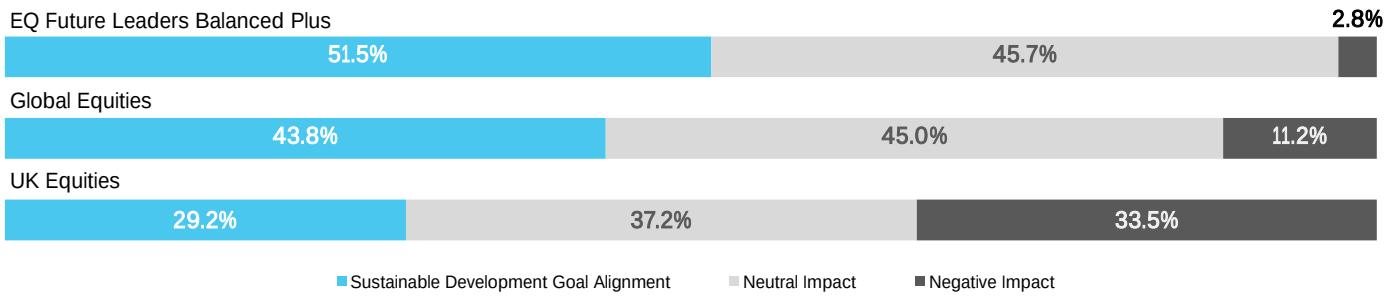


10 REDUCED INEQUALITIES	6.2%
11 SUSTAINABLE CITIES & COMMUNITIES	4.0%
12 RESPONSIBLE CONSUMPTION & PRODUCTION	1.5%
13 CLIMATE ACTION*	
14 LIFE BELOW WATER	
15 LIFE ON LAND	
16 PEACE, JUSTICE & STRONG INSTITUTIONS	
17 PARTNERSHIP FOR THE GOALS	
NEUTRAL	45.7%
NEGATIVE	2.8%

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



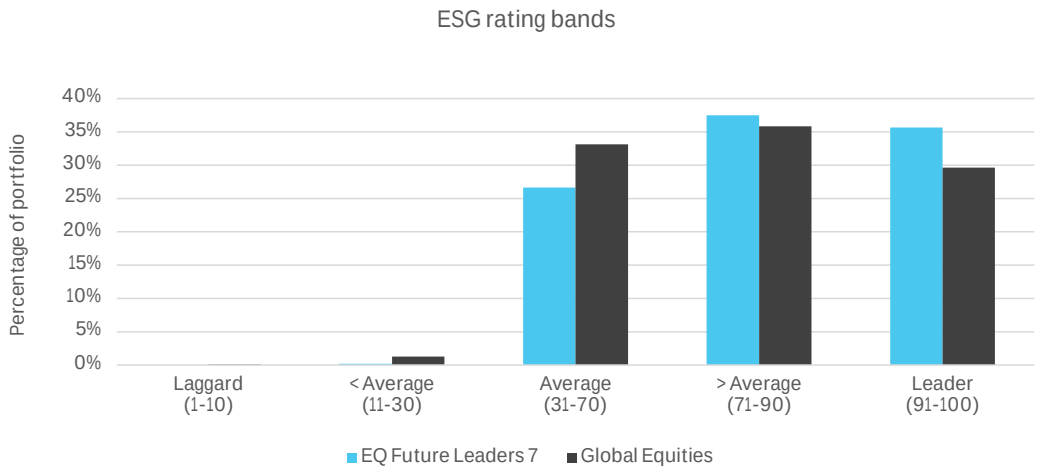
To calculate the alignment for 'Global Equities' and 'UK Equities', we use data from ETFs tracking the performance of MSCI ACWI and FTSE 100, respectively.

Environmental, Social and Governance Risk

Environmental, Social and Governance (ESG) ratings are third-party assessments of how well a company manages long-term, financially material ESG risks and opportunities, relative to peers in its industry. These ratings focus on how environmental and social issues, together with corporate governance practices, could affect its financial performance.

Each company in the portfolio is scored on a range of topic-specific metrics such as waste management, water use, labour rights, workplace safety, business ethics and board independence. The metrics considered, and how heavily they are weighted, vary by sector. For example, heavy industrials are more exposed to carbon emissions and local pollution, data centre providers to electricity and water usage, and pharmaceutical companies to product safety and pricing practices. By investing in companies that manage these risks effectively, the portfolio aims to enhance its overall sustainability profile and reduce exposure to financially material ESG risks.

This chart shows where the portfolio's holdings sit on the ESG rating bands, so you can see the spread of stronger and weaker ESG risk management across the companies we invest in. A score of 100 represents a company that is considered a leader in managing ESG risks and opportunities within its industry.

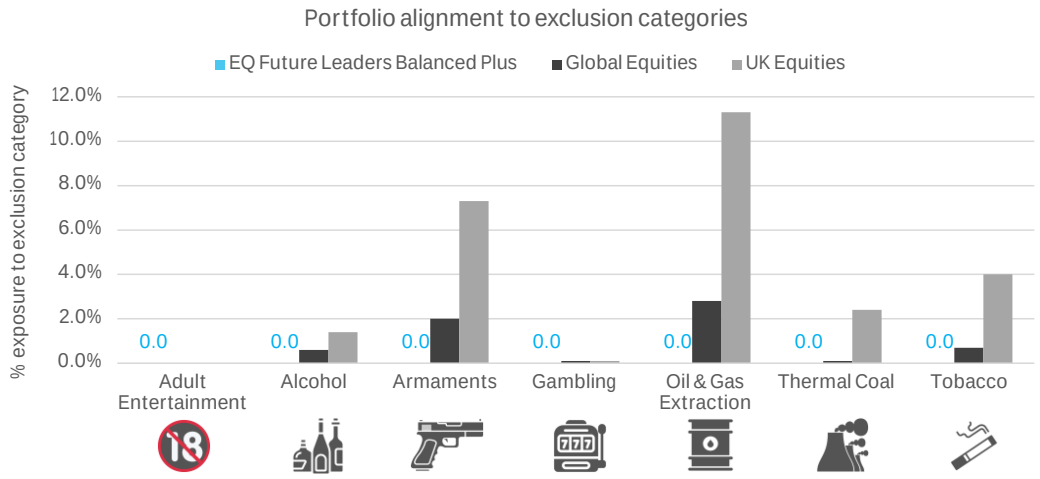


Data source: Clarity AI, Analysis: EQ Investors, data as at the last rebalance.

To produce this data, we use a snapshot of the equity funds held at the last rebalance. Underlying fund holdings are updated on a quarterly basis.

Portfolio business activity exposures

In order to invest responsibly, the EQ Future Leaders portfolios avoid investing in the most harmful business activities. The portfolios have a stringent exclusion policy covering the most controversial business activities, with specific thresholds covering all funds and asset classes. Below shows the current portfolio's exposure to these controversial activities, benchmarked against both Global and UK equities.

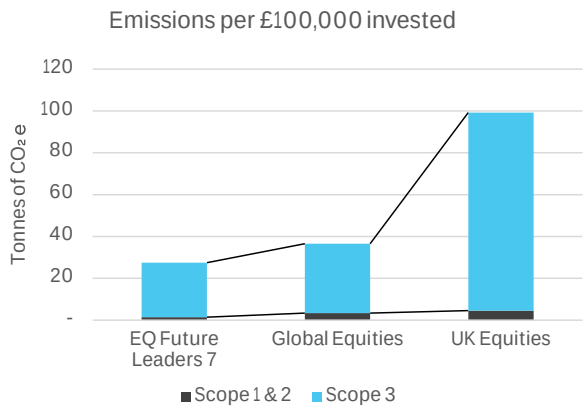


All holdings are analysed against EQ's proprietary taxonomy of SDG aligned products/services and the list of harmful product/services.

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.

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

-72.3%

£100,000 GBP investment in the EQ Future Leaders Balanced Plus portfolio has 72 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:

- **16** average passenger cars driven within one year;
- **18** UK household's energy use within one year; or
- **8.1** 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.[3]

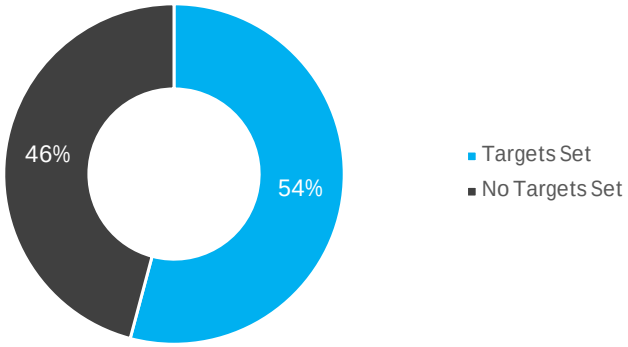
To calculate the alignment for 'Global Equities' and 'UK Equities', we use data from ETFs tracking the performance of MSCI ACWI and FTSE 100, respectively.

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.[4]

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 Future Leaders Balanced Plus company alignment to the SBTs.



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

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

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.

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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.

[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.

[3] 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

[4] The risk ratings provided on the factsheets are based on the quarterly reports published by Dynamic Planner and eValue and annual reports published by Defaqto and Oxford Risk. A copy of those reports can be found on our website, https://eqinvestors.co.uk/advisers/resources/. These are subject to change therefore whilst EQ will use best endeavours to reflect the most appropriate risk rating for the portfolio referenced on a quarterly basis, we recommend that you check the current risk rating directly with your dedicated risk profiler provider.