











# **EQ Investors Quarterly Risk Profile Update Note Q3 2025**



## Summary










Portfolio	Assigned risk profile	Latest Forecast Nominal Return <sup>^</sup>	Latest Forecast Real Return <sup>^</sup>	Latest Forecast Vol <sup>*</sup>	Latest asset allocation – risk profile equivalent <sup>*</sup>	Status
<b>Positive Impact Cautious</b>	<b>4</b>	5.03%	2.47%	6.97%	4.32	
<b>Positive Impact Balanced</b>	<b>5</b>	5.58%	3.00%	9.56%	5.55	
<b>Positive Impact Balanced Plus</b>	<b>6</b>	5.82%	3.24%	10.82%	6.15	
<b>Positive Impact Adventurous</b>	<b>7</b>	6.12%	3.53%	12.11%	6.76	
<b>Positive Impact All Equity</b>	<b>8</b>	6.57%	3.97%	14.40%	7.86	
<b>Future Leaders Defensive</b>	<b>3</b>	3.96%	1.42%	5.13%	3.44	
<b>Future Leaders Cautious</b>	<b>4</b>	4.47%	1.93%	6.47%	4.08	
<b>Future Leaders Balanced</b>	<b>5</b>	5.31%	2.74%	9.12%	5.34	
<b>Future Leaders Balanced Plus</b>	<b>6</b>	5.67%	3.09%	10.46%	5.98	
<b>Future Leaders Adventurous</b>	<b>7</b>	6.02%	3.43%	11.80%	6.62	

We have based our review on the approach that was agreed at the start of the risk profiling service and used the DP capital market assumptions for Q3 2025. There have been no changes to the risk profile boundaries this quarter.

<sup>^</sup> Forecast annualised returns (nominal and real) based on current asset allocations and estimated asset class returns.

<sup>\*</sup> Provides the position of the expected volatility and associated risk level based on the latest available asset allocation (i.e. 30 June 2025).

Please see Appendix for the Red, Amber & Green status descriptions.

Portfolio	Assigned risk profile	Latest Forecast Nominal Return^	Latest Forecast Real Return^	Latest Forecast Vol*	Latest asset allocation – risk profile equivalent*	Status
Future Leaders All Equity	8	6.52%	3.92%	14.18%	7.75	
Positive Impact Cautious Plus	5	5.31%	2.74%	8.26%	4.93	
Sustainable World Defensive	3	4.53%	1.98%	5.58%	3.66	
Sustainable World Cautious	4	4.93%	2.37%	6.89%	4.28	
Sustainable World Balanced	5	5.60%	3.02%	9.52%	5.53	
Sustainable World Balanced Plus	6	5.90%	3.32%	10.82%	6.15	
Sustainable World Adventurous	6	6.19%	3.60%	12.11%	6.77	
Sustainable World Adventurous Plus	7	6.46%	3.86%	13.41%	7.39	
Sustainable World All Equity	7	6.60%	4.00%	14.38%	7.85	

This quarter, the positive Impact Adventurous and Positive Impact ALL Equity have changed from Green to Amber.

^ Forecast annualised returns (nominal and real) based on current asset allocations and estimated asset class returns.

\* Provides the position of the expected volatility and associated risk level based on the latest available asset allocation (i.e. 30 June 2025).

Please see Appendix for the Red, Amber & Green status descriptions.

## Appendix

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### Status descriptions

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A **red** status indicates that the solution's current risk profile is no longer appropriate to the DP scale and that it will be changed at next quarter's review unless action is taken by the asset management team.

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An **amber** status indicates that one or more of the measures considered may indicate the possibility of an alternative risk profile. This could be due to short-term tactical positioning within the solution or other market considerations and does not imply that the long-term risk profile should necessarily change.

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A **green** status indicates that the solution is in line with the assigned risk profile and no action is needed.

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You should not rely on this information in making an investment decision and it does not constitute a recommendation or advice in the selection of a specific investment or class of investments.

The analysis in this report has been based on data and information provided by EQ Investors as at 30 June 2025.

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