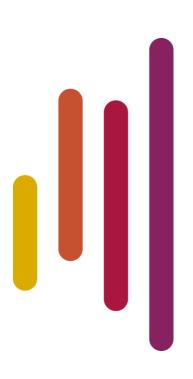


# EQ Investors Quarterly Risk Profile Update Note Q3 2025



# Summary

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

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 Rea Return^	l Latest Forecast Vol*	Latest asset allocation – risk profile equivalent*	Status
Future Leaders All						nd nd nd
Equity	8	6.52%	3.92%	14.18%	7.75	비비비비
Positive Impact						ابر ایران
<b>Cautious Plus</b>	5	5.31%	2.74%	8.26%	4.93	
Sustainable World						nd nd nd
Defensive	3	4.53%	1.98%	5.58%	3.66	
Sustainable World						ابر ایران
Cautious	4	4.93%	2.37%	6.89%	4.28	
Sustainable World						ابر ایران
Balanced	5	5.60%	3.02%	9.52%	5.53	
Sustainable World						nd nd nd
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						ابر ایر ایر
Adventurous Plus	7	6.46%	3.86%	13.41%	7.39	
Sustainable World All						ابر ایر ایر
Equity	7	6.60%	4.00%	14.38%	7.85	1111111111

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

# Status descriptions



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.



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.



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

### Basis of Preparation and Use

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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Bank of England, Barclays Capital Inc., Bloomberg LLC, Heriot Watt University Gilt database, International Monetary Fund (IMF) and Office of National Statistics

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