

EQ Investors Quarterly Risk Profile Update Note

Q3 2026



Summary

Portfolio	Assigned Risk Profile	Latest Forecast Nominal Return	Latest Forecasted Real Return^	Latest Forecast Vol^	Latest asset allocation - risk profile equivalent*	Status
Positive Impact Cautious	4	5.36%	2.79%	7.51%	4.58	
Positive Impact Balanced	5	5.85%	3.27%	10.07%	5.79	
Positive Impact Balanced Plus	6	6.09%	3.50%	11.31%	6.39	
Positive Impact Adventurous	7	6.34%	3.75%	12.57%	6.98	
Positive Impact Adventurous Plus	7	6.56%	3.96%	13.80%	7.57	
Positive Impact All Equity	8	6.71%	4.10%	14.61%	7.96	
Future Leaders Defensive	3	4.30%	1.76%	5.70%	3.72	
Future Leaders Cautious	4	4.79%	2.24%	7.10%	4.38	
Future Leaders Balanced	5	5.57%	3.00%	9.81%	5.67	
Future Leaders Balanced Plus	6	5.88%	3.29%	11.11%	6.29	
Future Leaders Adventurous	6	6.17%	3.58%	12.40%	6.90	

Portfolio	Assigned Risk Profile	Latest Forecast Nominal Return	Latest Forecasted Real Return^	Latest Forecast Vol^	Latest asset allocation - risk profile equivalent*	Status
Future Leaders Adventurous Plus	7	6.42%	3.82%	13.65%	7.50	
Future Leaders All Equity	8	6.60%	4.00%	14.64%	7.97	
Positive Impact Cautious Plus	5	5.60%	3.03%	8.80%	5.19	
Sustainable World Defensive	3	4.70%	2.14%	6.07%	3.89	
Sustainable World Cautious	4	5.10%	2.54%	7.46%	4.55	
Sustainable World Balanced	5	5.76%	3.18%	10.26%	5.89	
Sustainable World Balanced Plus	6	6.06%	3.47%	11.58%	6.51	
Sustainable World Adventurous	6	6.38%	3.78%	12.92%	7.15	
Sustainable World Adventurous Plus	7	6.63%	4.03%	14.20%	7.76	
Sustainable World All Equity	8	6.78%	4.18%	14.99%	8.14	

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 2026. There have been no changes to the risk profile boundaries this quarter.

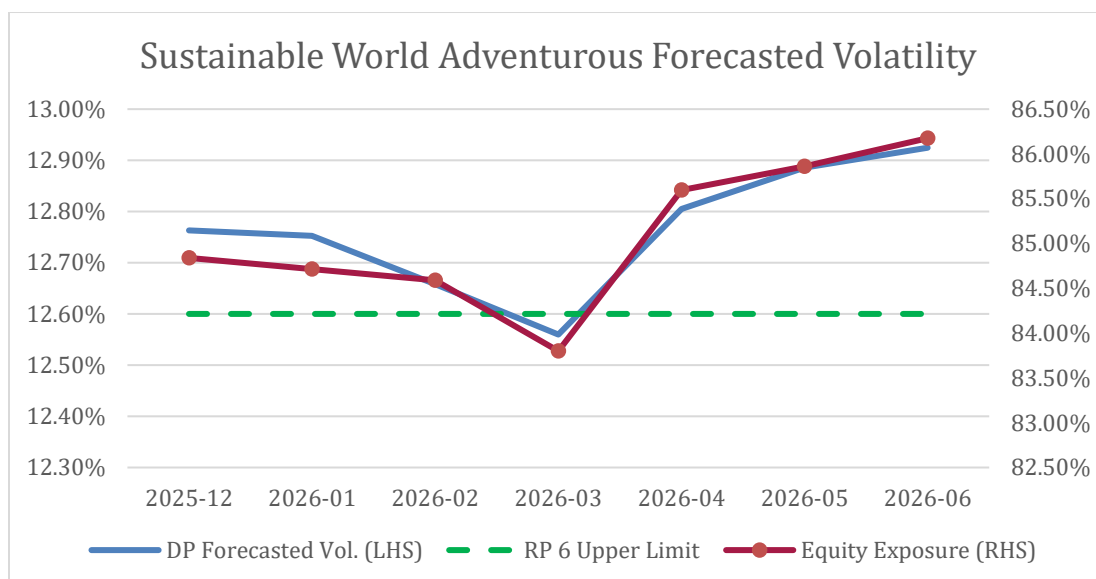
^ Forecast annualised returns (nominal and real) based on current asset allocations and estimated asset class returns

* Provides the position of the expected volatility and associated risk level based on the latest available asset allocation (i.e. 30 June 2026)

Analysis

Positive Impact All Equity, Future Leaders All Equity, Positive Impact Cautious Plus are back in profile and returned to Green status.

Sustainable World Adventurous' Amber status is driven from a 33bps increase in forecasted volatility since March, pushing the solutions risk level above the boundaries of Risk Profile 6. This we primarily attribute to a 1.48% increase in North American equity exposure, between mid cap and small cap markets alongside Asia Pacific and Emerging Market equities which each rose by 0.66%. Over the same period, European (ex UK) and UK large cap equity markets decreased 0.85% and 0.33% respectively.



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 2026

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