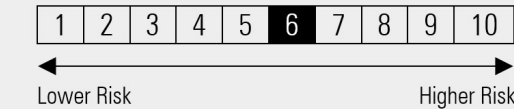


As of 31/08/2026

ESG Passive MPS 75

Risk Scale



Objective

The portfolio is part of a range of 5 multi-asset portfolios, and aims to provide capital growth in line with its risk profile over a period of 5 or more years by investing in a diverse range of sustainable passive funds. All funds in the portfolio are assessed for suitability through a sustainable investment screening process that ensures that all funds within the portfolio have 'sustainability' as a core tenet of their investment objective. However, this portfolio suite does not negatively screen out sectors and as a result, you should always check that you are comfortable with what is included.

Description

The Portfolio offers a sustainable, passive, multi-asset and multi-manager investment approach with a core strategy of producing similar equity exposure to a highly diversified portfolio of global developed and emerging market equities and similar fixed interest exposure to the global investment grade (high-quality government and corporate) bond markets. This portfolio will hold around 75% equity and 25% bonds, and will be rebalanced quarterly to maintain that exposure. As a result, you should always check that you are comfortable with what's included. Funds for each asset class are carefully selected utilising extensive quantitative and qualitative analysis and are reviewed on an ongoing basis. This portfolio will typically consist of approximately 8-9 funds at any one time. Only passive investment strategies are considered in the fund selection process. The equity and bond exposures within the portfolio aim to replicate the total investible markets of the equity and bond universes, with a sustainability overlay. In practice this means that the equity exposures within the portfolio are held in line with the weighted market capitalisation of the total investible equity universe, and the fixed interest exposures are held in line with the weighted market capitalisation of the total investible bond universe.

Key Information

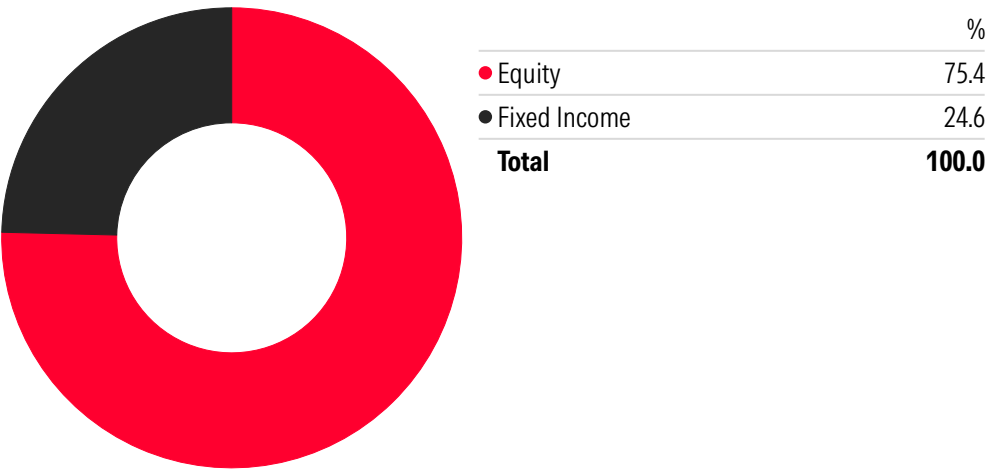
Inception Date	01/05/2023
Recommended Minimum Investment Period	5-Years
Number of Funds	8
Strategy	Passive
Ongoing Charge (OCF)	0.11
Discretionary Management Fee	0.18%
Comparator	IA Mixed Investment 40-85% Shares Custom Morningstar Comparator 75

Comparator Description

Investment Association (IA) pool together similar funds based on their holdings and create 'sectors' - these sectors essentially act as peer groups for funds. The Custom Morningstar Comparator 75 is a custom benchmark which is made up from a 75% weighting held in the Morningstar Total Market Equity index, and a 25% weighting held in the Morningstar Global Core Bond index. Using these comparators allows us to make comparisons between Gemini Asset Management's portfolios against a peer group and an indexed portfolio with similar equity exposures. The portfolios equity content may differ from its comparators.

Asset Allocation

Portfolio Date: 31/08/2026



Top Holdings - GAM ESG Passive MPS 75

iShares US Eq ESG Scrn & Optd Idx UKDAcc	45.92%
NT Global Bond Select Idx A GBP H Acc	24.61%
L&G FutWldESGTilted&OptdEurExUKIdxIEAcc	7.52%
iShares PacexJpnEqESGScrn&OptdIdxUKDAcc£	6.34%
NT Wld Sm Cp Lw Carb Eq Idx Fdr Fd A£Acc	4.98%
iShares Em Mkts Eq ESGScrn&OptdIdxUKDAcc	4.48%
iShares Jpn Eq ESG Scrn & Optd IdxUKDAcc	3.95%
iShares UK Eq ESG Scrn & Optd Idx UKDAcc	2.20%

Morningstar Sustainability Rating

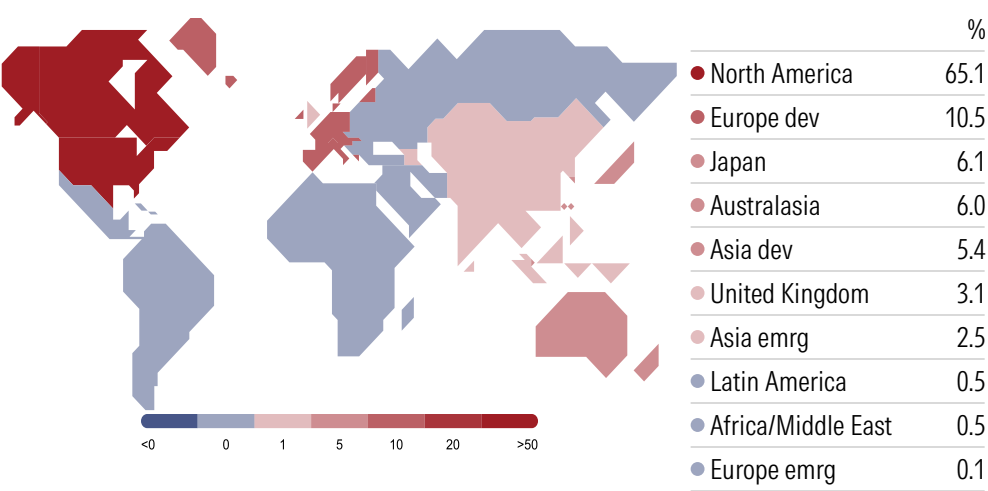
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Morningstar Sustainability Rating™

Morningstar Sustainability Ratings are used to represent the ESG risk of the portfolio relative to its peers. The ranked funds are divided into five groups each receiving a rating from 5 Stars - which is the best Morningstar Sustainability Ratings, to 1 Star - which is the worst Morningstar Sustainability Rating. The greater the ESG Risk in the fund, the lower the Morningstar Sustainability Rating for the fund. For each peer group, the median scoring portfolio receives a '3' rating. Higher ratings indicate that a fund is, on average, invested in fewer holdings with a high ESG risk, and therefore exposed to less risk driven by E, S or G factors.

Equity Regional Exposure - GAM ESG Passive MPS 75

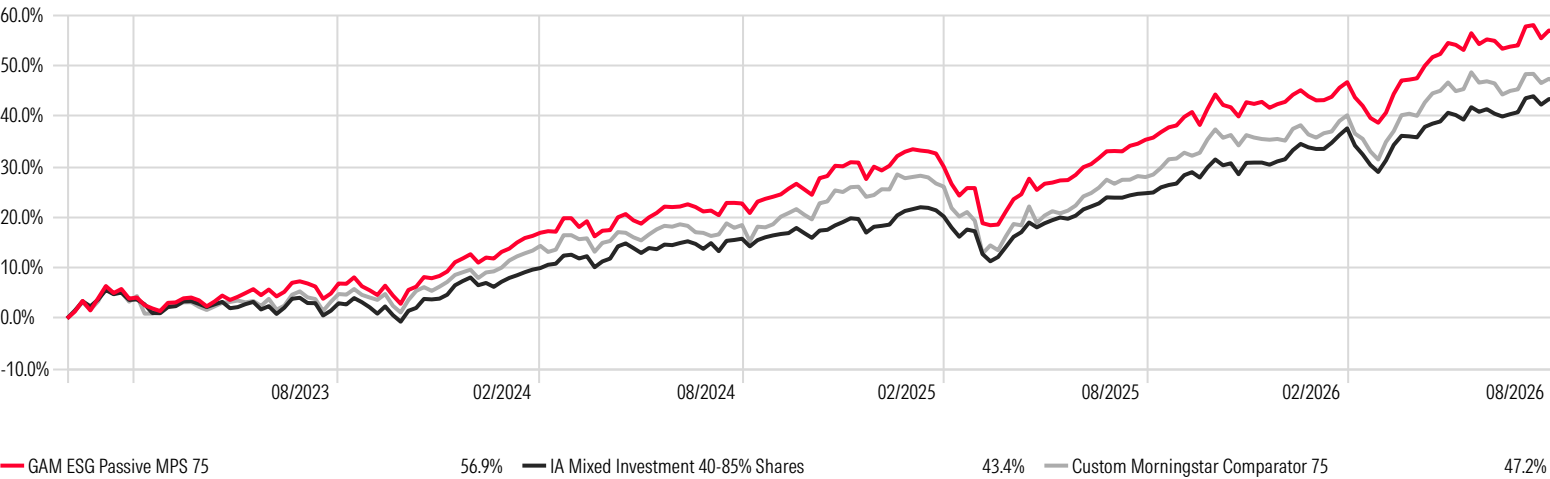
Portfolio Date: 31/08/2026



The above shows the weighting held in different regions and countries around the world. The proportions in the above table show the percentage held within the equity bucket of the portfolio for each region or country, rather than total portfolio weight held in each region or country.

Investment Growth

Time Period: 31/12/2022 to 31/08/2026



Product Involvement - Top Exposure % - GAM ESG Passive MPS 75

Portfolio Date: 01/01/1900



Product Involvement - Top Exposure % - Custom Morningstar Comparator 75

Portfolio Date: 01/01/1900



The Product Involvement metrics measure a portfolio's exposure to involvement in the range of products, services, and business activities listed above. This is calculated using the methodology of the industry leading ESG analytics provider Sustainalytics. The product involvement figure is calculated depending on whether or not a holding within the portfolio has a link to any of the above product categories above a certain threshold determined by Sustainalytics. All of the product involvement category figures for each individual holding in the portfolio are then summed together to give a total portfolio product involvement score - illustrated above. The lower the figure above, the lower the exposure to a given product category in the portfolio.

Portfolio ESG Pillar Score

Each ESG Pillar score measures the degree to which a holding's value may be at risk, driven specifically by Environmental, Social, Governance and Unallocated factors. The ESG Pillar score represents the unmanaged risk exposure attributed to each category after taking into account the holding's management of such risks. The scores are displayed as a number between 0 and 100, with a lower score being better. Most scores range between 0 and 25.

ESG Pillar Score - GAM ESG Passive MPS 75 - Lower is Better



ESG Pillar Score - Custom Morningstar Comparator 75 - Lower is Better



Global Category Averages - Flexible Allocation Sector

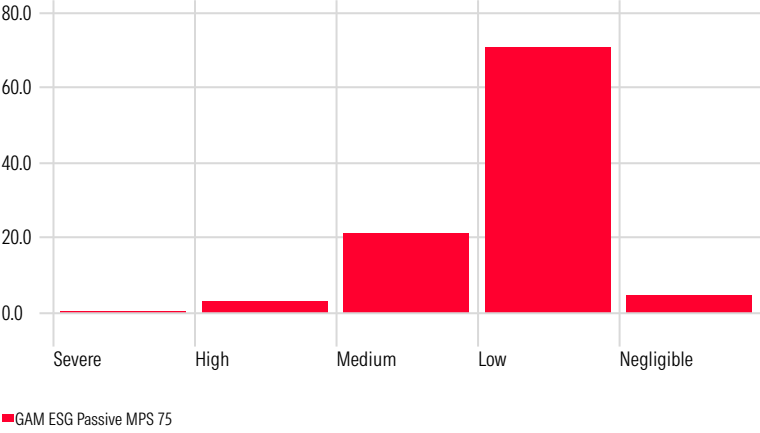
Global Category	—
Number of Funds in Global Category - ESG Risk	—
Environmental Risk Global Category Average	—
Social Risk Global Category Average	—
Governance Risk Global Category Average	—
Unallocated Global Category Average	—

ESG Risk Distribution

This is an asset-weighted average of Sustainalytics' company-level ESG Risk Rating. The lower the ESG Risk Score the better, as the holding is judged to be able to ride out impacts of ESG Risks more easily than a holding with a higher ESG Risk Score. The distribution below shows the total weight of the portfolio that fall into each of the 5 ESG Risk Score categories - Severe, High, Medium, Low, and Negligible.

ESG Risk Distribution

Portfolio Date: 31/08/2026 Securities Scored: 8921



Please note: past performance is not a guide to future performance. The value of investments can fall as well as rise and you may not get back the amount originally invested. The information contained within this document is subject to the UK regulatory regime and is therefore primarily provided for consumers based in the UK. This document has been prepared for general information only and does not contain all of the information an investor may require in order to make an investment decision. If you are unsure whether this is a suitable investment you should speak to your financial adviser. This information is not guaranteed to be correct, complete or accurate.