Titan Wealth Planning ESG LT1

Portfolio Objectives

The aim of this model portfolio is to increase in value, over a minimum of 11 years, by investing predominantly in low cost index tracker funds across global markets with a small exposure to active instruments where deemed potentially beneficial. This will be achieved through a combination of capital growth, which is profit on investments held, and income, which is money paid out of investments such as dividends from shares and interest from bonds.

Portfolio Summary

Launch Date	01 July 2019
Platform Availability	Aegon, Aegon (Arc), Aviva, Titan
Yield***	0.7%

Direct Costs and Charges for Managed Portfolio Service (MPS)	
Titan Asset Management Fee	0.36%

Costs and Charges for Manufacturing and Managing the Fund (deducted from returns of fund)*	
Underlying Holding Charge**	0.18%

Commentary

Global markets started 2026 on a cautiously optimistic footing, supported by easing inflation and steady interest rates. This changed abruptly in late February when conflict in the Middle East drove a sharp rise in energy prices, reviving inflation concerns and weighing on growth expectations. Bond yields rose as investors scaled back assumptions for interest rate cuts, while credit spreads widened modestly from tight levels. Equity markets fell from early quarter highs, with defensive and energy sectors outperforming more growth oriented areas such as technology. Against this backdrop, we maintain a diversified, high quality positioning aimed at preserving resilience and supporting long term returns.

	Performance to latest month end				Calendar Year				
	3 Months	1 Year	5 Years	Since Launch	2025	2024	2023	2022	2021
Portfolio	-1.3%	5.6%	7.8%	14.0%	5.8%	4.1%	6.8%	-13.6%	3.3%
IA Mixed Investment 0-35% Shares	-0.9%	6.4%	9.4%	-	7.9%	4.4%	6.0%	-10.9%	3.0%

Past performance is based on simulated past performance from the launch date to the date of first investment. Simulated past performance data is a guide only and past performance is not a reliable indicator of future performance. Returns are net of income reinvested, investment management fees and Titan Asset Management fees in GBP. Performance does not consider platform or adviser fees. Performance numbers are shown in discrete periods. The investment performance may vary depending upon Platform and availability of share classes. Source: Titan Asset Management & LSEG Lipper (all rights reserved)
The Investment Association (IA) is the trade body that represents the UK investment management industry. It publishes data on UK funds and investment trends and oversees fund classifications, including the widely used IA sector classifications for UK funds. The IA Mixed Investment sectors are a way they group multi-asset funds so investors can compare similar funds based mainly on how much equity a fund is allowed to hold.

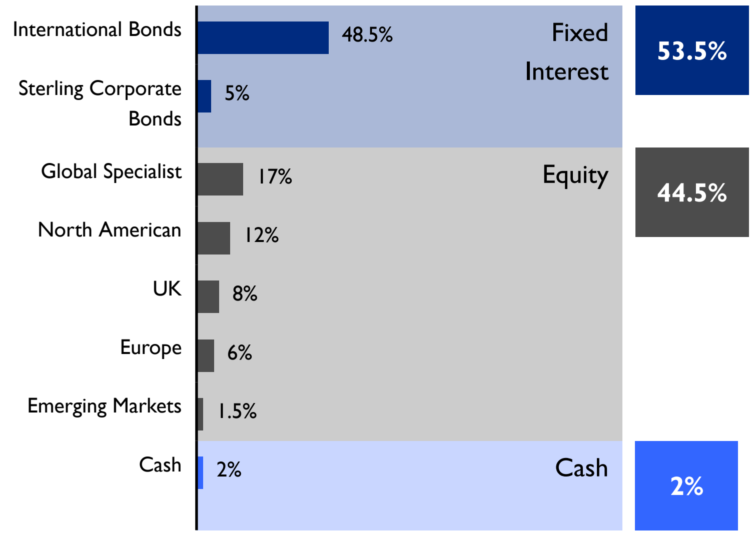
*The costs and charges of manufacturing the fund will impact the overall return received by investors. Other costs deducted from fund returns are transaction costs which include trading costs, broker commissions and spreads. More information is available on request.
**Underlying Holdings Charge: Weighted average of the OCF (Ongoing Charge Figure) of all holdings. Where OCF is unavailable TER (Total Expense Ratio) is used. The actual charge may vary depending upon Platform and availability of and access to share classes.
*** Historic yield figures will only be provided for funds with at least 12 months of performance history. Where quoted, the yield is the aggregate and weighted position of each underlying fund within the portfolio and is based on the yield published by the manager of each respective fund.

Portfolio Composition %

Fund Breakdown

20%	Aegon Global Sustainable Sovereign Bond Fund
20%	HSBC Global ESG Government Bond UCITS ETF Fund
10%	Dimensional Gl Core Fxd Inc LowerCrbn ESG Scrnd Fd
8.5%	Vanguard ESG Global Corporate Bond Index Fund
7%	Amundi MSCI World SRI Climate Paris Aligned
6%	Amundi MSCI USA SRI Climate Paris Aligned
6%	HSBC USA Sustainable Equity Index Fund
6%	L&G FW ESG Tilted and Optimised Euro Ex UK Idx Fund
6%	Legal & General Future World ESG UK Index Fund
5%	iShares ESG Sterling Corporate Bond Index (UK)
2%	Blk ICS Sterling Liquid Environmentally Aware Fund
2%	Platform Cash
1.5%	L&G FW ESG Tilted and Optimised EM Idx Fund

Portfolio Breakdown



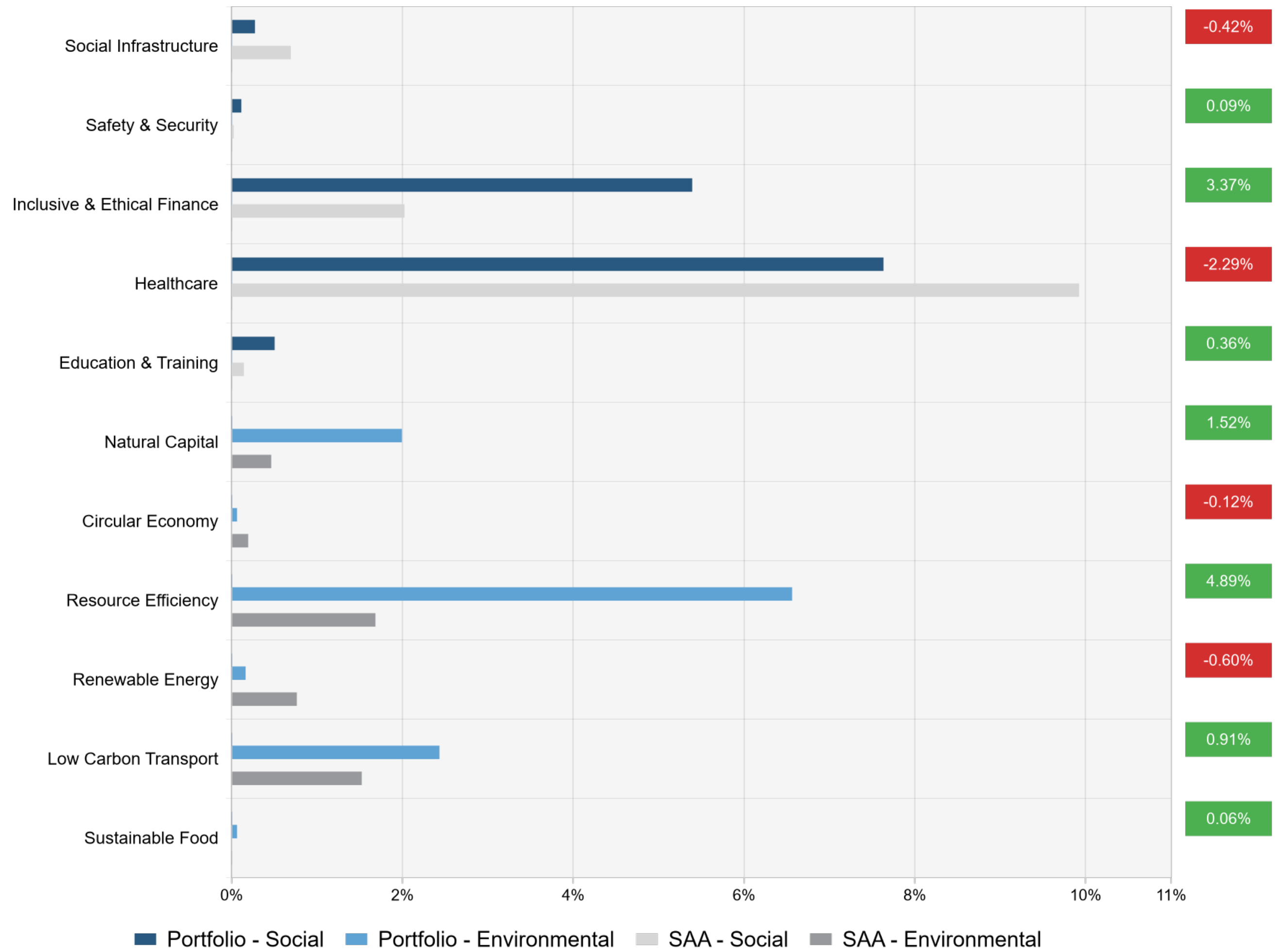
SUSTAINABILITY DATA

Commentary

Global markets started 2026 on a cautiously optimistic footing, supported by easing inflation and steady interest rates. This changed abruptly in late February when conflict in the Middle East drove a sharp rise in energy prices, reviving inflation concerns and weighing growth expectations. The renewed focus on fossil fuels is unhelpful for the near term sustainable investing narrative, even though it underscores the long term case for the energy transition. Bond yields rose, and credit spreads widened modestly. Equity markets fell from early quarter highs. Against this backdrop, we maintain a diversified, high quality and sustainability focused allocation aimed at building resilient, long term portfolios.

Do Good

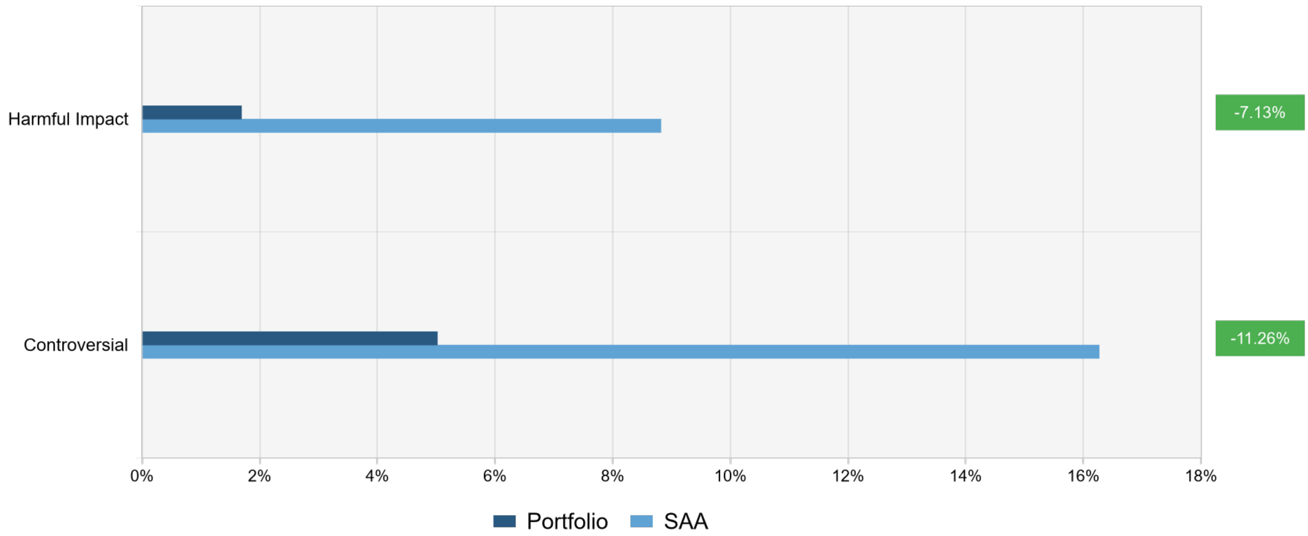
Do Good refers to the level of alignment within the portfolio to companies offering solutions to global social and environmental challenges. It is measured according to the 3D Investing methodology, which uses a large data set to individually map lines of revenue of all underlying businesses to environmental and social solutions. The chart below shows the total revenue exposure to the 3D Investing defined solutions of the portfolio versus the Strategic Asset Allocation (SAA), the latter comprising representative index tracking funds and ETFs.



Source: Titan Square Mile. The comparator used reflects the strategic asset class allocation based on the underlying investment exposure of the portfolio to equities and fixed income at the date of data. This information is for illustrative purposes only to provide an indicative comparison to a nonsustainable market equivalent.

Avoid Harm

Avoid Harm refers to the level of exposure to the revenue lines of companies that confer negative contributions to society and the environment. As with Do Good, it is measured according to 3D Investing's proprietary methodology, individually mapping the revenues of underlying companies to activities our analysts consider harmful, or controversial. The chart below shows the total revenue exposure to the 3D Investingdefined controversial activities and harmful impact of the portfolio versus the SAA, the latter comprising representative index tracking funds and ETFs



Source: Titan Square Mile. The comparator used reflects the strategic asset class allocation based on the underlying investment exposure of the portfolio to equities and fixed income at the date of data. This information is for illustrative purposes only to provide an indicative comparison to a nonsustainable market equivalent.

Lead Change

Lead Change refers to the active role that fund managers play in influencing the companies they invest in. This involves engaging with these companies to encourage improvements in areas like governance, environmental practices, and social responsibility. Our 3D Investing team analyses all rated funds based on their ability to effect positive change through measurable and structured engagements. Fund managers may work independently or collaborate with other investors and advocacy groups to drive positive change. The aim is to ensure that the companies in their portfolios are not only financially strong but also operate in a more sustainable and ethical way. Engagement is key to responsible investing because it helps address longterm risks and opportunities that might not be immediately evident. Through this ongoing dialogue, fund managers can guide companies towards better practices, fostering more sustainable growth over time.
However, meaningful change in large organisations takes time, so these engagements often span years rather than fitting into a single quarter. This is why engagement activities aren't typically reported on a quarterly basis.
