

Sustainable Impact Model Portfolio Service (SIMPS)

Balanced | March 2026 | For financial advisers and their clients

Portfolio description

The **SIMPS Portfolio** range provides a combination of risk-adjusted returns and positive social and environmental change: investing that **does well and does good**. The portfolios aim to achieve capital appreciation whilst reducing investment risk via a diversified, multi asset class portfolio.

The strategy is based on actively managed asset allocations across equities, fixed income, listed alternatives and cash. We invest in funds which align with our investment philosophy; businesses that **minimise controversies**, are **well run** and are **solving major global social and environmental challenges**.

We updated the names of the SIMPS portfolios in March 2025. **The “medium risk” portfolio is now called “balanced.”** Some third-party platforms may still show the old name while updates are being made.

PORTFOLIO FACTS AS AT: 31/03/2026

LAUNCH DATE: 30/11/2016

BENCHMARK: ARC Balanced PCI, SDG Balanced Composite

PORTFOLIO OBJECTIVE: Balance between capital preservation and capital appreciation

MANAGEMENT FEE: 0.25%

OCF OF UNDERLYING FUNDS: 0.66%**

MIFID II TRANSACTION COSTS: 0.15%**

AVAILABLE THROUGH: 7IM, Nucleus, Old Mutual, Quilter, abrdn wrap, Transact

INVESTMENT MANAGERS: Tribe Impact Capital LLP
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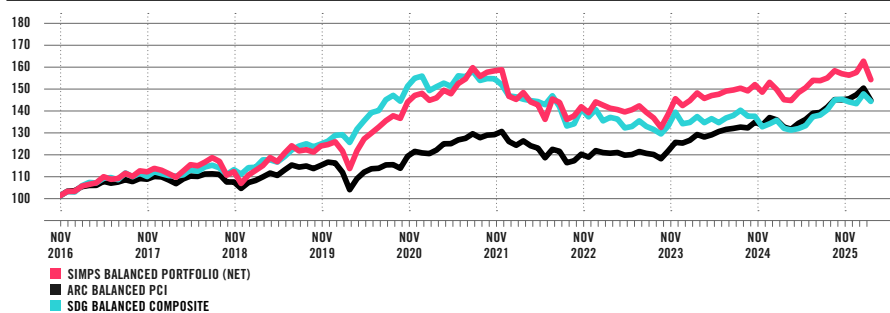
This quarter Markets began 2026 with measured optimism. Equity markets were broadly firmer, supported by resilient company earnings and expectations that interest rates could ease later in the year.

That backdrop shifted in March as tensions in Iran drove a sharp rise in energy prices. This prompted a reassessment of inflation and rate expectations, with markets responding accordingly. Equities weakened, particularly in regions more exposed to imported energy, including Europe and parts of Asia. While economic data and earnings have remained relatively stable, investor sentiment has become more cautious as uncertainty persists.

Higher energy prices present a near-term headwind for growth, but they also highlight a longer-term reality. Reliance on fossil fuels continues to expose economies to geopolitical shocks. In response, momentum behind renewable and more decentralised energy systems is building. Investors are increasingly recognising that clean energy can support both climate objectives and energy security.

Tribe portfolios remained resilient, supported by diversification across regions and sectors, alongside our underweight to US software which faced pressure from concerns about artificial intelligence disrupting existing business models. We also benefitted from increasing exposure to emerging markets early in the quarter, reflecting both attractive valuations and the opportunity to support sustainable development.

RETURN METRICS*



	SINCE INCEPTION		CALENDAR YEARS (1 JAN - 31 DEC)				
	TOTAL RETURN	ANNUALISED	2025	2024	2023	2022	2021
SIMPS BALANCED	53.7%	4.7%	5.3%	2.1%	4.7%	-12.5%	8.1%
ARC BALANCED PCI	44.1%	4.0%	9.1%	6.4%	5.8%	-9.1%	7.6%
SDG BALANCED COMPOSITE	43.7%	4.0%	8.7%	-4.9%	1.6%	-9.8%	-2.0%

Sources for return metrics graph and table: Bloomberg & ARC Private Client Indices (PCI)

RISK METRICS

TO 31 MARCH 2026	VOLATILITY
SIMPS BALANCED	9.2%
ARC BALANCED PCI	6.5%
SDG BALANCED COMPOSITE	7.5%

Volatility is measured as the standard deviation of monthly returns since inception. We believe this is more representative of the risk associated with our long term strategic asset allocation, we do not use an annual figure.

NET PERFORMANCE: The SIMPS Balanced performance is shown after Tribe’s management fee (0.25%) and the underlying fund managers’ fees (OCF of 0.66%**). But it does not include platform and adviser charges. Since inception (SI) periods show performance from 30 November 2016 to 31 March 2026. Please note, for the period since inception to 28 February 2022 performance is reported net of VAT. Past performance is not a reliable indicator of future results.

BENCHMARK*:** ARC Benchmarks are calculated by collecting actual performance from over 50 investment managers. The ‘SDG composite’ is a benchmark of passive indices comprising 50% iShares MSCI Global Sustainable Development Goals ETF, 40% Lyxor Core Bond, 10% iShares Ultrashort Bond.

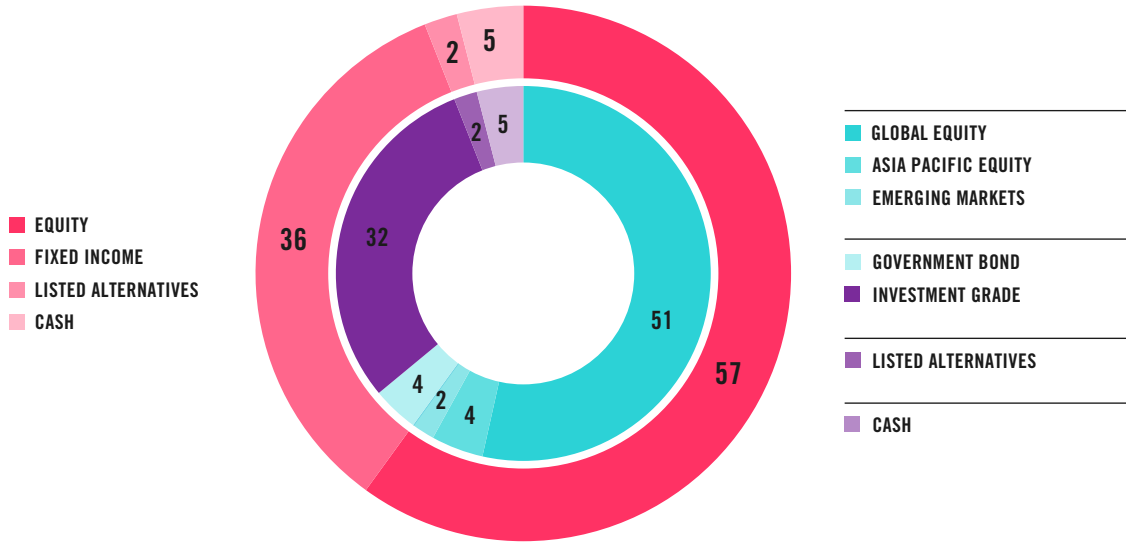
PLEASE NOTE: All asterisk references link to the disclaimer at the bottom of page 5 of this factsheet.

TOP 10 UNDERLYING EQUITY HOLDINGS - AS AT 31/12/2025

<p>TAIWAN SEMICONDUCTOR MANUFACTURING</p> <p>The world's largest dedicated semiconductor foundry, manufacturing chips that power energy-efficient electronics, renewable energy systems, and electric vehicles.</p>	<p>PORTFOLIO WEIGHT: 2.2%</p>	<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p> 
<p>SCHNEIDER ELECTRIC</p> <p>A global leader in energy management and industrial automation, helping businesses and buildings reduce energy consumption and transition to clean power.</p>	<p>PORTFOLIO WEIGHT: 1.2%</p>	<p>7 AFFORDABLE AND CLEAN ENERGY</p> 
<p>AUTODESK INC</p> <p>Provides design and engineering software used to create more sustainable buildings, infrastructure, and manufactured products, reducing material waste and carbon footprint.</p>	<p>PORTFOLIO WEIGHT: 0.9%</p>	<p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> 
<p>TETRA TECH INC</p> <p>An environmental consulting and engineering firm specialising in water, environment, and infrastructure projects, including climate adaptation and disaster resilience.</p>	<p>PORTFOLIO WEIGHT: 0.8%</p>	<p>6 CLEAN WATER AND SANITATION</p> 
<p>THERMO FISHER SCIENTIFIC INC</p> <p>Provides laboratory instruments, diagnostics, and life sciences tools that support healthcare, pharmaceutical development, environmental testing, and disease surveillance.</p>	<p>PORTFOLIO WEIGHT: 0.8%</p>	<p>3 GOOD HEALTH AND WELL-BEING</p> 
<p>XYLEM INC</p> <p>A water technology company that develops smart solutions for water treatment, distribution, and efficiency, helping address global water scarcity and infrastructure challenges.</p>	<p>PORTFOLIO WEIGHT: 0.8%</p>	<p>6 CLEAN WATER AND SANITATION</p> 
<p>NVIDIA</p> <p>Designer of GPUs and AI computing platforms that accelerate scientific research and the development of energy-efficient data centre infrastructure.</p>	<p>PORTFOLIO WEIGHT: 0.7%</p>	<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p> 
<p>AECOM</p> <p>A global infrastructure consulting firm designing sustainable transport, water, and urban infrastructure that supports community resilience and low-carbon development.</p>	<p>PORTFOLIO WEIGHT: 0.7%</p>	<p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> 
<p>WASTE MANAGEMENT INC</p> <p>North America's largest waste services company, providing recycling, landfill gas-to-energy, and organic waste solutions that reduce pollution and recover resources.</p>	<p>PORTFOLIO WEIGHT: 0.6%</p>	<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 
<p>MICROSOFT</p> <p>A global technology company providing cloud computing, AI tools, and digital access that enable sustainability and inclusive economic growth.</p>	<p>PORTFOLIO WEIGHT: 0.6%</p>	<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p> 

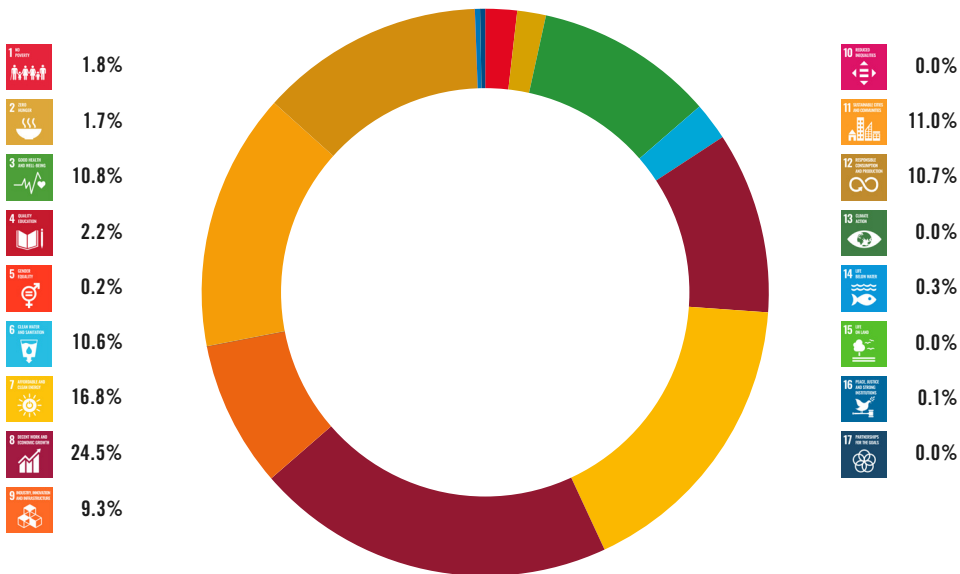
The top 10 underlying equity holdings represent the top 10 equity exposures held in an aggregated list of each funds' underlying holdings in the portfolio.

ASSET ALLOCATION - AS AT 31/03/2026

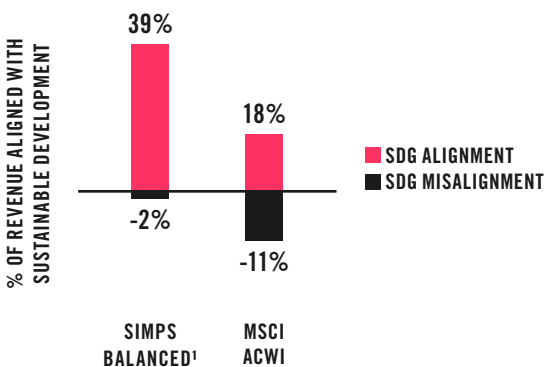


SDG ALLOCATION

The UN Sustainable Development Goals (SDGs) are the blueprint to achieve a better and more sustainable future for all. To help translate the Goals into the **SIMPS portfolios** we show revenue weighting and overall alignment to the SDGs.



THE SDG ALLOCATION CHART ABOVE REPRESENTS A BREAKDOWN OF THE SPECIFIC SDGS BEING SUPPORTED IN THE PORTFOLIO BY REVENUE WEIGHTING. 39% OF IDENTIFIED REVENUE CAN BE DIRECTLY ATTRIBUTED TO MEETING THE SDGS IN THE SIMPS BALANCED PORTFOLIO. NORMALISED TO 100% IN THE CHART ABOVE.¹



SDG ALIGNED REVENUE: measures the revenue alignment of products and services which support the delivery of the SDGs.

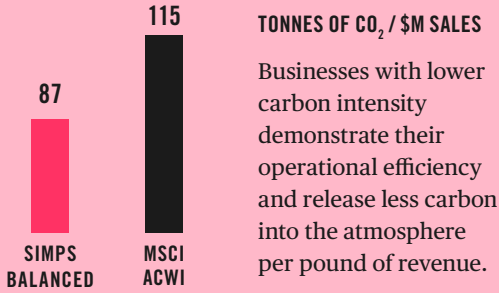
SDG MISALIGNED REVENUE: measures the revenue misalignment of products and services. Some businesses may have both aligned and misaligned impacts associated with their services (e.g. a waste management business which focuses on recycling, but sends some material to landfill).

¹ Based on 59% of total portfolio. Excludes government bonds, cash and mortgage-backed securities. Impact data is provided from the following sources: Matter, ClarityAI, underlying companies' latest available public reports and third-party fund holdings as at 31/12/2025. Reporting timetables vary company by company.

PORTFOLIO IMPACT PERFORMANCE

Carbon intensity¹

The equities in the SIMPS Balanced portfolio are **24% less** carbon intensive than the MSCI ACWI benchmark.




Source: MSCI & US EPA Carbon calculator as at 31/12/2025.

Carbon saved¹

By investing £100,000 into the SIMPS Balanced portfolio rather than the MSCI ACWI benchmark, you save **0.8 tonnes** of carbon dioxide (CO₂) if invested for 12 months.

This represents:

 **THE CARBON EMITTED BY:**
1 flight from London to New York (economy class)

 **THE CARBON SEQUESTERED BY:**
13 medium grown coniferous tree seedlings grown for 10 years

 **THE CARBON AVOIDED BY:**
0.3 tonnes of waste recycled instead of going to landfill

Healthcare provided²

Across all equity fund holdings² in the SIMPS Balanced portfolio, **64 companies provide access to healthcare**. Out of these, **32 report** on the number of people who received access to healthcare.

In total, these 32 companies have provided healthcare to **902,262,012** people this reporting year.



That's the equivalent of **0.5** people for each £100,000 invested in the SIMPS Balanced portfolio for 12 months.

Renewable energy generated³

Amount of renewable energy generated from renewable sources per £m revenue.



 **ENERGY USED EQUIVALENT TO:**
34 UK houses powered for 1 year⁴

Waste recycled³

Volume of waste recycled rather than sent to a landfill.



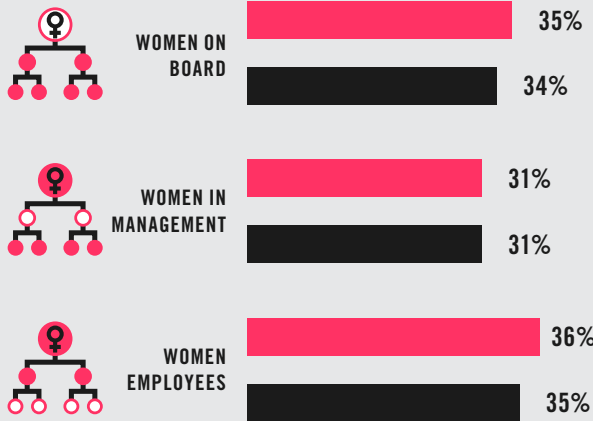
¹ Based on scope 1 and 2 emissions of covered listed equities (56% of portfolio holdings).

² Based on healthcare companies which constitute 5.8% of portfolio holdings.

³ Third-party fund holding data as at 31/12/2025. Based on 47% of portfolio holdings. Impact data is provided from the following sources: Clarity AI, Matter, and the underlying companies' latest available public reports. Reporting timetables vary company by company.

⁴ Source: Ofgen, using "medium" sized UK house average (2.7 MWh per year)

RATIO OF WOMEN ACROSS BUSINESSES



Gender representation

The ratio of women empowerment across businesses—are women being promoted proportionately?

WOMEN ON BOARD: the portfolio’s weighted average of women on company boards.

WOMEN IN MANAGEMENT: the portfolio’s weighted average of women in leadership and management positions

WOMEN EMPLOYEES: the portfolio’s weighted average of women in the workforce.

■ SIMPS BALANCED
■ MSCI ACWI

⁵ Third-party fund holding data as at 31/12/2025. Based on 47% of the portfolio holdings. Impact data is provided from the following sources: ClarityAI, Matter, and the underlying companies’ latest available public reports. Reporting timetables vary company by company.

Contact us

We offer a range of adviser and client-friendly resources, including market commentary, informational videos and detailed portfolio information.

Clients should speak to their financial adviser in the first instance.

Advisers can contact our team directly at advisers@tribeimpactcapital.com or +44 (0)203 745 5570.

TRIBE’S COMMITMENTS As dedicated impact wealth managers, we are signatories to a number of important initiatives including the UN Principles for Responsible Investing and the UN Environment Programme Finance Initiative, as well as HM Treasury’s Women in Finance, Science Based Targets and the Principles of Positive Impact Finance. We are also a proud certified B Corp which means everything we do balances purpose and profit.



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amount you originally invested and (ii) any type of impact investment will involve risk to investors capital and the expected impact or financial return may not be achieved. The tax treatment of investments depends on each investor’s individual circumstances and is subject to change in tax legislation. The performance of actual portfolios linked to this **SIMPS Portfolios** may differ from the performance of the **SIMPS Portfolios** shown here due to the variation in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits on the Investment platform. The information in this factsheet is believed to be correct but we cannot guarantee this. No representation or warranty (express or otherwise) is given as to the accuracy or completeness of the information contained in this factsheet and Tribe Impact Capital LLP (“Tribe”) and its partners and employees accept no liability

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The ongoing charge figure (OCF) is variable and is for example purposes only. MiFID II transaction costs occur when funds buy and sell investments and are not included in the OCF. Transaction costs cover broker fees, market impact, and taxes (where applicable). As the MPS invests in third-party funds, these costs vary and are factored into net returns but shown separately from the OCF. *From 31 October 2019 we changed our industry performance benchmark from the ARC Steady Growth to the ARC Balanced benchmark. The ARC Balanced benchmark is more reflective of our long term Strategic Asset Allocation and relative risk objective over the long term.

Tribe Impact Capital LLP is authorised and regulated by the Financial Conduct Authority (FCA).