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FE Analytics

RISK RATING 5 defaqto

Sustainable Impact Model Portfolio Service (SIMPS)

Balanced | June 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: 30/06/2026

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: 0.60%**

MIFID II TRANSACTION COSTS: 0.15%**

AVAILABLE THROUGH:
abrdn wrap, Aviva, Fidelity, M&G Wealth, Nucleus, Quilter, Transact, 7IM

INVESTMENT MANAGERS:
Tribe Impact Capital LLP
52 Jermyn St, London, SW1Y 6LX

AUTHORISED AND REGULATED BY:
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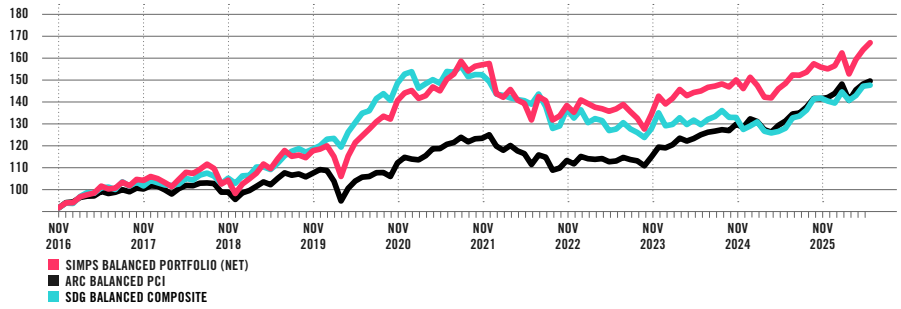
This quarter Global markets ended the second quarter on a stronger footing, despite periods of geopolitical uncertainty. Artificial intelligence (AI) continued to drive stock markets, particularly companies supplying the semiconductors, memory and electrical infrastructure needed to support growing computing demand. However, investors became more cautious about some of the world's largest technology companies, questioning whether the significant sums being invested in AI will generate sufficient long-term returns.

Energy markets were another important influence. Oil and natural gas prices initially rose as tensions around Iran increased, before falling sharply in June as concerns over disruption to global energy supplies eased. Lower energy prices helped reduce inflation concerns and supported bond markets, particularly in Europe, where economies are more reliant on imported energy. Expectations for future interest rate cuts also recovered as these pressures eased.

Against this backdrop, we increased our allocation to businesses supporting electricity grids, energy storage and AI infrastructure. We modestly reduced our overall allocation to bonds as higher US inflation created some pressure, while selectively adding to short-dated UK government bonds when yields rose. Our renewable energy infrastructure exposure also fell slightly following the acquisition of one of our holdings.

RETURN METRICS*



	SINCE INCEPTION		CALENDAR YEARS (1 JAN - 31 DEC)				
	TOTAL RETURN	ANNUALISED	2025	2024	2023	2022	2021
SIMPS BALANCED	67.2%	5.5%	5.4%	2.1%	4.7%	-12.5%	8.2%
ARC BALANCED PCI	51.5%	4.4%	9.1%	6.4%	5.8%	-9.1%	7.6%
SDG BALANCED COMPOSITE	49.9%	4.3%	8.7%	-4.9%	1.6%	-9.8%	-2.0%

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

NET PERFORMANCE: The SIMPS Balanced performance is shown after Tribe's management fee (0.25%) and the underlying fund managers' fees (OCF of 0.60%**) have been deducted. But it does not include platform and adviser charges. Since inception (SI) periods show performance from 30 November 2016 to 30 June 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.

RISK METRICS

TO 30 JUNE 2026	VOLATILITY
SIMPS BALANCED	9.2%
ARC BALANCED PCI	6.5%
SDG BALANCED COMPOSITE	7.4%

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.

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

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

TAIWAN SEMICONDUCTOR MANUFACTURING — **PORTFOLIO WEIGHT: 2.2%**

The world's largest dedicated semiconductor foundry, manufacturing chips that power energy-efficient electronics, renewable energy systems, and electric vehicles.

SCHNEIDER ELECTRIC — **PORTFOLIO WEIGHT: 1.2%**

A global leader in energy management and industrial automation, helping businesses and buildings reduce energy consumption and transition to clean power.

AUTODESK INC — **PORTFOLIO WEIGHT: 0.9%**

Provides design and engineering software used to create more sustainable buildings, infrastructure, and manufactured products, reducing material waste and carbon footprint.

TETRA TECH INC — **PORTFOLIO WEIGHT: 0.8%**

An environmental consulting and engineering firm specialising in water, environment, and infrastructure projects, including climate adaptation and disaster resilience.

THERMO FISHER SCIENTIFIC INC — **PORTFOLIO WEIGHT: 0.8%**

Provides laboratory instruments, diagnostics, and life sciences tools that support healthcare, pharmaceutical development, environmental testing, and disease surveillance.

XYLEM INC — **PORTFOLIO WEIGHT: 0.8%**

A water technology company that develops smart solutions for water treatment, distribution, and efficiency, helping address global water scarcity and infrastructure challenges.

NVIDIA — **PORTFOLIO WEIGHT: 0.7%**

Designer of GPUs and AI computing platforms that accelerate scientific research and the development of energy-efficient data centre infrastructure.

AECOM — **PORTFOLIO WEIGHT: 0.7%**

A global infrastructure consulting firm designing sustainable transport, water, and urban infrastructure that supports community resilience and low-carbon development.

WASTE MANAGEMENT INC — **PORTFOLIO WEIGHT: 0.6%**

North America's largest waste services company, providing recycling, landfill gas-to-energy, and organic waste solutions that reduce pollution and recover resources.

MICROSOFT — **PORTFOLIO WEIGHT: 0.6%**

A global technology company providing cloud computing, AI tools, and digital access that enable sustainability and inclusive economic growth.

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.

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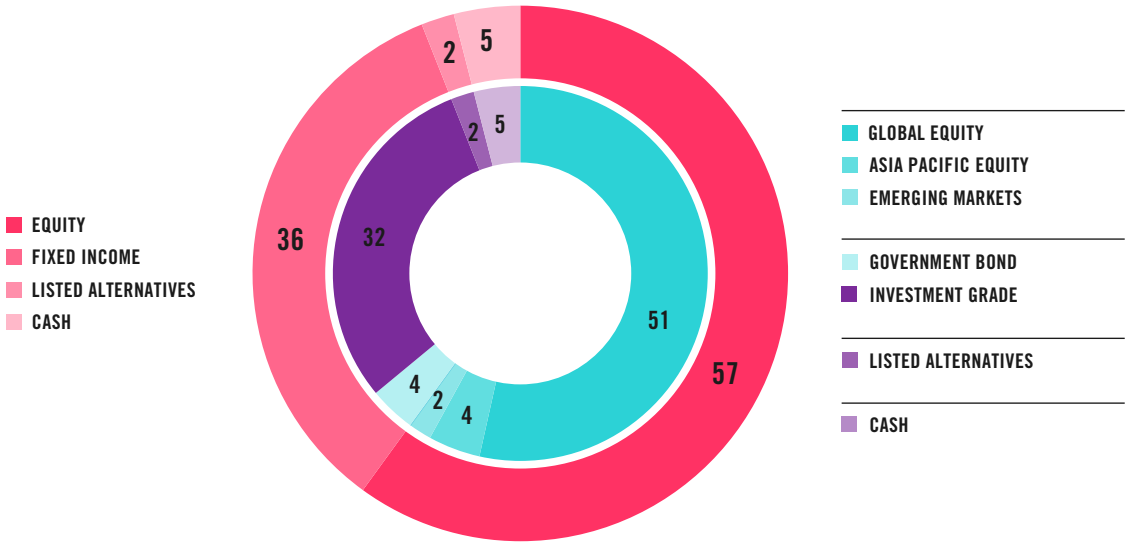
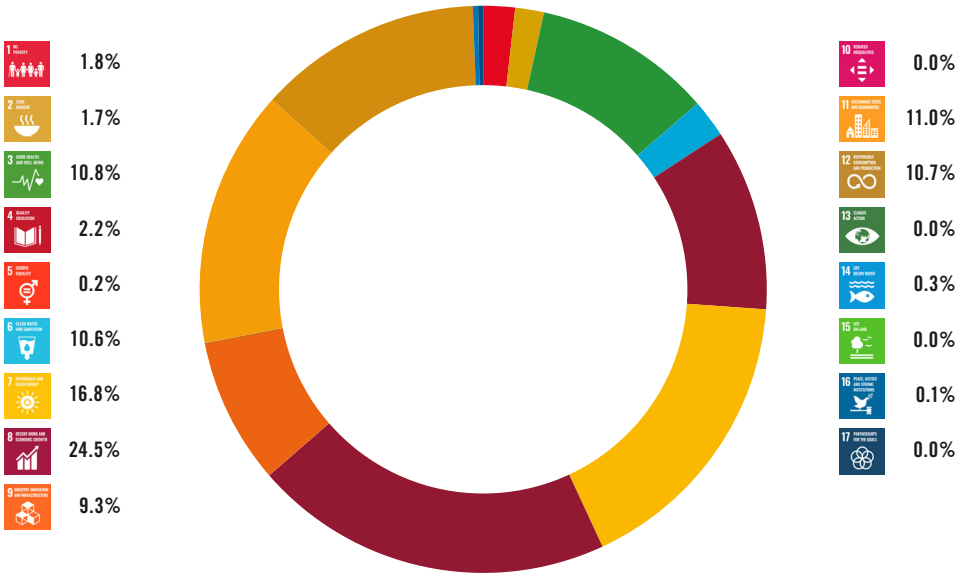
ASSET ALLOCATION - AS AT 30/06/2026

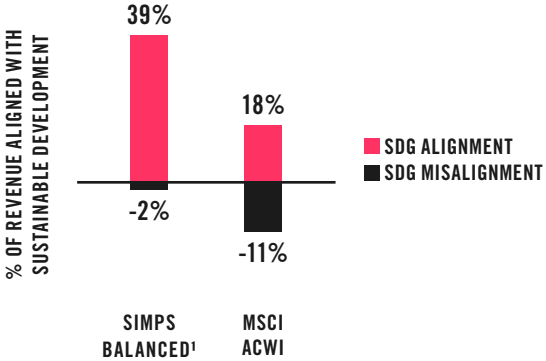


SDG ALLOCATION

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.

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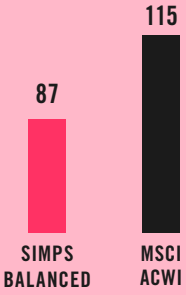
PORTFOLIO IMPACT PERFORMANCE

Carbon intensity[1]

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



TONNES OF CO_2 / $M SALES

Businesses with lower carbon intensity demonstrate their operational efficiency and release less carbon into the atmosphere per pound of revenue.

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

Carbon saved[1]

By investing £100,000 into the SIMPS Balanced portfolio rather than the MSCI ACWI benchmark, you save **0.8 tonnes** of carbon dioxide (CO_2) 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 provided[2]

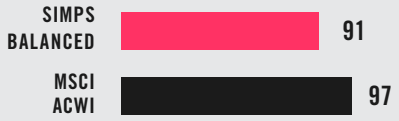
Across all equity fund holdings[2] in the SIMPS Balanced portfolio, **64 companies provide access to healthcare.** Out of these, **32 report** on the number of people who received access to healthcare.

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 generated[3]

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



ENERGY USED EQUIVALENT TO:
34 UK houses powered for 1 year[4]

Waste recycled[3]

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)

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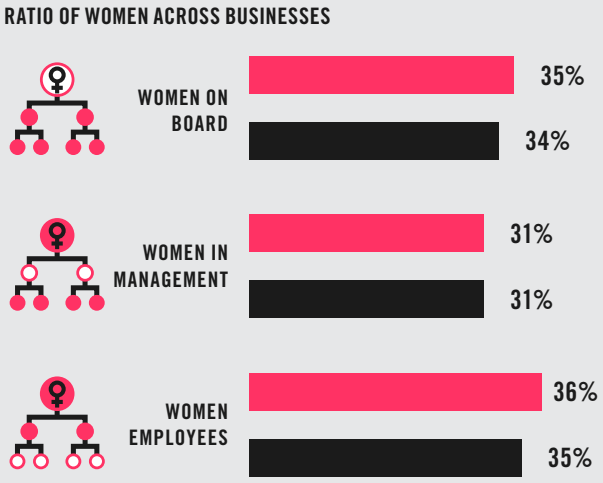

Gender representation

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.

PRI Principles for Responsible Investment
Certified B Corporation
UNEP FINANCE INITIATIVE
SCIENCE BASED TARGETS
DRIVING AMBITIOUS CORPORATE CLIMATE ACTION

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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).