Responsible MPS 1

As at 31 March 2026

Investment objective

AJ Bell Responsible MPS 1 aims to make a positive return when measured over a period of at least five years, this may be less than the level of inflation (as measured by the consumer price index). Over shorter periods the portfolio may lose value as it invests in securities that can go both up and down in price. The portfolio aims to have minimal exposure to companies generating sales from areas such as tobacco and alcohol, and higher exposure to companies with stronger environmental, governance or social practices (known as ESG).

Investment approach

By spreading out the investments across regions, sectors and different types of assets, the portfolio aims to achieve its return objective whilst minimising price variation where possible. It does so by investing in collective investments, such as funds and ETFs. These products mainly hold typically lower risk assets such as cash and bonds, with smaller holdings in company shares. Where possible we choose products that screen out companies generating substantial revenue from certain business involvements that may be deemed by some as controversial or immoral. These include but are not limited to gambling, certain fossil fuels and genetically modified organisms or companies that are deemed to be in breach of the UN Global Compact. In addition, we look for products that overweight companies with stronger environmental, social or governance practices compared to other companies in the same sector, as determined by ESG rating companies such as MSCI. The AJ Bell investments team uses in-house modelling to deliver a long-term approach that combines different assets. This aims to efficiently deliver returns without compromising investors' tolerance for risk. Alongside investments in low-cost instruments, such as ETFs and Index funds, the portfolio has a substantial holding in the CG AJ Bell Responsible Screened Growth fund. This is done for portfolio efficiency. Our focus on long-term investing helps minimise transaction costs, ensuring that there is minimal impact on the portfolio, however the asset allocation and selection is constantly monitored, and underlying holdings will be changed when appropriate.

Model Launch Date	01 Mar 2021
Underlying OCF	0.20%
Annual Investment Management Charge	0.15%
Indicative Total OCF	0.35%
Transaction Costs	0.04%
Comparator	IA Mixed Investment 0-35% Shares

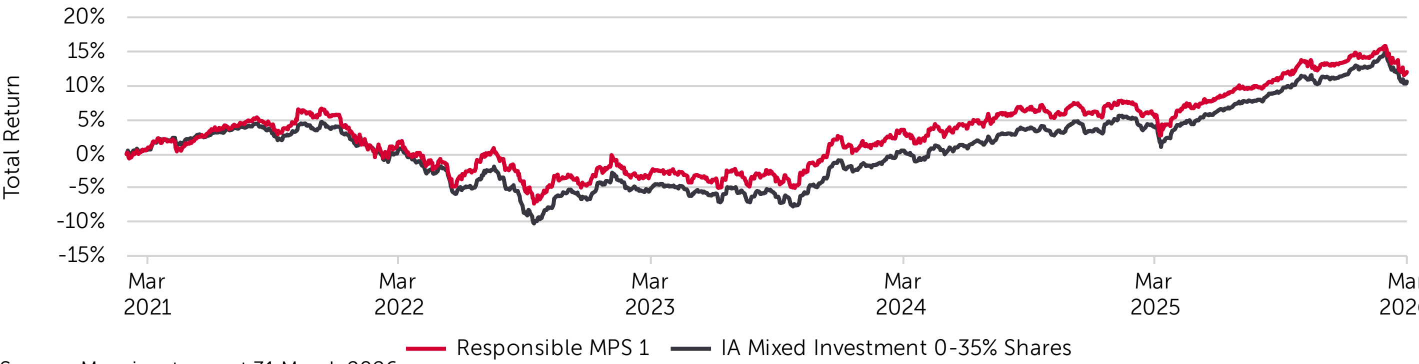
Performance

Discrete (%)	Apr 2025 - Mar 2026	Apr 2024 - Mar 2025	Apr 2023 - Mar 2024	Apr 2022 - Mar 2023	Apr 2021 - Mar 2022
Responsible MPS 1	6.29	1.83	6.47	-4.48	1.11
IA Mixed Investment 0-35% Shares	6.49	3.43	5.85	-5.84	0.21
IA Sector quartile	2nd	4th	2nd	2nd	1st

The above table shows the total return of the portfolio during each one year time period stated.

Cumulative (%)	3 months	6 months	1 year	3 years	5 years	Since inception
Responsible MPS 1	-1.33	0.82	6.29	15.23	11.28	12.09
IA Mixed Investment 0-35% Shares	-0.89	1.26	6.49	16.58	10.01	10.68
IA Sector quartile	3rd	3rd	2nd	3rd	2nd	2nd

The above table shows the total return of the portfolio on a cumulative basis. This is taken from the most recent month end.



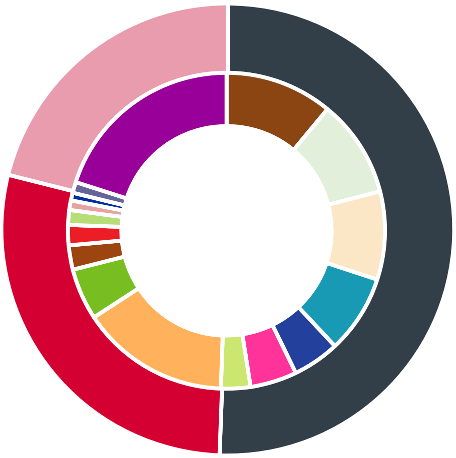
Source: Morningstar as at 31 March 2026.

Responsible MPS 1

As at 31 March 2026

AJBell Investcentre

Asset allocation (%)



Fixed Income	50.58
Global government bonds (GBP hedged)	11.00
Global corporate bonds (GBP hedged)	10.00
UK government bonds	9.00
UK corporate bonds	8.00
Emerging market debt	4.81
Global high yield bonds (GBP hedged)	4.77
UK index-linked gilts	3.00

Equity	28.31
North America equity	15.19
UK equity	5.28
Europe ex-UK equity	2.46
Emerging markets ex-China equity	2.07
Japan equity	1.51
China equity	1.00
Asia Pacific ex-Japan equity	0.79

Cash	21.11
Cash	1.11
Cash equivalent	20.00

Risk profile

For investors who can tolerate some shorter-term capital loss from their portfolio, as markets fluctuate. The portfolio invests in funds and exchange traded funds (ETFs), using a defined strategic asset allocation process to deliver returns while meeting the targeted level of risk.

Lower risk — **Higher risk**

1	2	3	4	5	6

Typically lower rewards — **Typically higher rewards**

Market volatility

Each portfolio has an expected level of risk, measured by volatility. This is a statistical measurement of how widely the returns of each portfolio is likely to vary from its average over time. This is measured on a forward looking basis and is used to help you understand the level of risk taken in each portfolio.

Expected volatility	4.20% - 6.30%

Top 10 holdings

Holding	Weight (%)
BlackRock Institutional Sterling Liquidity Environmentally Aware	11.50
iShares ESG Overseas Corporate Bond Index	10.00
iShares MSCI USA SRI ETF	8.83
iShares Ultrashort GBP Corporate Bond ESG ETF	8.50
L&G ESG GBP Corp Bond ETF	8.00
Xtrackers ESG MSCI USA ETF	6.36
iShares Core UK Gilts ETF	6.00
iShares US TIPS 0-5yr	6.00
L&G ESG Emerging Markets Government Bond	4.81
Invesco Global High Yield Corporate Bond ESG Climate Transition UCITS ETF	4.32

Platform availability

AJBell Investcentre | SS&C Hubwise | Quilter | aberdeen | AVIVA | MORNINGSTAR Wealth | transact

Product ratings

defaqto ★★★★★ 2026 EXPERT RATED

Indicative Total Ongoing Charges Figure (OCF) is inclusive of the AJ Bell Investments Annual Management Charge (fee of 0.15%) and the ongoing charges of underlying investments. MPS transaction costs reflect the aggregated transaction costs reported by underlying products. In some instances products may deploy pricing mechanisms which can result in negative costs. Additional costs will be incurred while using the MPS. These include (where applicable) platform costs and dealing costs. Any charges payable to your financial adviser will apply in addition. Therefore, the actual performance of your portfolio might differ from the stated past performance. There is no set minimum investment into the MPS, however, the structure of the underlying investments means that the portfolios work more efficiently for investments above a certain size. For this MPS, this is around £40,000.

Due to its multi-asset nature, no financial instrument or index represents a fair benchmark for the portfolio. However, to give context and enable an objective assessment of the portfolio's performance, the IA Mixed Investment 0-35% Shares is included for reference. The portfolio does not aim to track the IA sector as a benchmark. Performance is calculated on a net of fees basis.

Performance reflects the headline model and includes the underlying costs of the holdings and the annual investment management charge. It does not include any transaction costs that would have been incurred through rebalancing or changing any underlying holdings. This model was launched on 1 March 2021. Cash performance is measured using the AJ Bell Investcentre platform interest rates.

Allocation and performance information contained in this document is representative of the standard Responsible MPS 1 model held on AJ Bell Investcentre. The implementation of this model may vary when held via other platforms, for example, where access to certain share classes is restricted. This may lead to differences in allocation, performance and cost.

Asset allocation is based on the target active holdings combined with the underlying holdings of the CG AJ Bell Responsible Screened Growth Fund. Totals may not sum to 100% due to rounding

The assigned risk profiles do not indicate a promise, forecast or illustration of future volatility or returns nor represents investment advice or a recommendation.

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Past performance is not indicative of future performance. The value of investments may go down as well as up and the income generated by investments is not guaranteed and may fluctuate. You may receive back less than the amount that you invested.

Where practical the Responsible Screened Growth fund invests in products tracking MSCI Socially Responsible Investing (SRI) indexes for equity exposure. These indexes exclude companies with certain controversial business involvements and also utilise MSCI's Environmental Social Governance (ESG) ratings and ESG Controversy assessments. For further details please see MSCI's latest SRI Indexes Methodology document.

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