

International Portfolio Bond

Sustainability-Related Periodic Report

This report includes information on funds that the product was invested in between 1 October 2024 and 30 September 2025. The fund level disclosures within this document was compiled on 31 October 2025 and includes the most recent available disclosures as at that date.

Introduction

The Sustainable Finance Disclosures Regulation (SFDR) is a European Union (EU) regulation designed to help investors by providing more transparency on how financial products and their underlying investment options can promote environmental and/or social characteristics, or have a sustainable investment objective.

This financial product promotes environmental or social characteristics. This means that it has one or more funds available on the product that promote these characteristics, and/or one or more funds available on the product that have a sustainable investment objective.

The attainment of the environmental or social characteristics for this product is subject to investing in at least one of these available funds. This document is intended to show which of those funds that the product has invested in during the period of the report. The sections below lists these funds along with their relevant disclosures.

In this document

- Section A includes funds that the product has invested in over the period of the report that promote environmental and/or social characteristics, and are defined as financial products by SFDR
- Section B includes funds that the product has invested in over the period of the report that have a sustainable investment objective and are defined as financial products by SFDR
- Section C includes funds that the product has invested in over the period of the report that have a sustainable investment objective and are not defined as financial products by SFDR

There may be other funds that the product has invested in over the period of the report that do not make disclosures under SFDR, for example a fund that does not promote environmental and/or social characteristics and does not have a sustainable objective, or where the fund manager has classified the fund as being out of scope of SFDR disclosure requirements. Additionally, there may be funds that the product has invested in over the period of the report that do not have a periodic disclosure, for example a new fund that has not yet produced an annual report for that fund. These are not included in this document.

Key information

- We've provided links for funds listed within each section, which provides periodic disclosures for these funds.
- If you have difficulty opening the links listed, or finding information on the fund you are looking for, then please contact us on 0345 6000 614.
- The environmental or social characteristics of this product will only be met where the product invests in at least one of the funds listed, or investment options, for the holding period of the product.
- We've included further explanations, covering a number of useful terms, at the end of this document.

Please speak to your financial adviser for further information.

What does it mean to promote environmental and/or social characteristics?

This can include funds investing in companies with positive environmental and/or social characteristics. For example, it could include a fund manager favouring companies that are actively working on a transition to low carbon emissions or by screening possible investments for environmental, social and governance ratings before making investment decisions.

A fund categorised as promoting environmental and/or social characteristics and being classified as a financial product is referred to as an 'Article 8' investment option under SFDR.

What's a sustainable investment?

This can be explained as a fund that aims to invest in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

A fund categorised as having a sustainable investment objective and being classified as a financial product is referred to as an 'Article 9' investment option under SFDR.

Section A

Funds that promote Environmental and/or Social Characteristics and are considered financial products

'Article 8' investment option

The links below will direct you to the periodic disclosure of each underlying investment option/fund that the product has invested in during the period of the report. This information has been produced and published by the underlying fund manager.

We have included the disclosure links where they have been made available to us, otherwise the attached link will lead you to the fund manager's annual report for the fund.

Fund Manager	Fund Name	Fund identifier	Hyperlink
Vanguard Investment Series Plc	ESG Developed World All Cap Equity Index Acc	IE00B76VTN11	Link
FIL Investment Services UK Limited	Global Technology Fund W Acc GBP	LU1033663649	Link

Section B

Funds that have a Sustainable Investment Objective and are considered financial products 'Article 9' investment option

Article 9' investment option

Within the period of the report, the product has not invested in any funds that fall into this category.

Section C

Funds that have a Sustainable Investment Objective but are not considered financial products

Within the period of the report, the product has not invested in any funds that fall into this category.

EU Taxonomy Statement

The EU Taxonomy is a classification system which helps ensure our business activities are environmentally sustainable. This includes a list of sustainable economic activities but doesn't include any socially sustainable ones. Not all sustainable investments with an environmental objective will be aligned with the Taxonomy.

The EU Taxonomy sets out a "do no significant harm" principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria. The "do no significant harm" principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities.

The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Any other sustainable investments must also not significantly harm any environmental or social objectives.

Please speak to your financial adviser for more information.

Some useful terms

Here are some terms that might help aid your general understanding. If you are looking for more information then please speak to your financial adviser.

Annual Report: Fund level report produced by the fund manager which provides information about the fund over the previous year.

Article 8 investment options: Investment options or products that promote environmental and/or social characteristics, provided that the companies in which the investments are made follow good governance practices.

Article 9 investment options: Investment options or products that have a sustainable investment as its objective.

Financial Product: SFDR classifies any of the following as a 'financial product':

- Alternative investment funds (AIFs);
- Insurance Based Investment Products (IBIPs);
- Investment portfolio;
- Pan-European Personal Pension Product (PEPP);
- Pension product;
- Pension scheme;
- Undertakings for Collective Investment in Transferable Securities (UCITS).

Prudential International Assurance (PIA)'s unit linked funds are not covered by the list above, and hence are not financial products under SFDR.

Funds: Also referred to as investment options. A fund is a pool of money professionally managed, by a fund manager, against a pre agreed objective, with the aim of generating a return for its investors. Funds can invest in one type of asset or multiple, known as a multi asset fund.

International Securities Identification Number (ISIN): a unique code to help the identification of a fund. ISINs are shown, where applicable, in the fund identifier column in the sections above.

Investment Options: See 'funds'

Periodic Disclosure: An annual sustainability periodic disclosure that is produced at fund level by the fund manager and added within the fund's Annual Report.

Principal Adverse Impacts (PAIs): PAIs are defined as: 'Negative, material or likely to be material effects on sustainability factors that are caused, compounded by or directly linked to investment decisions and advice performed by the legal entity. Examples include Greenhouse Gas (GHG) emissions and carbon footprint.'

Promoting environmental and/or social characteristics: This can include funds investing in companies with positive environmental and/or social attributes. For example, it could include a fund manager favouring companies that are actively working on a transition to low carbon emissions or by screening possible investments by environmental, social and governance ratings before making investment decisions.

Sustainable Investment: An investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

Sustainable Finance Disclosure Regulation (SFDR): This EU regulation has introduced various disclosure-related requirements for financial market participants and financial advisers at entity, service and product level. It aims to provide more transparency on sustainability within the financial markets in a standardised way.

The Do No Significant Harm Principle (DNSH): applies to funds which make sustainable investments. The DNSH principle includes the consideration of the following:

- Principal Adverse Impacts (PAIs)
- Alignment of investments with the Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises and the United Nations' (UN) Guiding Principles on Business and Human Rights, including the principles and rights set out in the eight fundamental conventions identified in the Declaration of the International Labour Organisation on Fundamental Principles and Rights at Work and the International Bill of Human Rights.

The Organisation for Economic Co-operation (OECD) Guidelines for Multinational Enterprises: are government backed recommendations which provide non-binding principles and standards for responsible business conduct in a global context consistent with applicable laws and internationally recognised standards.

UN Guiding Principles on Business and Human Rights: outline steps for States to ensure and foster business respect for human rights; provide a blueprint for companies to respect human rights; and offer a set of benchmarks for stakeholders to assess business respect for human rights.