

Sustainability Report 2025

TITAN Wealth

Welcome

Shifting attitudes towards sustainability continue to shape the global economic, political and social landscape. As expectations evolve across markets, regulation and society more broadly, sustainability remains an important and enduring consideration for businesses and investors alike.

Following our integration with Titan Wealth, our approach to sustainability, and our commitment to responsible practices, remains unchanged. We continue to view sustainability as a long-term consideration, integral to how we operate as a business and how we support our clients.

This report outlines our sustainability activities and progress during 2025, both within the business and across our investment processes. It reflects our ongoing focus on managing risks and opportunities responsibly, and on aligning our practices with the expectations of clients, stakeholders and the wider communities in which we operate.

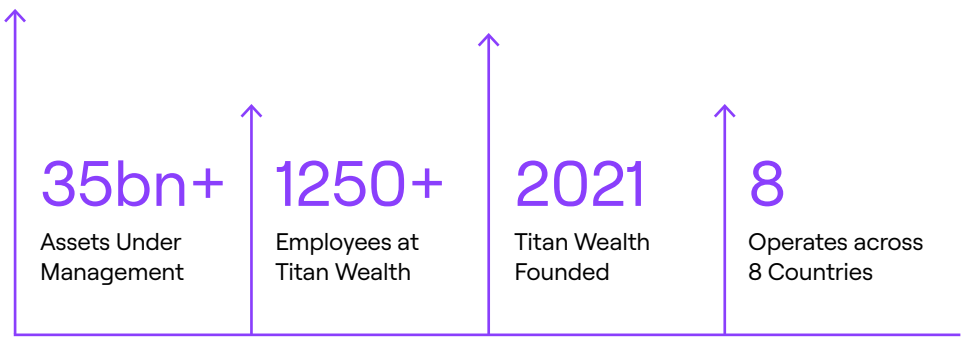
About Titan Wealth

Titan Wealth is a wealth management company with £35 billion of assets under management and more than 1,250 employees across eight jurisdictions, including the Channel Islands.

Titan Wealth brings together funds, technology and service in an integrated business designed to support the ambitions of clients, financial advisers and investment professionals through efficient and effective wealth management solutions.

As part of Titan Wealth, we continue to deliver exceptional service rooted in integrity, transparency and accountability. Our mission remains to provide tailored investment solutions that meet the unique needs of each client, supported by a personalised approach and a commitment to long-term relationships.

We offer a broad range of services, including execution only trading, advisory stockbroking, discretionary investment management, cash management and dealing in and storage of precious metals. These services are designed to be combined efficiently to create bespoke client outcomes and delivered with the highest standard of client care.



Our approach

Our approach to sustainability is underpinned by a commitment to the responsible stewardship of our clients' capital while ensuring our business has a long-term future.

"As stewards of our clients' capital, we are committed to acting as a responsible investor across all areas of the business."

Policies and Processes

We continue to follow our Responsible Investment and Stewardship policies, which provide a framework for how sustainability considerations are embedded across the business. As expectations, regulation and best practice continue to evolve, we regularly review and enhance our firmwide policies and processes to ensure they remain relevant and effective.

Investment Activities

As stewards of our clients' capital, we are committed to acting as a responsible investor across all areas of the business. We recognise that material Environmental, Social and Governance ("ESG") factors can have a meaningful impact on investment outcomes. These considerations are therefore integrated into our research, investment decision-making and ongoing monitoring processes, alongside traditional financial analysis.

Sustainability Risks

Sustainability-related risks, including those associated with climate change and governance failings, present ongoing challenges to financial resilience and stability. We apply established risk management frameworks to identify, assess and manage ESG-related risks across our operations. Through active oversight and continuous monitoring, we seek to protect both our business and our clients from emerging sustainability risks.

Transparency

Transparency is a core principle of our sustainability approach. We are committed to providing clear, balanced and accurate information on our sustainability activities and performance. We continue to refine our reporting practices over time, drawing on stakeholder feedback and evolving standards to improve the quality, consistency and usefulness of our disclosures.

Our Sustainability Journey

We view sustainability as an ongoing journey that requires continuous learning, engagement and adaptation. We invest in research, training and initiatives to strengthen our understanding of sustainability-related issues, trends and best practice. Through this approach, we aim to further embed sustainability across our operations and contribute to a more resilient and sustainable future.

UNPRI

The United Nations Principles for Responsible Investment (UNPRI) are a globally recognised framework designed to help investors incorporate ESG considerations into investment decision-making and ownership practices.

Established through a collaboration between the United Nations and leading institutional investors, the PRI seeks to strengthen the role of responsible investment in financial markets and support the development of a more sustainable global financial system.

Titan Wealth (CI) Limited ("TWCIL") is a signatory to the UN PRI. In practical terms, this requires the firm to report annually against a progressive framework designed to deepen the integration of ESG considerations across investment processes and ownership activities. Signatories also benefit from access to research, tools, guidance and opportunities for collaborative engagement, as well as structured reporting that encourages transparency and continuous improvement in responsible investment practices.

In becoming a PRI signatory, we have committed to implementing the six Principles for Responsible Investment, where consistent with our fiduciary responsibilities:

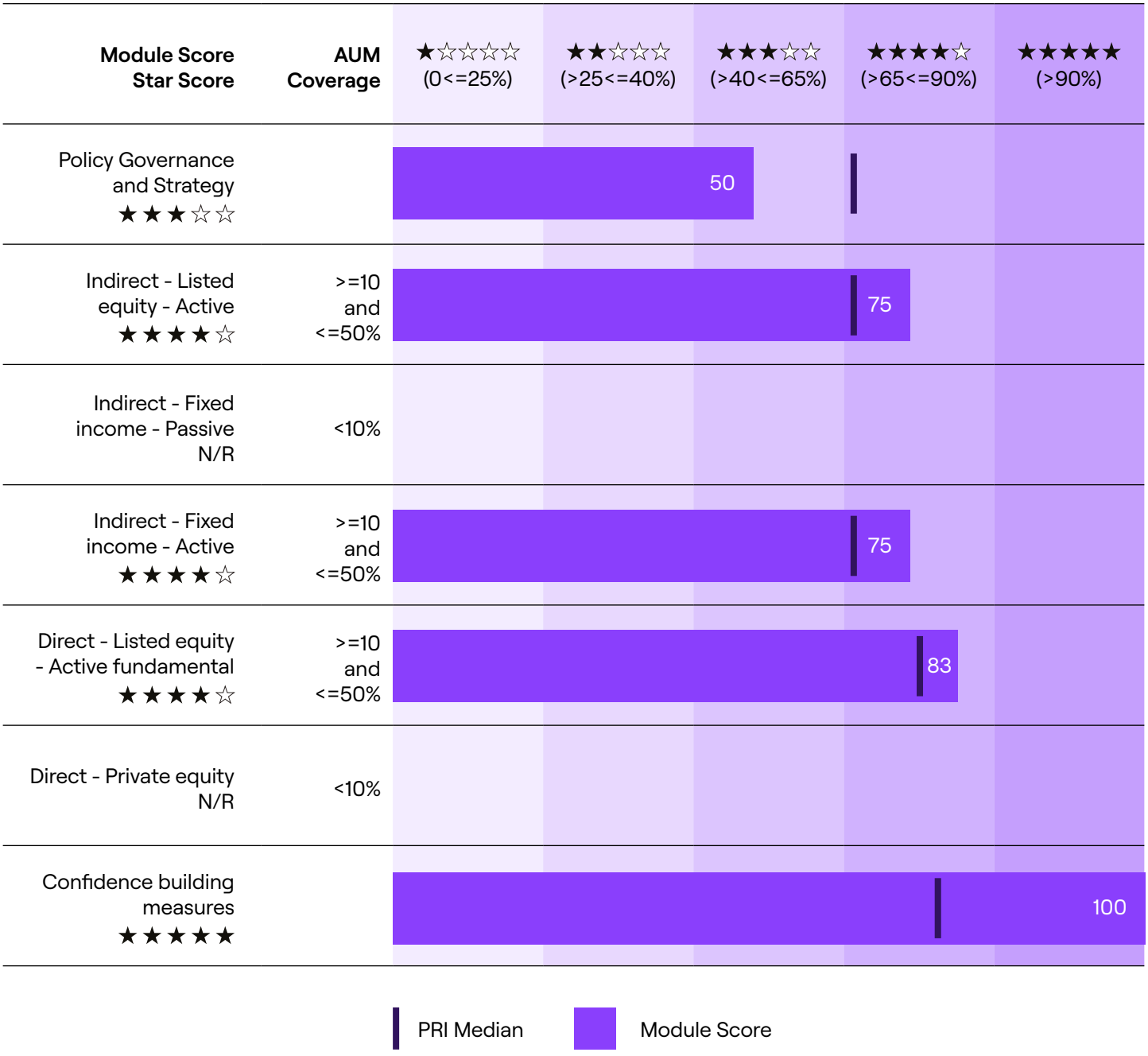
- **Principle 1:** Incorporating ESG issues into investment analysis and decision-making processes.
- **Principle 2:** Being active owners and integrating ESG considerations into ownership policies and practices.
- **Principle 3:** Seeking appropriate disclosure on ESG issues from the entities in which we invest.
- **Principle 4:** Promoting acceptance and implementation of the Principles within the investment industry.
- **Principle 5:** Working together to enhance our effectiveness in implementing the Principles.
- **Principle 6:** Reporting on our activities and progress towards implementing the Principles.

Assessment Results

As part of our commitment as a UN PRI signatory, we undergo an annual assessment to evaluate our responsible investment practices across a range of metrics. In the most recent assessment, we observed continued strong performance across all areas, with every module score maintained or improved on the prior year, including a rise in Policy, Governance and Strategy.

Our results again compare well against the PRI median across most sections, reflecting sustained progress in embedding ESG considerations across our investment activities. We continue to monitor and enhance our policies and governance frameworks to ensure our responsible investment approach remains robust, aligned with best practice, and responsive to evolving client and market expectations.

Summary Scorecard



Community Support

Supporting the communities in which we operate has long been an important part of our culture. While 2025 marked a significant milestone in our transition from Ravenscroft to Titan Wealth, our commitment to community support remained unchanged.

In 2025, our support helped enable sporting participation for thousands of islanders, ensured mass participation community events could go ahead and provided charities and voluntary organisations with invaluable funds.

Many of the organisations we work with have been supported by the business for a number of years, reflecting our belief that long-term partnerships are often the most effective way to strengthen communities and deliver positive outcomes.

Football for Everyone

700+
individuals have participated since the partnership began in 2016/17

100+
girls have progressed into the Girls Academy since the partnership began

600+
players participating in local youth leagues (including 20+ girls)

Future Panthers

142
players participating during the 2025/26 season

74%
14 of the 19 players selected for the U11 Island squad attended Future Panthers

64%
9 of the 14 players selected for the U12 Island squad attended Future Panthers

Sport

Across the Channel Islands, our partnerships support grassroots participation, youth development and community events that encourage thousands of islanders to become involved in sport, whether as players, volunteers, coaches or spectators.

In Guernsey, we renewed our sponsorship of Football for Everyone until 2028, extending a partnership that has helped make football more inclusive and accessible since 2016. The programme works to increase participation among boys and girls of all abilities, with a particular focus on encouraging more girls to take up the sport, reducing dropout rates during the teenage years and developing future volunteers, coaches and administrators. Alongside this, our continued support of Guernsey Netball's Coach the Coaches and Future Panthers initiatives helps develop both players and coaches, creating stronger foundations for the long-term growth of the sport.



The Jersey Marathon

The Jersey Marathon, one of the Channel Islands' largest community sporting events, celebrated its 20th anniversary and our fifth year as sponsor of the relay race. Participation has increased significantly since our sponsorship began, with a record number of relay entries – 170 teams of 5 and 65 teams of 2 – in 2025. The event also delivers a substantial charitable benefit, with participants raising more than £31,500 for good causes in 2025, in addition to funds raised independently for charities chosen by runners.

2025 stats

Marathon
611 runners

Relay x5
170 teams (850 runners)

Relay x2
65 teams (130 runners)

Mile
654 runners

Funds Raised

£4,276
2020, Futuremakers & St John's Ambulance

£4,456
2021, Futuremakers & St John's Ambulance

£4,456
2022, Futuremakers & St John's Ambulance

£7,364
2023*

£19,762
2024, All charities

£31,585.
2025, All charities

* Fundraising system was opened to allow participants to raise money for all charities.



Cricket

In 2025 we expanded our partnership with Guernsey Cricket through the Titan Wealth Community Cricket Programme. During the year, around 1,200 children participated in cricket sessions delivered across Bailiwick schools and community settings. Participation was further supported through the Future Stars programme, which introduced 96 young players aged three to 11 to the sport, while school tournaments attracted a further 200 boys and girls.

1,200
students taking part in the community cricket programme

200
children took part in the Primary Schools Cricket Tournament (120 boys, 80 girls)

90+
young players (13 girls) took part in the Future Stars Programme



Investment in community sporting infrastructure also formed an important part of our support during the year. In Guernsey, Victoria Park opened its doors as the island's new home of football. As a founding partner, Titan Wealth sponsors the venue's largest stand, which seats 600 supporters. The facility provides a modern home for the game and a valuable community asset that will support players, volunteers and supporters of all ages for years to come.

Alongside these flagship partnerships, we continued to support a wide range of sporting organisations and events across the islands, including JS Juniors, Guernsey Rangers FC, Jersey Basketball, the Jersey Hospice 10K and the Alderney Tennis and Padel Club Tournament.

Arts & Culture

In Guernsey, we marked the 12th year of our partnership with the Priaulx Library through sponsorship of its annual exhibition programme. Over the course of our support, we have also contributed funding towards important equipment and resources. In 2025, this included the donation of a new printer to enable library users researching their family history to take copies of digital records.

We also continued our support of St James as a corporate partner, while in Jersey we were proud to support Ballet d'Jèrri's debut performance at the newly restored Jersey Opera House. We also supported the Jersey Festival of Words, sponsoring an event featuring acclaimed authors Peter James and Elly Griffiths as part of the island's annual celebration of literature, language and storytelling.



2025 Highlights

£78,000+
Raised at the 2025 Swimarathon

£25,000+
Raised at the Macmillan Charitable Golf Day

£67,000+
Raised at the LooseHeadz annual fundraising dinner

4,300
Gifts donated to the Christmas Toy Appeal (2,000 Guernsey, 2,300 Jersey)

Charities

One of our most significant charitable partnerships is the Jersey Swimarathon, the island's largest sporting fundraiser. Having sponsored the event since 2019, we were pleased to announce a three-year extension to our support in 2025, securing the future of the event until 2028. The 2025 Swimarathon saw 392 teams complete an extraordinary 23,215 laps over five days, raising more than £78,000 for Friends of Jersey Oncology, Jersey Hospice and ABC Breast Cancer Support Jersey.

In Guernsey, we were pleased to continue our support of Meet the Pilots, as part of the Guernsey Air Display. The event welcomed thousands of visitors, while raising more than £2,800 towards the future running of the display.

Following our acquisition of Financial Planning, formerly Advisa, we became the principal sponsor of the Titan Wealth Macmillan Charitable Golf Day. The 2025 event attracted 26 teams and raised more than £25,000 for Macmillan Jersey.

Through our long-standing sponsorship of the Christmas Toy Appeal, we once again helped ensure that underprivileged children across the Channel Islands could receive gifts during the festive season. In 2025, approximately 2,000 gifts were donated in Guernsey and a further 2,300 in Jersey. Working alongside States departments and charitable organisations, gifts are distributed directly to families identified as needing support, helping to ensure donations reach those who may otherwise go without at Christmas.

In both Jersey and Guernsey, we maintained our sponsorship of the Angel of the Year categories at the Pride Awards. Having supported the awards since their inception, these categories celebrate nurses, doctors and healthcare professionals whose dedication positively impacts the lives of islanders every day.

While many of our charitable partnerships have been built over a number of years, becoming part of Titan Wealth has also created opportunities to support new initiatives. One example is our involvement with LooseHeadz, the rugby mental health charity whose mission is to place a mental health lead in every rugby club in the world. In 2025, as part of this sponsorship, we supported with the organisation of an annual fundraising dinner hosted in Jersey, which raised more than £67,000 to support mental health initiatives within the rugby community.

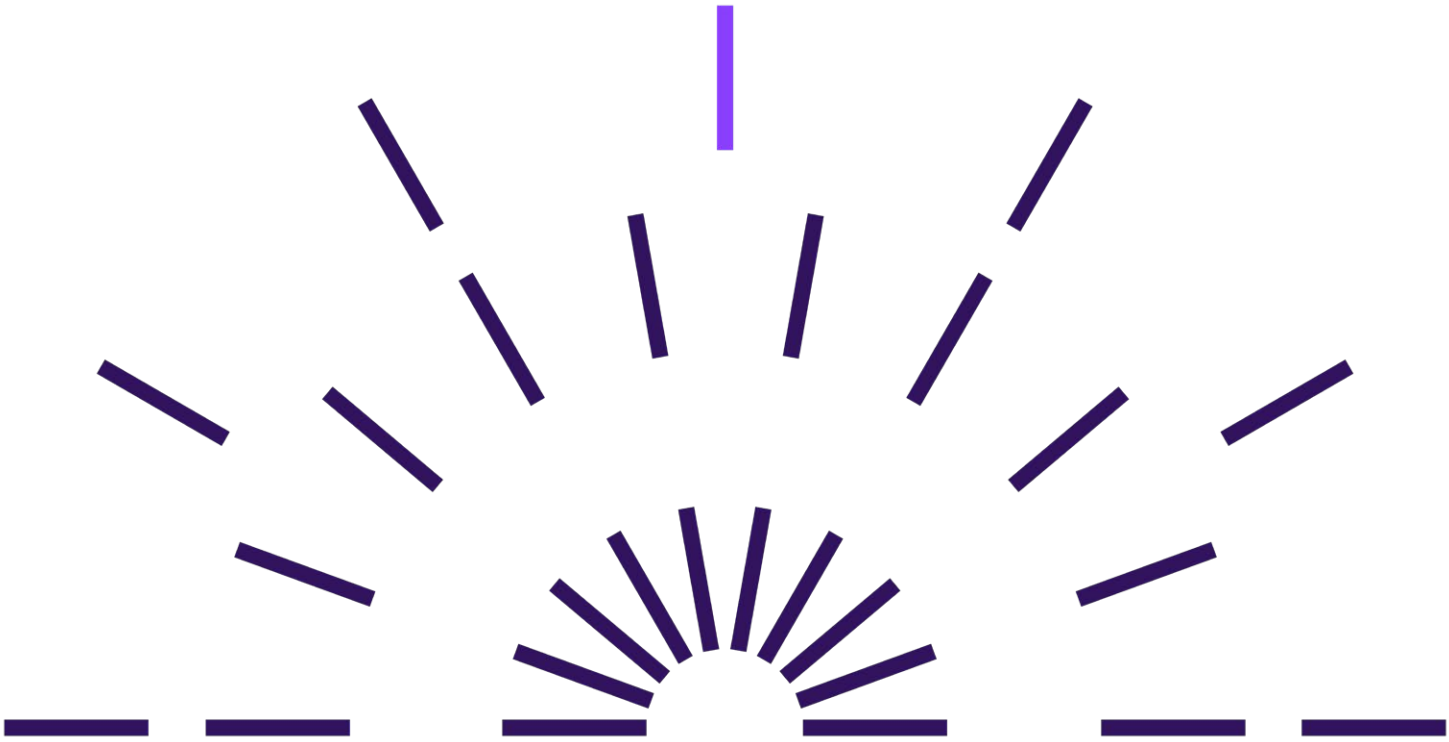
Community & Business Events

Throughout 2025, we continued our support of a range of organisations and events. Across Guernsey and Jersey, we maintained our support of professional organisations including the Chamber of Commerce, Institute of Directors, STEP and CGI.

We also supported a number of high-profile community events during the year, including the exclusive Jersey premiere of the newly reimagined Bergerac television series.

Alongside these larger partnerships, we continued to support a wide range of local charities, fundraising initiatives and community organisations across both islands. In Guernsey, this included various community fundraising events as well as the Fire Fighters Charity, Les Bourgs Hospice, Guernsey Foster Care, the National Trust of Guernsey and MUG, to name just a few. Employees also participated in the annual Rowathon in support of Multiple Sclerosis Guernsey and worked with local business MTG Escapes to create a charity escape room challenge that raised funds for our two chosen charities of the year: Friends of the Frossard Ward and Guernsey Motor Neurone. In Jersey, we made further charitable donations to Jersey Hospice and Cancer Research UK, and contributed to local fundraising efforts, such as Pete Wright's challenge of completing seven Ironman-distance triathlons in seven days.

Furthermore, colleagues across the business contribute their time, expertise and leadership to a wide range of local organisations, charities and sporting clubs. From board and committee positions to coaching and volunteering, employees play an active role in community life across the Channel Islands. In 2025, colleagues were involved with organisations including Rangers FC, Sylvans Sports Club, Elizabeth College, Guernsey and Jersey bowls associations, local rugby, basketball and cricket clubs, as well as community groups.



People

Our people are central to the long-term success and sustainability of Titan Wealth.

As a people-based business, the quality of service we provide to clients depends on the expertise, commitment and wellbeing of our employees. Investing in our people helps us build the company, support future growth and maintain the high standards of service our clients expect.

We recognise that a healthy, engaged and skilled workforce plays an important role in creating long-term value for our stakeholders. By fostering a culture that supports wellbeing, encourages continuous learning and promotes inclusion, we aim to create an environment in which our people can thrive both personally and professionally.

101
Employees
(82 Guernsey, 19 Jersey)

58 / 43
Gender split
(58 male, 43 female)

13
New joiners

4
Leavers

19%
Staff who have been with the company for 10+ years

Employee Wellbeing

We are committed to providing a safe, supportive and inclusive working environment where employees feel valued, respected and able to perform at their best.

Colleagues have access to a range of health and wellbeing support services, including general health and mental health assistance through external providers, alongside support from our team of trained Mental Health First Aiders. We also maintain an open-door approach within Human Resources for employees who wish to confidentially discuss concerns, seek guidance or access additional support when needed.

We have a Health & Safety Committee that meets regularly to review workplace conditions and help ensure that our offices provide a safe and supportive environment for all employees.

To support staff in their careers and personal lives, we have a range of family-friendly policies covering areas such as flexible working, maternity and paternity leave, time off for dependants, unpaid leave and sabbaticals. While these policies provide a framework, we seek to take an individual and supportive approach wherever possible, recognising that circumstances are rarely one-size-fits-all.

Creating opportunities for employees to build relationships and maintain a healthy work-life balance is also an important part of our culture. Our Sports and Social Committee continues to organise a variety of activities that encourage colleagues to connect, develop new interests and support their wellbeing outside of day-to-day work. Additionally, employees are encouraged to support local charities, community groups and initiatives.

Learning and Development

We believe that investing in learning and development benefits both our people and the long-term success of the business.

Titan Wealth supports employees through a broad range of learning opportunities, development experiences and access to professional qualifications. We encourage our people to take ownership of their careers and professional growth, helping them to build new skills, deepen their expertise and develop their capabilities over time.

In 2025, three employees were recognised for passing relevant professional qualifications.

Sustainability Governance

Effective sustainability governance is fundamental to integrating ESG considerations into our business strategy, operations and decision-making processes.

Our sustainability approach is driven by leadership at the highest level, ensuring alignment with our corporate values and long-term objectives.

Board Oversight

The Board of Directors provides strategic oversight, sets sustainability goals, monitors performance and ensures alignment with our corporate objectives. Additionally, the Board plays a critical role in reviewing policies, assessing ESG risks and guiding the organisation towards responsible and sustainable business practices.

Sustainability and Risk Committees

The sustainability and risk committees support the Board in upholding principles of corporate governance and sustainability, including the development of the group's risk tolerance framework and oversight of ESG-related matters. As part of their mandate, the committees ensure that sustainability risks and opportunities are considered in all key business decisions.

Sustainability Committee Members:

- Chief Financial Officer – Chair
- Chief Investment Officer
- Compliance Officer
- Investment Management representative/s
- Head of Human Resources

With other representatives invited as necessary from relevant business areas.

Risk Committee Members:

- Head of Risk – CI – Chair
- Group Head of Risk
- Chief Executive Officer
- Head of Compliance – CI*
- Chief Investment Officer - CI
- Chief Financial Officer - CI
- Head of Cash Management / Treasury
- Managing Director and Head of Client Services
- Head of Human Resources - CI
- Group Data Protection Officer
- Head of Company Secretarial

Policies and Procedures

Comprehensive policies and procedures guide our sustainability efforts and ensure compliance with relevant regulations and best practice standards. Our policies cover areas including responsible investing, risk management, ethical conduct, diversity and inclusion, and environmental stewardship. These policies are regularly reviewed and updated to reflect evolving sustainability trends and emerging best practices.

By embedding sustainability into our organisational structure and culture, we are better positioned to manage ESG risks, capitalise on opportunities and create long-term value for our stakeholders, while contributing to a more sustainable and resilient future.



The value of investments can fall as well as rise. Investors may get back less than invested. Past performance is not a guide to future performance and may not be repeated.

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