

Model Portfolio Service

July 2025

Asset allocation



Fixed interest	51%
UK equity	2%
Overseas equity	19%
Absolute return	16%
Real assets	0%
Cash	12%

Top 10 holdings

Blackrock ICS Sterling Liquidity	9.8%
Vontobel Sustainable Short Term Bond	9.4%
Vanguard Global Short Term Bond Index	7.9%
AXA US Short Duration High Yield	7.5%
Troy Trojan	7.4%
Vanguard Global Bond Index	6.9%
Muzinich Global Tactical Credit	6.5%
L&G All Stocks Gilt Index	5.9%
CG Absolute Return	5.5%
L&G Global Inflation Linked Bond Index	4.5%

Portfolio information

Launch date	12 Nov 2009
Min cash holding	2%
Annual management charge	0.15%
OCF	0.36%

There will be an additional 0.25%pa charge (no VAT) if LGT Wealth Management are asked to act as custodian and a third party platform is not used.

Model description

The primary objective of this portfolio is to preserve capital. The portfolio is diversified across a range of asset classes but with a low overall allocation to funds investing in equities (expected to be no greater than 35%) and other risk assets. Target Volatility: 2.8% - 5.0%

MPS market update

Following a rebound in May, global equity markets have broadly held onto gains throughout June, supported by tentative progress on trade talks and a relatively strong US earnings season. Trump's 'big, beautiful bill' – a multi-trillion-dollar tax cut package aimed at extending the 2017 tax breaks – narrowly cleared the House of Representatives and has since passed through the Senate despite fiscal hawks pushing back amid growing concerns over ballooning deficits. The Fed, buoyed by a healthy May jobs report, held rates steady while it watches how tariff policies feed through to inflation and has indicated that it's unlikely to act until it sees more sustained signs of inflation either flaring or fading.

While June has, on balance, been a constructive month for markets, the backdrop remains complex. Trade talks can easily reverse, US fiscal policy remains in flux and central banks are navigating a delicate balance between inflation risks and weak consumer sentiment. For investors, staying diversified and focusing on long-term fundamentals remains key.

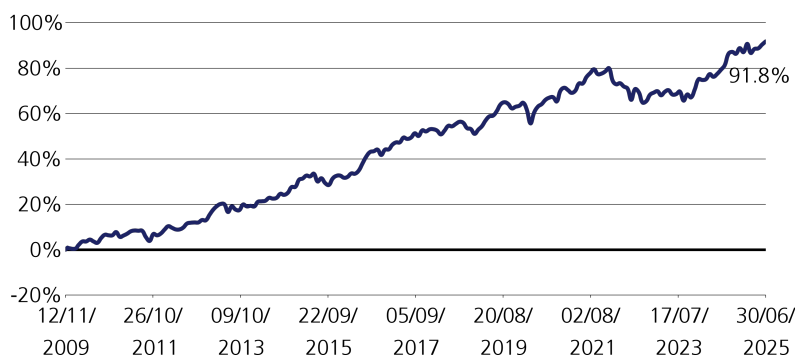
Performance and volatility

12 month rolling performance

30/06/2024 - 30/06/2025	30/06/2023 - 30/06/2024	30/06/2022 - 30/06/2023	30/06/2021 - 30/06/2022	30/06/2020 - 30/06/2021	Cumulative return since inception
4.77%	6.32%	1.70%	-5.75%	7.31%	91.76%

1 month	3 month	6 month	1 year	3 year	5 year
0.78%	1.79%	2.52%	4.77%	13.28%	14.58%

Performance since inception



Source: Morningstar

	Target	Realised (Since Inception)
Volatility	2.8 to 5.0%	4.20%
Return	3.5 to 8.5%	4.25%
Potential drawdown	-5.6%	-8.39%

	3 years	5 years
Realised volatility	3.96%	4.29%

Assumed yield	3.56%
Dividend	37%
Savings	63%

Where targets are given, these are for indication purposes only; the actual figures achieved could be more or less than the ranges given. Source: Morningstar. Net of underlying fund costs, gross of all other charges. *Source: Figaro. Fixed income considered saving income, all other asset classes (bar cash) considered dividend income.

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LGT Wealth Management's fees for the management of model portfolios should be VAT exempt and it treats such fees accordingly. However, the firm is aware that the VAT liability of model portfolio management services is due to be reviewed by HM Revenue & Customs. If it is determined that such services should be subject to VAT, it will be necessary for LGT Wealth Management to add VAT to its fees.

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