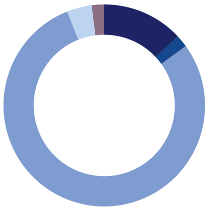
Wealth Management

Sustainable Growth

Sustainable Model Portfolio Service

August 2025

Asset allocation



Fixed interest	13%
UK equity	2%
Overseas equity	79%
Alternatives	4%
Liquidity strategies	0%
Cash	2%

Top 10 holdings

AB Sustainable US Thematic Equity	9.50%
Sparinvest Ethical Global Value	7.25%
Schroder Global Sustainable Value	7.25%
Janus Henderson Global Sustainable Equity	7.25%
Lazard Global Sustainable Equity Fund	7.25%
Morgan Stanley Global Sustain	7.25%
Stewart Investors Worldwide Sustainable	7.00%
Vontobel Sustainable Short Term Bond	5.25%
Ninety One Global Environment	5.00%
Stewart Investors Asia Pacific Leaders	5.00%

Portfolio information

Launch date	1 November 2018
Minimum cash holding	2%
Annual management charge	0.20%
Ongoing charge figure	0.62%

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.

Portfolio description

This portfolio looks to achieve capital growth in excess of inflation, whilst supporting inclusive economic development by investing in more environmentally and socially sustainable business practices. The portfolio will look to do this by investing in a diversified range of funds, which allocate capital to sustainable themes, such as healthcare and social housing, financial inclusion and education, the circular economy and renewable energy. The portfolio is diversified across a range of asset classes with a medium allocation to funds investing in equites (expected to be no greater than 85%) and other risk assets. Target volatility: 8% - 13%

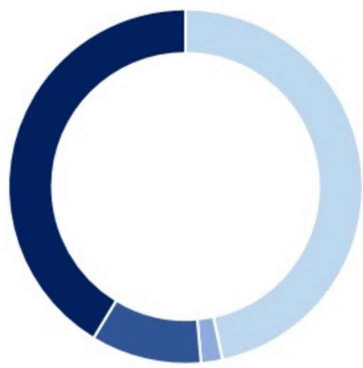
United Nations Sustainable Development Goals

Our sustainable investment pillars

Portfolio pillar mapping

As part of the LGT Wealth Management Sustainable Model Portfolio Service, we have developed four sustainable investment pillars. These pillars encompass investment themes and the related the United Nation's Sustainable Development Goals (UN SDG), which they aim to support. Two of the pillars target social themes and two target environmental themes. This allows the translation of a framework based on a global, wide-reaching social and environmental change into an investable universe of ideas.

In order to better understand the thematic exposure of the portfolios, we have aligned the underlying funds to our sustainable pillars.



Key

Healthcare and societal wellbeing	60%
Financial inclusion and education	3%
Circular economy and resources	9%
Climate and Enviromental action	29%

Monthly investment update

Markets rallied strongly in July, with US equities hitting record highs thanks to easing trade tensions, robust earnings and solid economic data. Technology stocks led the charge, with Microsoft and Meta posting strong results, helping the Nasdaq hit 14 all-time highs in just 22 trading days. Global equities followed suit – the FTSE 100 rose 4.3%, and China's indices also gained.

Much of the optimism came from a flurry of trade deals the US struck with key partners like the EU, Japan and South Korea, ahead of Trump's 1 August tariff deadline. Despite political pressure from Trump, the Federal Reserve (Fed) kept interest rates unchanged, though internal divisions among Fed members emerged for the first time in decades. With inflation still above 2% and uncertainty around tariff effects, the Fed signalled a cautious, wait-and-see approach.

The dollar had its best month since 2022, rising 3.2% and despite growing fiscal deficits, markets ended July in a buoyant mood. Attention now turns to whether this momentum can hold as more detail on trade and central bank action unfolds.

Investment growth

Source: Morningstar

	As at last month end
1 month	3.09%
3 month	8.35%
6 month	0.19%
1 year	4.99%
3 year	16.79%

	Target
Volatility	8 to 13%
Return	6 to 8%
Potential drawdown	-19%

	Yield
Assumed yield	1.32%
Dividend	85%
Savings	15%

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.