

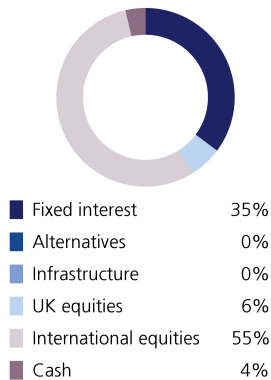


Passive Balanced

LGT Wealth Management in partnership with My Pension Expert

October 2025

Asset allocation



Top 10 holdings

L&G Global Equity Index	16.5%
L&G International Index	15.6%
Vanguard UK S/T Investment Grade Bond	11.4%
Vanguard UK Government Bond Index	9.0%
Vanguard Glb S/T Bond Index	8.1%
L&G UK 100 Index	6.0%
L&G S&P 500 Equal Weighted Index	5.8%
Vanguard Emerging Markets Stock Index	5.0%
L&G Pacific Index	3.5%
Vanguard Global Small Cap Index	3.0%

Portfolio information

Launch date	September 2023
Annual management charge	0.10%
OCF	0.08%
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 achieve capital growth in excess of inflation. The portfolio is diversified across a range of asset classes, with a medium allocation to funds investing in equities (expected to be no greater than 75%) and other risk assets.

MPS market update

Global equities extended their rally in September, with the S&P 500 and MSCI World reaching new highs as optimism over central bank support lifted sentiment. Gains broadened across sectors, with industrials and financials joining technology and communications. Robust corporate earnings and prospects of lower interest rates underpinned confidence heading into the final quarter, though stretched valuations and fiscal concerns remain. In the US, inflation is still above target and the Federal Reserve is expected to cut rates soon, but doubts linger over the effectiveness of looser policy given rising bond yields and fiscal deficits.

In the UK, inflation remains near 4%, the highest among G7 peers, driven by energy costs and wage demands. The Bank of England is cautious, with November's fiscal statement likely to shape its next move while Europe is steadier, with inflation closer to the ECB's target, though fiscal pressures are building. Looking ahead, risks remain but equities show resilience, and portfolios focused on strong, cash-generative companies are well placed to weather whatever comes next.

Performance

	Performance
1 month	2.06%
3 month	5.79%
6 month	10.45%
1 year	10.86%
Since Inception	25.28%

Important information

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.

The performance of actual portfolios linked to this Model Portfolio may differ from the performance of the Model Portfolio shown herein due to certain funds contained in the Model Portfolios not being made available for investment into actual portfolios by some investment platforms, the variation in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits on the investment platform.

The Model Portfolio Service is not a financial instrument. The portfolio will consist of financial instruments, which when considered together as the Model Portfolio Service have a target market consistent with the needs of retail clients. This publication is marketing material. It is for information purposes only. The information presented herein is for illustrative purposes only and does not provide sufficient information on which to make an informed investment decision. This document is not intended and should not be construed as an offer, solicitation or recommendation to buy or sell any specific investments or participate in any investment (or other) strategy. It is recommended that potential investors should seek advice concerning the suitability of any investment from their Financial Adviser. Potential investors should be aware that past performance is not an indication of future performance and the value of investments and the income derived from them may fluctuate and they may not receive back the amount they originally invested. The tax treatment of investments depends on each investor's individual circumstances and is subject to changes in tax legislation. The performance of actual portfolios linked to this Model Portfolio may differ from the performance of the Model Portfolio shown herein due to the variation in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits on the investment platform. The Ongoing Charge Figure is variable and is for example purposes only. The information in this factsheet is for private circulation only and though it is believed to be correct it cannot be guaranteed. No representation or warranty (express or otherwise) is given as to the accuracy or completeness of the information contained in this factsheet and LGT Wealth Management UK LLP ("LGT Wealth Management") and its partners and employees accept no liability for the consequences of your acting upon the information contained herein.

LGT Wealth Management UK LLP is a Limited Liability Partnership registered in England and Wales. Registration number OC329392. LGT Wealth Management is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange.