

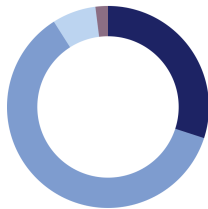


Sustainable Model Portfolio Service

November 2025



Asset allocation



- Fixed interest
- UK equity
- Overseas equity
- Alternatives
- Liquidity strategies
- Cash

Top 10 holdings

Vontobel Sustainable Short Term Bond	9.00%
Lazard Global Sustainable Equity Fund	7.00%
Schroder Global Sustainable Value	7.00%
Morgan Stanley Global Sustain	7.00%
Janus Henderson Global Sustainable Equity	7.00%
Sparinvest Ethical Global Value	7.00%
Trojan Ethical	6.75%
Mirova US Sustainable Equity	5.75%
AB Sustainable US Thematic Equity	5.75%
Brown Advisory Global Sustainable Bond	5.00%

Portfolio information

Launch date	1 November 2018
Minimum cash holding	2%
Annual management charge	0.20%
Ongoing charge figure	0.52%
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 equities (expected to be no greater than 75%) and other risk assets. Target volatility: 5.6 - 9.9%.

United Nations Sustainable Development Goals



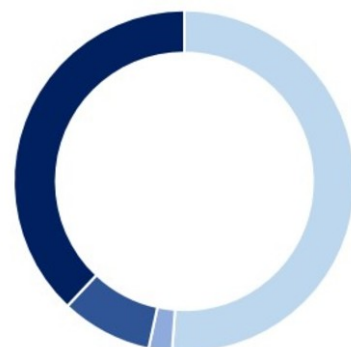
Portfolio pillar mapping

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.

Our sustainable investment pillars



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	62%
■ Financial inclusion and education	3%
■ Circular economy and resources	9%
■ Climate and Environmental action	26%

Monthly investment update

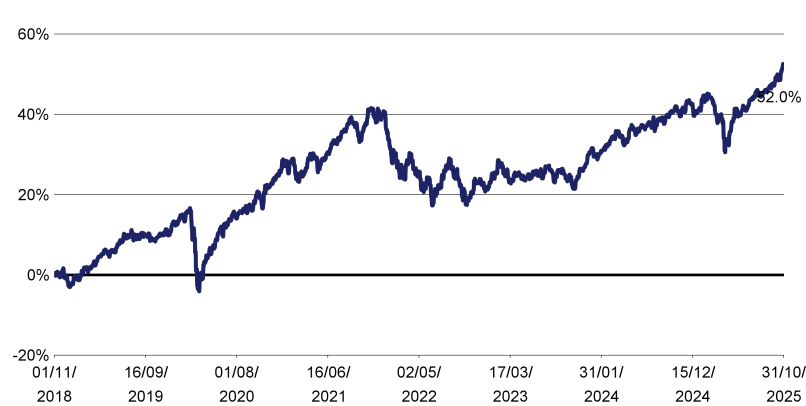
Equities extended their gains in October, buoyed by strong corporate earnings and easing trade tensions. Technology once again led markets higher, propelling the Nasdaq and S&P 500 to record levels. After a volatile start driven by renewed US China tariff concerns, sentiment improved as earnings season delivered solid results and a trade truce restored confidence.

The Nasdaq rose 4.7%, led by strong performances from the Magnificent 7. Nvidia briefly topped \$5 trillion in market value, while Amazon jumped 11% on better than expected earnings. Meta, however, fell 12% amid concerns over unprofitable AI investments, underscoring growing market differentiation between AI leaders and laggards. The S&P 500 gained 2.3%, while the STOXX 600, MSCI UK 100, and Japan’s Topix advanced 2.6%, 4.1%, and 6.2% respectively with the latter lifted by optimism over newly elected Prime Minister Sanae Takaichi’s stimulus plans.

Asian markets were mixed: the Hang Seng fell 3.5% on tariff worries, while the Shanghai Composite rose 2% on signs of domestic stabilisation. The US China truce, featuring tariff reductions and eased rare earth export controls, marked a major breakthrough for global trade.

In fixed income, UK gilts outperformed as inflation steadied. The Federal Reserve cut rates below 4% despite limited data from the US government shutdown, though Chair Powell cautioned that further cuts were not assured. The ECB held rates steady for a third meeting, citing moderating risks and resilient growth.

Investment growth



Source: Morningstar

As at last month end	
1 month	2.80%
3 month	4.08%
6 month	11.14%
1 year	8.75%
3 year	26.40%
Target	
Volatility	5.6 to 9.9%
Return	3.3 to 10.8%
Potential drawdown	-13.5%
Yield	
Assumed yield	1.77%
Dividend	68%
Savings	32%

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.

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.

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