

Model Portfolio Service LGT WM Balanced

January 2026

Portfolio information

Launch date	12 Nov 2009
Yield	2.47%
Annual management charge	0.15%
OCF	0.37%

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.

Investment highlights

Global equities ended the year on mixed footing as high technology valuations and diverging central bank policies encouraged investors to broaden exposure beyond the largest US tech names. The Nasdaq still finished 2025 up 21.2% and the S&P 500 gained 17.9%, but both softened into December. Europe and the UK outperformed, helped by cheaper valuations and improving sentiment, with the European STOXX 600 rising 20.7% and UK equities gaining 25.8% across the year. A weaker US dollar also boosted non-US returns in sterling terms.

Central banks moved in different directions in December. The US Federal Reserve cut rates again to 3.75% amid cooling inflation and labour softness, while the Bank of England also trimmed rates to 3.75% as UK inflation eased to 3.2%. The European Central Bank signalled rates may remain steady for longer, whereas the Bank of Japan tightened policy further due to persistent inflation and yen weakness. The key takeaway is that markets are no longer driven solely by US mega-cap technology. With valuations stretched in some areas and growth trends diverging, diversification and selectivity look increasingly important as we move into the new year.

About LGT Wealth Management UK

A UK-based wealth management firm, founded in 2008 to provide a transparent offering to clients and their

Assets under management:

£30.5 billion* LGT Wealth Management
£325 billion* LGT Group

LGT Bank credit ratings:

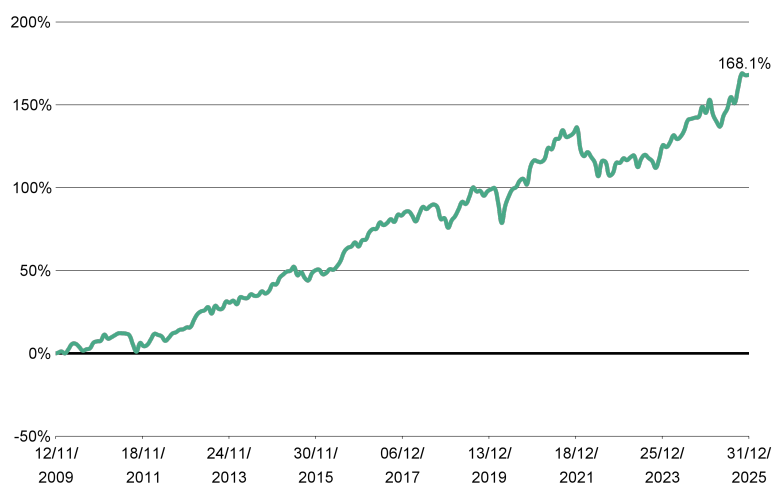
A+ Standard & Poors
Aa2 Moody's

*As at June 2025

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. Target Volatility: 5.6% - 9.9%

Performance since inception



Source: Morningstar

Performance and volatility

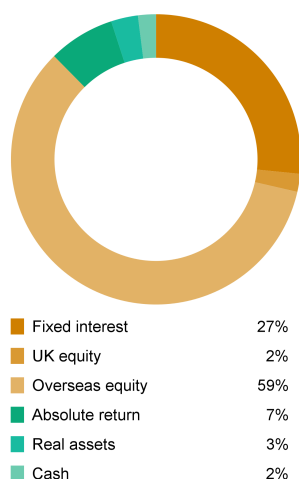
Performance as at end December 2025

3 month	6 month	1 year	3 year	5 year	Since Inception
3.10%	8.25%	9.36%	23.78%	21.84%	168.07%

	Target	Realised (Since Inception)
Volatility	5.6-9.9%	7.06%
Return	3.3-10.8%	6.19%
Potential drawdown	-15.7%	-12.40%
	3 years	5 years
Realised volatility	6.03%	6.94%

Source: 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: Morningstar. Fixed income considered saving income, all other asset classes (bar cash) considered dividend income.

Asset allocation



Full holdings

L&G Global Equity Index	6.2%
Brown Advisory Global Leaders	5.6%
AXA US Short Duration High Yield Bond	5.5%
Troy Trojan	4.5%
L&G All Stocks Gilt Index	4.5%
Fundsmith Equity	4.1%
Vanguard Global Bond Index	4.0%
Muzinich Global Tactical Credit	3.8%
Redwheel Global Intrinsic Value	3.6%
Lazard Global Franchise	3.5%



Get in touch

Please feel free to contact a member of our team should you require any further information

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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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