

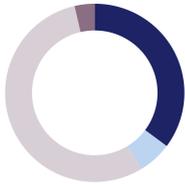


Passive Balanced

LGT Wealth Management in partnership with My Pension Expert

February 2026

Asset allocation



■ Fixed interest	35%
■ Alternatives	0%
■ Infrastructure	0%
■ UK equities	6%
■ International equities	55%
■ Cash	4%

Top 10 holdings

L&G Global Equity Index	14.5%
L&G International Index	13.6%
Vanguard UK S/T Investment Grade Bond	12.5%
Vanguard UK Government Bond Index	9.0%
Vanguard Glb S/T Bond Index	8.1%
Vanguard Emerging Markets Stock Index	8.0%
L&G UK 100 Index	6.0%
L&G S&P 500 Equal Weighted Index Hedged	5.8%
L&G Pacific Index	4.5%
Vanguard Global Small Cap Index	3.0%

Portfolio information

Launch date	September 2023
Annual management charge	0.10%
OCF	0.09%

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 markets started 2026 with resilience, extending the rally from late last year despite rising geopolitical tensions and renewed focus on central bank independence. Equity gains broadened beyond mega-cap technology. In the US, the S&P 500 rose 1.4% in January, while the Equal Weight index gained 3.4%, signalling healthier market participation. Europe, the UK and parts of Asia also posted solid returns. Within technology, performance became more selective. Investors rewarded companies that demonstrated tangible returns from AI investment, while others faced pressure despite strong headline earnings. This dispersion reflects a more disciplined market backdrop.

Geopolitics played a central role. US intervention in Venezuela and tensions involving Greenland and Iran weighed on the US dollar and supported oil prices, with Brent crude ending the month around USD 70 per barrel. Precious metals surged, as investors sought protection against policy uncertainty and currency weakness. Meanwhile, the Federal Reserve held rates steady, though political scrutiny added an additional layer of uncertainty. Overall, equities remain supported by earnings, but fiscal risk, geopolitics and policy credibility are likely to drive volatility in the months ahead.

Performance

	Performance
1 month	1.46%
3 month	1.48%
6 month	7.36%
1 year	10.07%
Since Inception	31.87%

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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