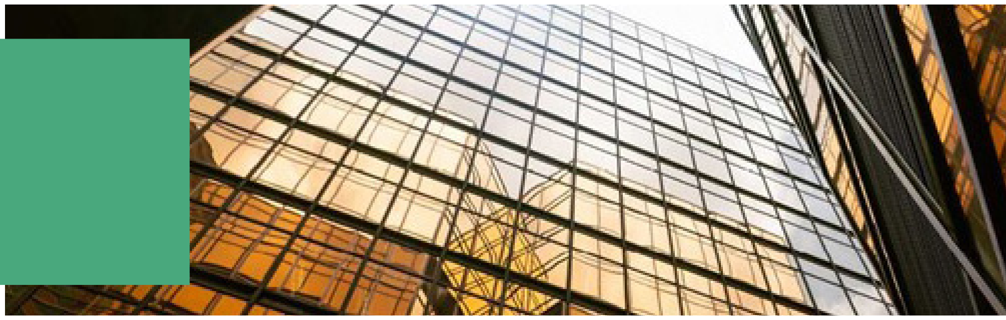
Wealth
Management



Model Portfolio Service
LGT WM Balanced

February 2026

Portfolio information

Launch date	12 Nov 2009
Yield	2.47%
Annual management charge	0.15%
OCF	0.40%

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 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.

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

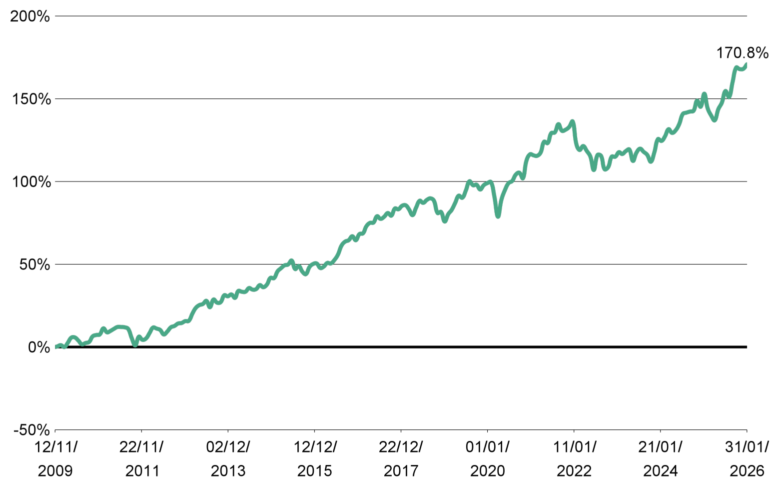
Aa2 Moody's

*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

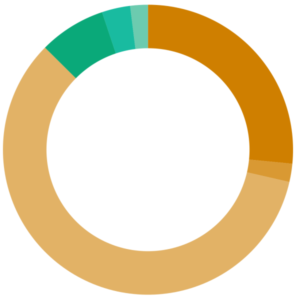
Performance as at end January 2026

3 month	6 month	1 year	3 year	5 year	Since Inception
0.73%	6.33%	6.99%	22.26%	23.47%	170.85%

	Target	Realised (Since Inception)
Volatility	5.6-9.9%	7.05%
Return	3.3-10.8%	6.22%
Potential drawdown	-15.7%	-12.40%
	3 years	**5 years**
Realised volatility	5.95%	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



Fixed interest	27%
UK equity	2%
Overseas equity	59%
Absolute return	7%
Real assets	3%
Cash	2%

Full holdings

L&G Global Equity Index	6.2%
AXA US Short Duration High Yield Bond	5.5%
Brown Advisory Global Leaders	5.4%
Troy Trojan	4.5%
L&G All Stocks Gilt Index	4.5%
Fundsmith Equity	4.0%
Vanguard Global Bond Index	4.0%
Muzinich Global Tactical Credit	3.8%
Redwheel Global Intrinsic Value	3.7%
Lazard Global Franchise	3.4%

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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