

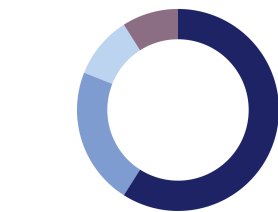


Sustainable Model Portfolio Service

February 2026



Asset allocation



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

Top 10 holdings

Vontobel Sustainable Short Term Bond	10.00%
Trojan Ethical	10.00%
Brown Advisory Global Sustainable Bond	9.25%
Vanguard US Govt Bond Index	7.00%
Rathbone Ethical Bond	7.00%
ICS Sterling Liquidity	7.00%
L&G All Stocks Gilt Index	6.00%
Threadneedle UK Social Bond	6.00%
L&G Global Inflation Linked Bond Index	5.50%
CG Dollar	4.50%

Portfolio information

Launch date	1 November 2018
Minimum cash holding	2%
Annual management charge	0.20%
Ongoing charge figure	0.41%
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 40%) and other risk assets. Target volatility: 2.8 - 5%.

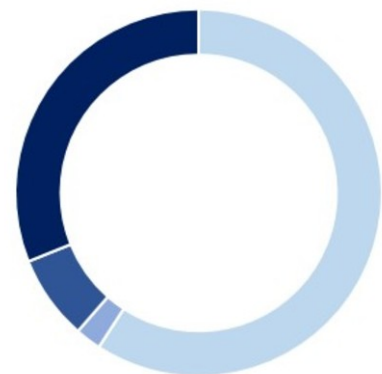
United Nations Sustainable Development Goals



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



Key

Healthcare and societal wellbeing	73%
Financial inclusion and education	3%
Circular economy and resources	10%
Climate and Environmental action	14%

Monthly investment 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.

Investment growth



Source: Morningstar

As at last month end	
1 month	0.15%
3 month	0.10%
6 month	2.90%
1 year	4.74%
3 year	16.79%
Target	
Volatility	2.8 to 5%
Return	3.5 to 6.5%
Potential drawdown	-5.0%
Yield	
Assumed yield	2.35%
Dividend	32%
Savings	68%

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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