Wealth Management

Sustainable Model Portfolio Service

LGT WM Sustainable Cautious

August 2026

Portfolio information

Launch date	1 November 2018
Min cash holding	2.00%
Annual management charge	0.25%
OCF	0.49%

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

While markets experienced periods of volatility in July, investor sentiment was supported by another strong corporate earnings season, particularly from companies benefiting from continued investment in artificial intelligence (AI). Although, while AI remains a key longterm investment theme, investors became more selective, rewarding businesses with strong earnings growth and clear evidence that AI spending is translating into profits. This helped support a wider range of sectors and regions, creating a healthier market backdrop than one driven by only a handful of stocks.

Central banks remained cautious as inflation continues to ease but has not fully returned to target, leaving expectations for interest rate cuts finely balanced. Meanwhile, oil prices fluctuated throughout the month as developments in the Middle East influenced energy markets, although easing supply concerns towards month end helped calm investors. While short-term market swings are likely to continue, there are encouraging foundations for long-term investors.

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

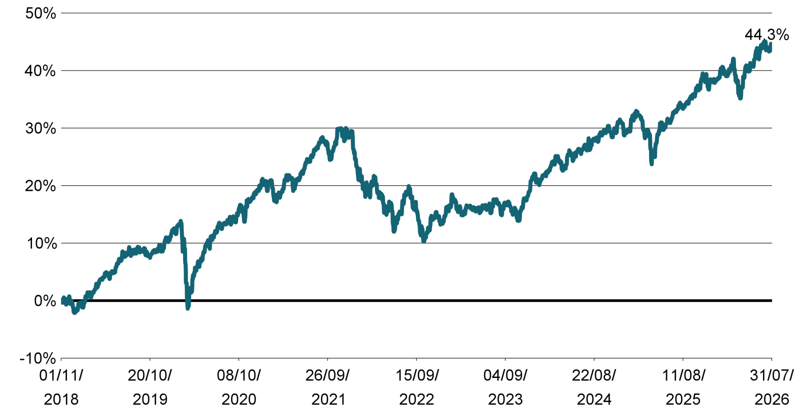
Aa2 Moody's

*As at June 2025

Model description

The objective of this portfolio is to achieve a moderate level of capital growth. The portfolio is diversified across a range of asset classes with low-to-medium allocation to funds investing in equities (expected to be no greater than 55%) and other risk assets. Target Volatility: 4.6% - 7.4%. The portfolio is invested in line with the LGT WM Sustainable investment Framework, which aims to identify companies and assets with strong sustainability characteristics as well as those that provide solutions to environmental and social challenges. The portfolios have formal exclusions on controversial weapons, thermal coal, alcohol and tobacco.

Performance since inception



Source: Morningstar

Performance and volatility

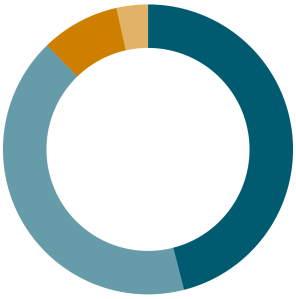
12 month rolling performance as at end of July 2026

3 month	6 month	1 year	3 year	5 year	Since inception
3.17%	3.75%	7.30%	22.63%	15.14%	44.25%

	Target	Realised (Since Inception)
Volatility	4.6 to 7.4%	5.36%
Return	3.4 to 8.5%	4.84%
Potential drawdown	-9.1%	-13.63%
		Yield
Assumed yield		2.05%
Dividend		50%
Savings		50%

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.

Asset allocation



Fixed interest	46%
UK equity	0%
Overseas equity	42%
Alternatives	9%
Cash	4%

Full Holdings

Vontobel Sustainable Short Term Bond	10.00%
Trojan Ethical	8.75%
Brown Advisory Global Sustainable Bond	8.00%
Rathbone Ethical Bond	6.00%
L&G All Stocks Gilt Index	5.50%
Janus Henderson Global Sustainable Equity	5.50%
Lazard Global Sustainable Equity Fund	5.50%
L&G Global Inflation Linked Bond Index	5.50%
Sparinvest Ethical Global Value	5.50%
Schroder Global Sustainable Value	5.50%
HC Global Equity	5.50%
Threadneedle UK Social Bond	5.00%
Vanguard US Govt Bond Index	4.00%
AB Sustainable US Tmtc	3.50%
Mirova US Sustainable Equity	3.50%
Polar Emerging Market Stars	2.75%
Foresight Global Real Infrastructure	2.50%
Cash	2.00%
Mirova Euro Short Term Sustainable	2.00%
Ninety One Global Environment	2.00%
ICS Sterling Liquidity	1.50%

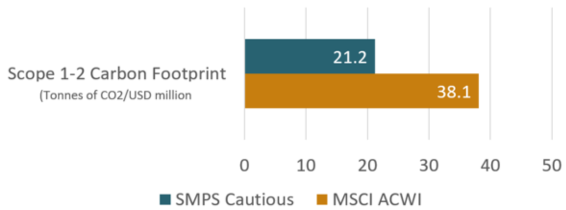
Portfolio ESG Score

The ESG score, determined by LGT's in house sustainability rating tool, integrates a data-based assessment of a company's corporate ESG profile, product impact, and controversies. The score ranges from 0 to 100. The portfolio score is an aggregation of the scores of the underlying holdings, which we translate into a star rating ranging from 1 to 5 stars. The SMPS looks to invest primarily in assets scoring 4 and 5 stars and assets scoring 1 and 2 stars will be excluded.

	ESG Score	Coverage
Portfolio	**73.8**	**85%**
MSCI ACWI reference index	**64.8**	**100%**
Portfolio star rating	★★★★★	

Portfolio Carbon Emissions

Shows the emissions generated by portfolio holdings. The portfolio emissions are shown relative to the global equity market, using the MSCI ACWI as a comparator.



Portfolio pillar mapping

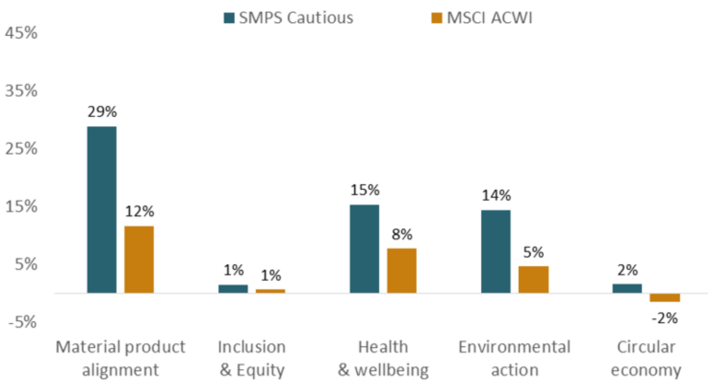
As part of our sustainable investment framework, we have defined four core pillars that guide our investments. We believe these pillars are fundamental to building healthier societies and cleaner economies. Below, we present the pillars along with examples of related product and service categories.

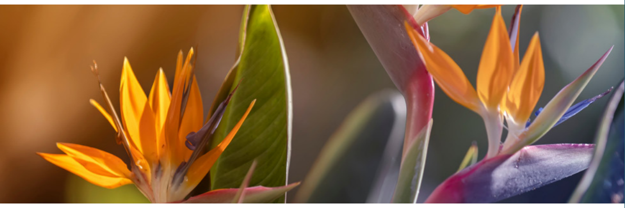
- **Inclusion & Equity:** Education services, access to finance
- **Health & Wellbeing:** Healthcare products, health insurance
- **Environmental action:** Renewable energy, sustainable agriculture
- **Circular economy:** Recycling and material reuse

We assess the proportion of equity holdings that are contributing to our sustainable framework's four pillars through the provision of aligned products and services, considering both positive and negative impacts, leveraging ISS ESG data.

The 'Material product alignment' in the chart shows the net percentage of companies within the portfolio that contribute (or obstruct) to any sustainable investment pillars, which we then compare against the MSCI ACWI. The contribution to each pillar is also calculated.

Further information on the methodology and data used can be found here:
[LGT sustainability data]
[Pillar mapping]





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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