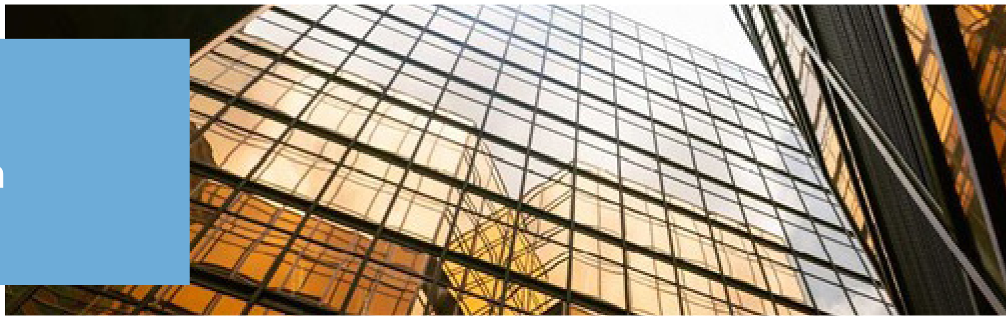
Wealth Management



Model Portfolio Service
LGT WM Passive Growth

August 2026

Portfolio information

Launch date	1 April 2020
Yield	1.72%
Annual management charge	0.15%
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.

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 long-term 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

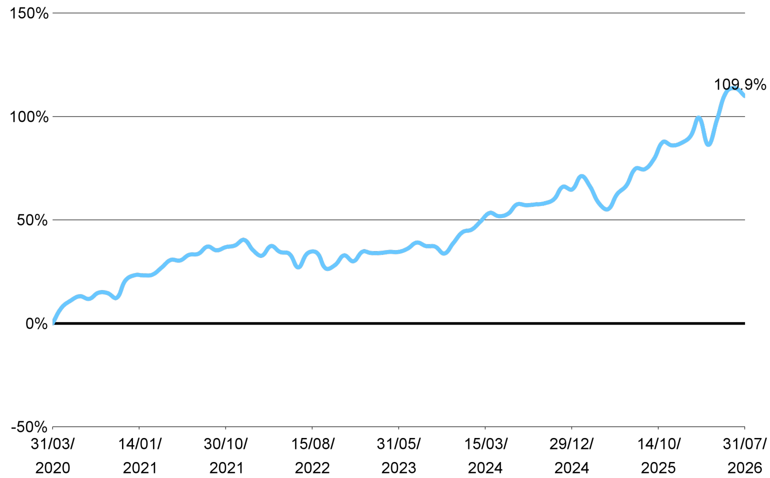
Aa2 Moody's

*As at June 2025

Model description

The primary objective of this portfolio is to achieve above average capital growth. The portfolio is diversified primarily between passive equity and passive fixed income funds, with a medium-to-high allocation to funds investing in equities (expected to be no greater than 85%) and other risk assets. Passive (index tracking) vehicles are likely to make up at least 90% of the portfolio.

Performance since inception



Source: Morningstar

Performance and volatility

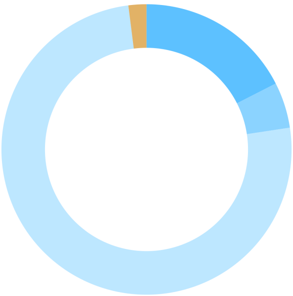
Performance as at end July 2026

3 month	6 month	1 year	3 year	5 year	Since Inception
5.58%	10.20%	20.11%	50.95%	57.12%	109.91%

	Target	Realised (Since Inception)
Volatility	9.9-12.6%	10.10%
Return	2.8-12.7%	12.42%
Potential drawdown	-20.9%	-9.80%
	3 years	**5 years**
Realised volatility	10.56%	10.20%

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	18%
UK equity	5%
Overseas equity	75%
Absolute return	0%
Real assets	0%
Cash	2%

Full Holdings

L&G International Index	20.8%	Cash	2.0%
L&G Global Equity Index	20.2%		
Vanguard UK S/T Investment Grade Bond	9.5%		
Vanguard Emerging Markets Stock Index	8.0%		
L&G Pacific Index	6.5%		
Vanguard UK Government Bond Index	6.0%		
L&G S&P 500 Equal Weighted Index Hedged	5.9%		
L&G UK 100 Index	5.1%		
L&G US Index	4.0%		
Vanguard Global Small Cap Index	4.0%		
L&G European Index	3.0%		
L&G Japan Index	3.0%		
Amundi UK Government Bond 0-5Yrs	2.0%		

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Get in touch

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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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