

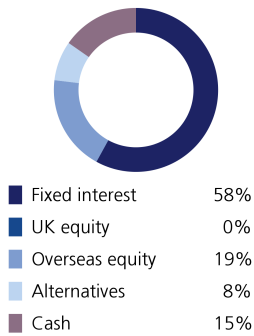
# Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

August 2023

## EPIM Sustainable Defensive

### Asset allocation



### Top 10 holdings

ICS Sterling Liquidity	10.00%
Vontobel Sustainable Short Term Bond	9.50%
Trojan Ethical	7.80%
Brown Advisory Global Sustainable Total	6.80%
Vanguard US Govt Bond Index	5.70%
Rathbone Ethical Bond	5.50%
L&G Global Inflation Linked	5.40%
Threadneedle UK Social Bond	4.90%
CG Dollar	4.60%
Threadneedle European Social Bond	3.60%

### Portfolio information

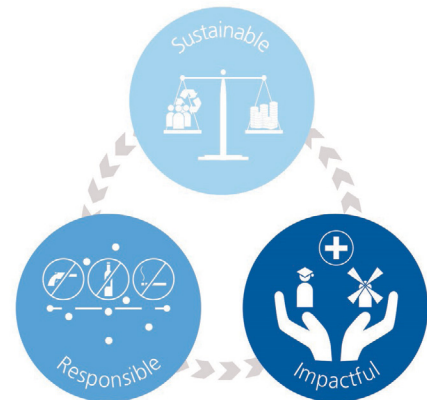
Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.48%

### Portfolio Objectives

The primary objective of this portfolio is to preserve capital. The portfolio is diversified across a range of asset classes but with a low overall allocation to funds investing in equities (expected to be no greater than 40%) and other risk assets. Target Volatility: 2%-4.75%

### Sustainable philosophy

The ultimate goal of the portfolio is to support more inclusive social and economic development and more sustainable environmental and business practices, whilst generating strong and consistent investment returns. The portfolio will aim to achieve this by investing in a diversified range of funds which include themes such as renewable energy, financial inclusion, education, social housing, climate change action, sustainable waste management and renewable material production.



### Monthly investment update

In August, increased market volatility stemmed from concerns about the Chinese property market, weak Chinese economic data, and rising sovereign bond yields. As a result, global stocks, as were down for the month, with developed markets performing better than emerging markets. Fixed income investments did not provide a safe haven due to rising sovereign yields.

In the US, despite a credit rating downgrade by Fitch, economic data pointed to a strong labour market and robust retail sales. Inflation concerns persisted, prompting the Federal Reserve to maintain a data-dependent approach and consider potential rate hikes. The UK saw a Bank of England rate hike and outperformed economic expectations in Q2. Inflation eased, but strong labour market data suggested more rate hikes may be on the horizon. China faced economic challenges, deflationary risks and property market difficulties. The People's Bank of China reduced interest rates, but credit demand remained weak. Japan's economy expanded and inflation in the region showed signs of improvement.

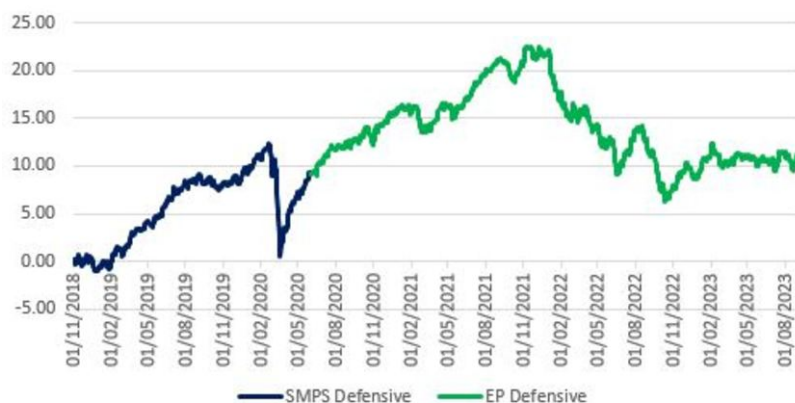
Given these developments, diversification with a focus on quality remains prudent for investors.

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## Performance



Source: Morningstar

As at end of August 2023

<b>1 month</b>	-0.29%
<b>3 month</b>	0.63%
<b>6 month</b>	1.24%
<b>1 year</b>	-0.54%
<b>3 year</b>	-0.70%
	<b>Target</b>
<b>Volatility</b>	2 to 4.75%
<b>Return</b>	3 to 4.5%
<b>Potential drawdown</b>	-5.0%
	<b>Yield</b>
<b>Assumed yield</b>	2.02%
<b>Dividend</b>	27%
<b>Savings</b>	73%

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

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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