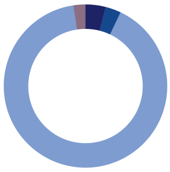
Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

December 2023

EPIM Sustainable Adventurous

Asset allocation



Fixed interest	4%
UK equity	3%
Overseas equity	91%
Alternatives	0%
Cash	2%

Top 10 holdings

AB Sustainable US Thematic Equity	9.40%
Lazard Global Sustainable Equity Fund	9.30%
Janus Henderson Global Sustainable Equity	8.60%
Morgan Stanley Global Sustain	8.10%
Schroder Global Sustainable Value	7.30%
Ninety One Global Environment	6.30%
Stewart Investors Worldwide Sustainable	6.30%
Impax Asian Environmental Markets	6.20%
Stewart Investors Asia Pacific Leaders	6.10%
Sparinvest Ethical Global Value	6.00%

Portfolio information

Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.82%

Portfolio description

The primary objective of this portfolio is to achieve high levels of capital growth. The portfolio is diversified across a range of asset classes, with a significant allocation to funds investing in equities (up to 100%) and other risk assets. Target volatility: 10%-16%

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

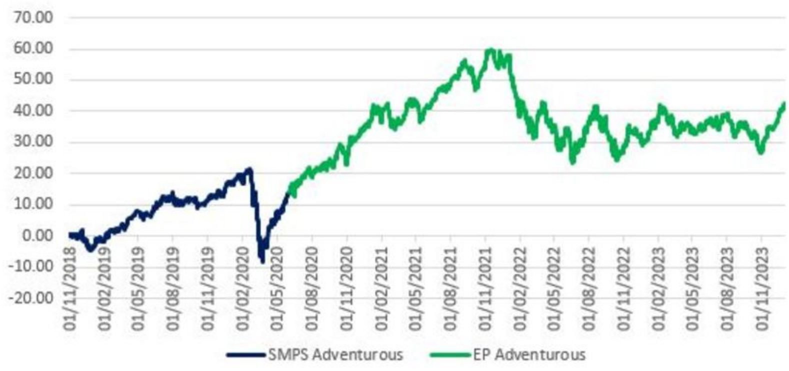
In Q4, inflation and macroeconomic data cooled, prompting a year-end boost to bond and equity markets. The Federal Reserve's (Fed) dovish stance at the December meeting signalled a successful soft landing. Investors anticipate significant interest rate cuts in 2024, with the S&P 500 finishing the year up 26.3%. (source)

Key data highlights tightening labour markets, lower job openings and moderated consumer price index (CPI) pressures. The Fed, signalling the end of its aggressive hiking cycle, plans no rate hikes in 2024, with the Bank of England (BoE) and European Central Bank (ECB) maintaining similar positions. The BoE still faces hurdles reaching its inflation target, while ECB anticipates rate cuts amid stagnant European growth.

Elsewhere, concerns arose over Houthi rebel missile attacks near vital shipping routes, impacting global supply chains and prompting shipping reroutes. Despite expected interest rate cuts, potential geopolitical surprises or supply side shocks may hinder disinflation. Investing in quality companies with resilient models, low debt and positive cash flows remains a prudent strategy.

Powered by LGT Wealth Management

Performance



Source: Morningstar

	As at end of December 2023
1 month	5.48%
3 month	6.94%
6 month	3.68%
1 year	8.84%
3 year	4.39%
	Target
Volatility	10 to 16%
Return	7 to 10%
Potential drawdown	-25.0%
	Yield
Assumed yield	0.74%
Dividend	94%
Savings	6%

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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