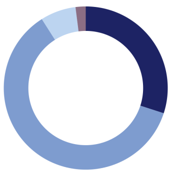
Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

December

# EPIM Sustainable Balanced

## Asset allocation



| | |
|---|---|
| Fixed interest | 30% |
| UK equity | 0% |
| Overseas equity | 61% |
| Alternatives | 7% |
| Cash | 2% |

## Top 10 holdings

| | |
|---|---|
| Vontobel Sustainable Short Term Bond | 9.00% |
| Janus Henderson Global Sustainable Equity | 7.00% |
| Lazard Global Sustainable Equity Fund | 7.00% |
| Morgan Stanley Global Sustain | 7.00% |
| Schroder Global Sustainable Value | 7.00% |
| Sparinvest Ethical Global Value | 7.00% |
| Trojan Ethical | 6.75% |
| Mirova US Sustainable Equity | 5.75% |
| AB Sustainable US Thematic Equity | 5.75% |
| Brown Advisory Global Sustainable Bond | 5.00% |

## Portfolio information

| | |
|---|---|
| Launch date | June 2020 |
| Minimum cash holding | 2% |
| Annual management charge | 0.30% |
| Total Cost of Investment | 0.61% |

## Portfolio description

The primary objective of this portfolio is to achieve capital growth in excess of inflation. 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 75%) and other risk assets. Target Volatility: 5.6 - 9.9%.

## 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.

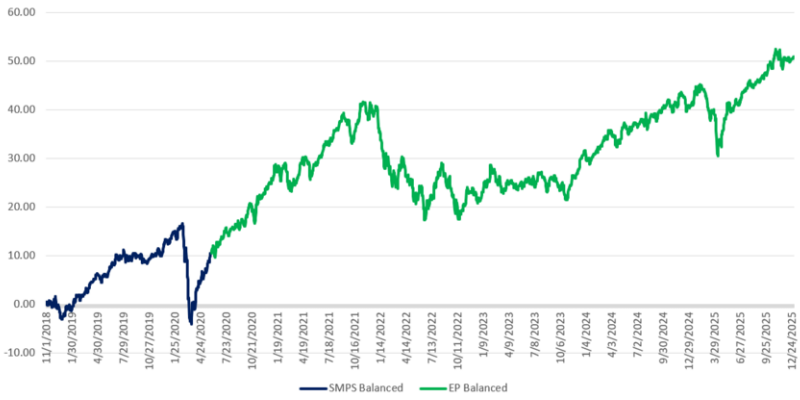

## Monthly investment update

Global equities ended the year on mixed footing as high technology valuations and diverging central bank policies encouraged investors to broaden exposure beyond the largest US tech names. The Nasdaq still finished 2025 up 21.2% and the S&P 500 gained 17.9%, but both softened into December. Europe and the UK outperformed, helped by cheaper valuations and improving sentiment, with the European STOXX 600 rising 20.7% and UK equities gaining 25.8% across the year. A weaker US dollar also boosted non-US returns in sterling terms.

Central banks moved in different directions in December. The US Federal Reserve cut rates again to 3.75% amid cooling inflation and labour softness, while the Bank of England also trimmed rates to 3.75% as UK inflation eased to 3.2%. The European Central Bank signalled rates may remain steady for longer, whereas the Bank of Japan tightened policy further due to persistent inflation and yen weakness.The key takeaway is that markets are no longer driven solely by US mega-cap technology. With valuations stretched in some areas and growth trends diverging, diversification and selectivity look increasingly important as we move into the new year.

Powered by

## Performance




Source: Morningstar

| | As at end of December 2025 |
|---|---|
| **1 month** | 0.05% |
| **3 month** | 2.00% |
| **6 month** | 5.86% |
| **1 year** | 7.46% |
| **3 year** | 23.78% |
| | **Target** |
| **Volatility** | 5.6 to 9.9% |
| **Return** | 3.3 to 10.8% |
| **Potential drawdown** | -13.5% |
| | **Yield** |
| **Assumed yield** | 1.77% |
| **Dividend** | 68% |
| **Savings** | 32% |

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.

The Model Portfolio Service is not a financial instrument. The portfolio will consist of financial instruments, which when considered together as the Model Portfolio Service have a target market consistent with the needs of retail clients. This publication is marketing material. It is for information purposes only. The information presented herein is for illustrative purposes only and does not provide sufficient information on which to make an informed investment decision. This document is not intended and should not be construed as an offer, solicitation or recommendation to buy or sell any specific investments or participate in any investment (or other) strategy. It is recommended that potential investors should seek advice concerning the suitability of any investment from their Financial Adviser. Potential investors should be aware that past performance is not an indication of future performance and the value of investments and the income derived from them may fluctuate and they may not receive back the amount they originally invested. The tax treatment of investments depends on each investor's individual circumstances and is subject to changes in tax legislation. The Ongoing Charge Figure is variable and is for example purposes only. The information in this factsheet is for private circulation only and though it is believed to be correct it cannot be guaranteed. No representation or warranty (express or otherwise) is given as to the accuracy or completeness of the information contained in this factsheet and LGT Wealth Management UK LLP ("LGT Wealth Management") and its partners and employees accept no liability for the consequences of your acting upon the information contained herein.

LGT Wealth Management UK LLP is a Limited Liability Partnership registered in England and Wales. Registration number OC329392. LGT Wealth Management is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange.

Eden Park Investment Management Limited is authorised and regulated by the Financial Conduct Authority. A Registered in England number 10953727. Registered office: The Pavilions, Eden Park, Ham Green, Bristol, BS20 0DD.