

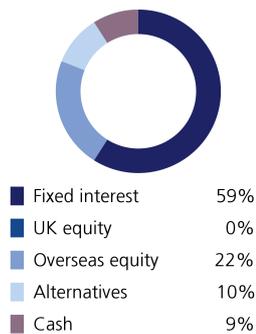
# Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

December

## EPIM Sustainable Defensive

### Asset allocation



### Top 10 holdings

Trojan Ethical	10.00%
Vontobel Sustainable Short Term Bond	10.00%
Brown Advisory Global Sustainable Bond	9.00%
Rathbone Ethical Bond	7.00%
Vanguard US Govt Bond Index	7.00%
Threadneedle UK Social Bond	6.00%
L&G Global Inflation Linked Bond Index	5.50%
CG Dollar	4.50%
L&G All Stocks Gilt Index	4.00%
Mirova Euro Short Term Sustainable	4.00%

### Portfolio information

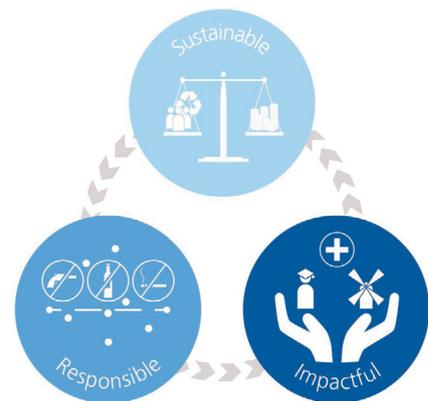
Launch date	June 2020
Minimum cash holding	2%
Annual management charge	0.30%
Total Cost of Investment	0.46%

### 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: 2.8 - 5%.

### 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.

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## Performance



Source: Morningstar

As at end of December 2025

<b>1 month</b>	0.02%
<b>3 month</b>	1.67%
<b>6 month</b>	3.86%
<b>1 year</b>	6.46%
<b>3 year</b>	18.76%
	<b>Target</b>
<b>Volatility</b>	2.8 to 5%
<b>Return</b>	3.5 to 6.5%
<b>Potential drawdown</b>	-5.0%
	<b>Yield</b>
<b>Assumed yield</b>	2.39%
<b>Dividend</b>	32%
<b>Savings</b>	68%

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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