



Together, small changes can have a large impact

Our Sustainable Model Portfolio Service, powered by LGT Vestra, is a discretionary investment service comprising diversified portfolios to meet a range of objectives and risk profiles.

The ultimate goal of the portfolios is to support both socio-economic development and sustainable business practices, whilst generating strong and consistent investment returns. The portfolios 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.

Targets

The Sustainable Model Portfolio Service comprises risk-rated portfolios, which have three targets assigned to each. These three targets are volatility, annualised return and maximum loss, allowing you to understand the risk/reward that we are expecting with each portfolio. The return and volatility targets are an average over a five-year time horizon.

| | Target (over five years) | | |
|-------------|--------------------------|---------------------|---------------------------------|
| | Annualised volatility % | Annualised return % | Maximum loss % (over 12 months) |
| Defensive | 2 to 4.75 | 3.0 to 4.5 | -5.0 |
| Cautious | 4 to 7 | 4.5 to 6.0 | -9.1 |
| Balanced | 5 to 9 | 5.2 to 7.5 | -13.5 |
| Growth | 8 to 13 | 6.0 to 8.0 | -19.0 |
| Adventurous | 10 to 16 | 7.0 to 10.0 | -25.0 |

Where targets are given, these are for indication purposes only; the actual figures achieved could be more or less than the ranges given.

Our approach to sustainable investing

We believe a clear investment process delivers strong consistent results.

Objective

Solid absolute and risk-adjusted returns whilst investing in companies with strong sustainability characteristics and delivering a positive impact to society and the environment.

Philosophy

High conviction investing combined with tactical asset allocation will reward investors over the long term.

Strategy

Top down process to guide asset allocation, combined with bottom-up sustainable best-in-class fund selection.

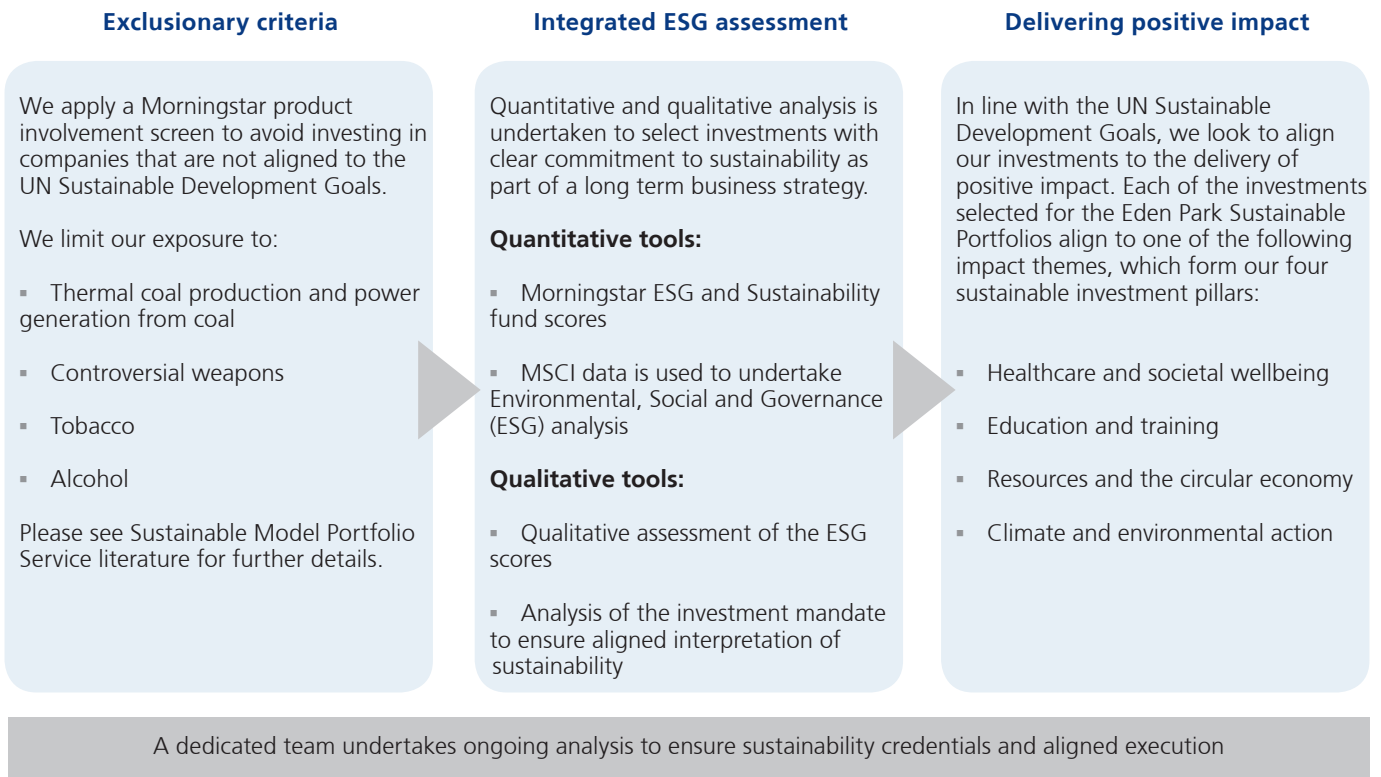
Sustainable investment process

The investment process combines our macro-economic view of the world and our bottom-up sustainable fund selection process. The Sustainable Model Portfolios are designed to benefit from our analysis on markets, asset classes and sectors. This ongoing research forms the LGT Vestra Market Views, set by a central committee of investment managers and dedicated research analysts on a regular basis. These views form our best investment ideas and reflect where we see value in markets.

Dynamic portfolio construction

On a regular basis, the asset allocation for the Sustainable Model Portfolios will change to reflect the monthly LGT Vestra Market Views. Additional risk analysis and dedicated asset allocation research is also fed into the portfolio's construction process by a team of investment managers. This means your portfolio will be benefitting from the most current investment thinking and our best ideas through dynamic portfolio construction.

Sustainable investment process



Implementing a positive approach

When making investment decisions, we seek to exclude companies whose activities are deemed to be controversial. We aim to invest in funds that mitigate their risk by having a strong focus on the environment, society and good governance. We look for the fund managers to identify companies that align themselves with the UN Sustainable Development Goals because we believe that sustainability is a long-term force for change in markets, countries and companies.

The Agenda for Sustainable Development 2030

In 2015, the United Nations (UN) created the Agenda for Sustainable Development 2030. The Agenda was developed in an effort to eliminate poverty and make a commitment to achieve sustainable development on an international level. Through the Agenda, the UN and its 193 member states build on decades of a shared vision to create a sustainable world and a better future for all.

UN Sustainable Development Goals

At the core of the Agenda are the 17 UN Sustainable Development Goals (UN SDGs). To continue this shared vision of humanity, the UN SDGs provide a global framework for ensuring ongoing and increasing dignity, peace and prosperity for people and the planet. The Goals aim to make ambitious progress and combat a range of issues, including health, education, climate change, poverty, gender equality, sanitation, energy, social justice and the environment.



As part of the 2020 Sustainability Strategy, LGT looks to contribute to the UN SDGs. The UN SDGs form a vital framework for both individual countries and our wider global community to ensure capital is channeled toward the areas that need it most. The UN SDGs alone do not form a robust investment framework; however, they inspire a range of investment themes that incorporate many high growth sustainable trends.

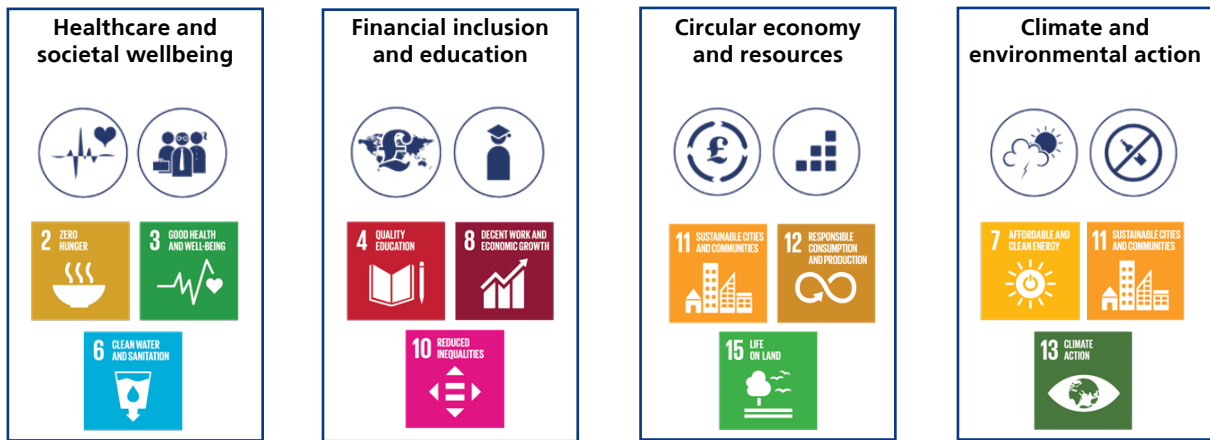
Sustainable investment pillars

As part of the Eden Park Sustainable Model Portfolio Service, LGT Vestra have developed four sustainable investment pillars. These pillars encompass investment themes and the related UN SDGs, which they support. Two of the pillars target social themes and two target environmental themes. Each theme allows for a deeper understanding of the range of opportunities that exist in sustainable investing. This allows the translation of a framework based on a global, wide-reaching social and environmental change into an investable universe of ideas. The sustainable investment themes are "healthcare and societal wellbeing", "financial inclusion and education", "circular economy and resources" and "climate and environmental action".

We look for funds held within the portfolios to align to at least one of these pillars, with their underlying holdings aiding progress towards 2030 targets. Not all of the funds are actively measuring the positive impact of each of the companies they hold, although an increasing number of them are looking to quantify it.

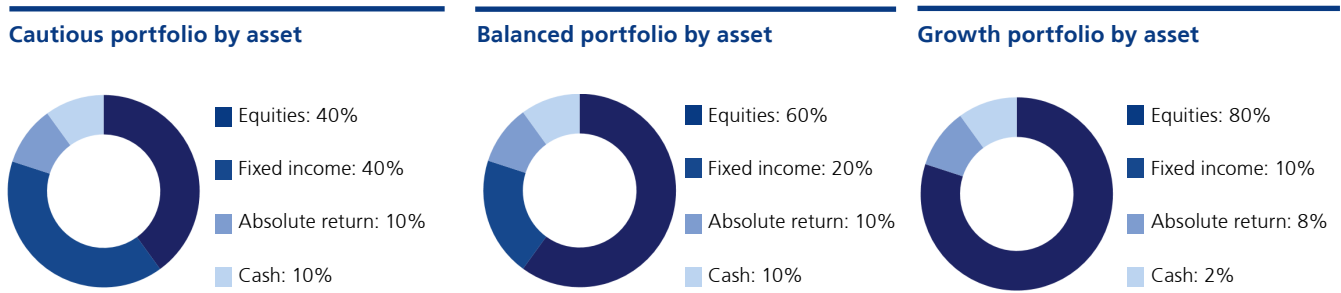


LGT Vestra sustainable investment pillars



Portfolios that align principles

Illustrative asset allocation



Eden Park Investment Management
Limited
The Pavilions, Eden Park, Ham Green,
Bristol, BS20 0DD
01275 404 880
enquiries@edenparkim.co.uk
www.edenparkim.co.uk

LGT Vestra LLP
14 Cornhill
London
EC3V 3NR
www.lgtvestra.com

Important information

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www.fca.org.uk/register. Registered in England and Wales: OC329392. Registered office: 14 Cornhill, London, EC3V 3NR.

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