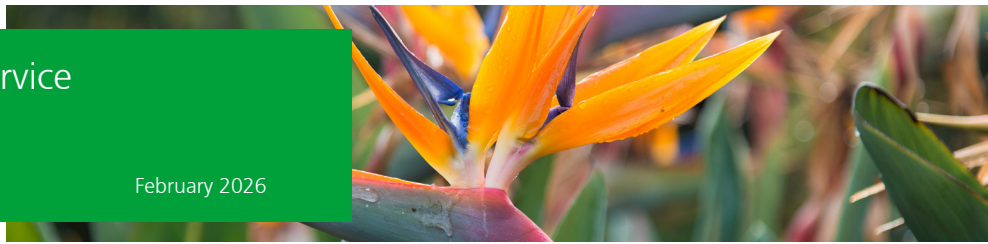


Sustainable Model Portfolio Service

EPIM Sustainable Balanced

In partnership with LGT Wealth Management

February 2026



Portfolio information

Launch date	June 2020
Min cash holding	2.00%
Annual management charge	0.30%
OCF	0.52%

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.

Investment highlights

February saw a clear shift in market leadership. Non-US equities outperformed again, while US mega-cap technology stocks struggled. Europe's STOXX Europe 600 rose 3.9%, Japan's TOPIX surged 10.5%, and the MSCI UK Index gained 7.3%. In contrast, the S&P 500 fell 0.8%, dragged lower by large technology names, while the Nasdaq Composite dropped 3.3%. Notably, the Equal Weight S&P 500 rose 3.5%, highlighting broader underlying strength beyond the largest stocks. A key theme has been AI disruption. Investors are reassessing software and SaaS business models, questioning long-term pricing power even where earnings remain solid. Market leadership is rotating away from a narrow group of US tech giants towards more diversified global opportunities.

Geopolitics returned to the forefront late in the month following US- and Israeli-led strikes on Iran and subsequent retaliation. With exchanges largely closed as tensions escalated, much of the market reaction will be felt in March. The initial move into energy and safe-haven assets reflects uncertainty around whether this proves contained. Overall, markets remain resilient, with broader participation and solid earnings underpinning returns despite elevated geopolitical risk.

Model description

The 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%. The portfolio is invested in line with the LGT WM Sustainable investment Framework, which aims to identify companies and assets with strong sustainability characteristics as well as those that provide solutions to environmental and social challenges. The portfolios have formal exclusions on controversial weapons, thermal coal, alcohol and tobacco.

Performance since inception



Source: Morningstar

Performance and volatility

12 month rolling performance as at end of February 2026

3 month	6 month	1 year	3 year	5 year	Since inception
3.34%	6.79%	9.45%	25.03%	25.77%	41.02%

	Target	Realised (Since Inception)
Volatility	5.6 to 9.9%	7.10%
Return	3.3 to 10.8%	6.16%
Potential drawdown	-13.5%	-14.98%
Yield		
Assumed yield		1.64%
Dividend		68%
Savings		32%

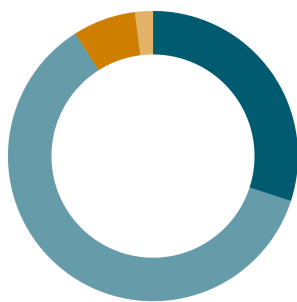
Where targets are given, these are for indication purposes only; the actual figures achieved could be more or less than the ranges given. Source: Morningstar. Net of underlying fund costs, gross of all other charges. Source: Figaro. Fixed Income considered saving income, all other asset classes (bar cash) considered dividend income.

Powered



Wealth Management

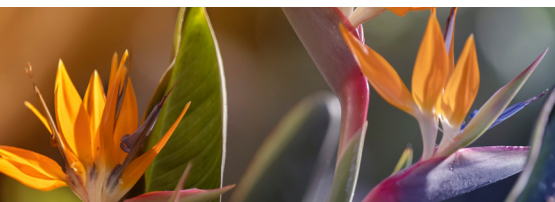
Asset allocation



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

Full holdings

Vontobel Sustainable Short Term Bond	9.00%	Stewart Investors Asia Pacific Leaders	3.50%
Schroder Global Sustainable Value	7.00%	Ninety One Global Environment	3.50%
Janus Henderson Global Sustainable Equity	7.00%	Polar Emerging Market Stars	3.00%
Lazard Global Sustainable Equity Fund	7.00%	Threadneedle UK Social Bond	2.00%
Morgan Stanley Global Sustain	7.00%	Cash	2.00%
Sparinvest Ethical Global Value	7.00%	HC Cadira Sustainable Japan Equity	1.75%
Trojan Ethical	6.75%	EdenTree European Equity	1.50%
L&G All Stocks Gilt Index	6.00%	Foresight Global Real Infrastructure	1.50%
AB Sustainable US Thematic Equity	5.75%		
Mirova US Sustainable Equity	5.75%		
Brown Advisory Global Sustainable Bond	5.00%		
L&G Global Inflation Linked Bond Index	4.00%		
Rathbone Ethical Bond	4.00%		



Get in touch

Please feel free to contact a member of our team should you require any further information

Phone: +44 (0)20 3207 8484

Email: advisersolutions@lgt.com

Important information

LGT Wealth Management's fees for the management of model portfolios should be VAT exempt and it treats such fees accordingly. However, the firm is aware that the VAT liability of model portfolio management services is due to be reviewed by HM Revenue & Customs. If it is determined that such services should be subject to VAT, it will be necessary for LGT Wealth Management to add VAT to its fees.

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 performance of actual portfolios linked to this Model Portfolio may differ from the performance of the Model Portfolio shown herein due to the variation in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits on the investment platform. 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.