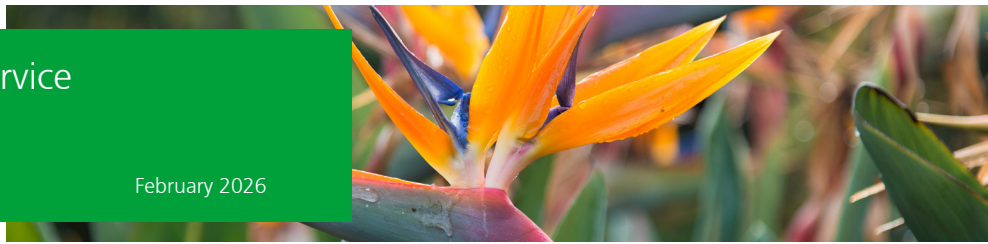


Sustainable Model Portfolio Service

EPIM Sustainable Cautious

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	0.48%

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

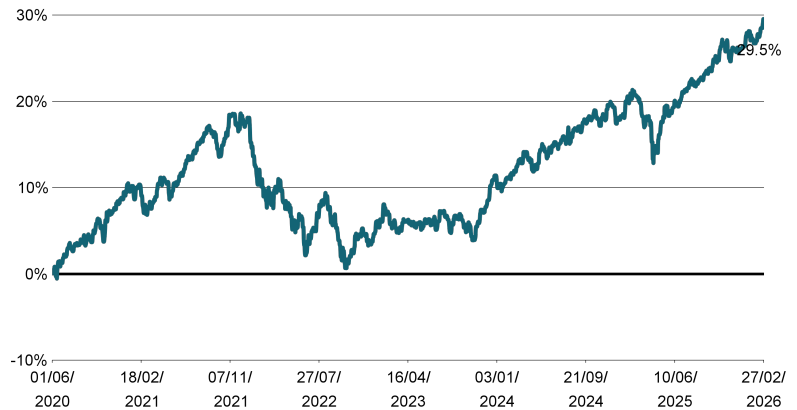
February saw a clear shift in market leadership. Non-US equities outperformed again, while US mega-cap technology stocks struggled. Europe's STOXX Europe 600 rose 3.9%, Japan's TOPIX surged 10.5%, and the MSCI UK Index gained 7.3%. In contrast, the S&P 500 fell 0.8%, dragged lower by large technology 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 a moderate level of capital growth. The portfolio is diversified across a range of asset classes with low-to-medium allocation to funds investing in equities (expected to be no greater than 55%) and other risk assets. Target Volatility: 4.6% - 7.4%. 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
2.62%	5.62%	8.11%	23.04%	20.97%	29.52%

	Target	Realised (Since Inception)
Volatility	4.6 to 7.4%	5.02%
Return	3.4 to 8.5%	4.60%
Potential drawdown	-9.1%	-13.63%
Yield		
Assumed yield		2.07%
Dividend		50%
Savings		50%

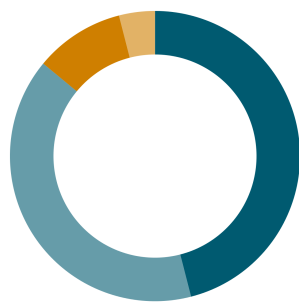
Where targets are given, these are for indication purposes only; the actual figures achieved could be more or less than the ranges given. Source: Morningstar. Net of underlying fund costs, gross of all other charges. Source: Figaro. Fixed Income considered saving income, all other asset classes (bar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

Powered



Wealth Management

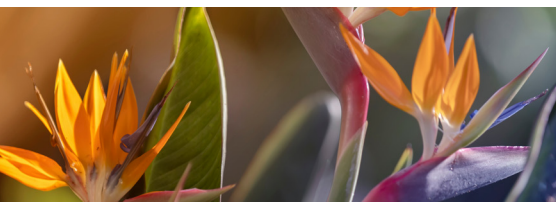
Asset allocation



Fixed interest	46%
UK equity	0%
Overseas equity	40%
Alternatives	10%
Cash	4%

Full Holdings

Trojan Ethical	10.00%	AB Sustainable US Thematic Equity	3.25%
Vontobel Sustainable Short Term Bond	10.00%	Mirova US Sustainable Equity	3.25%
Brown Advisory Global Sustainable Bond	8.00%	Stewart Investors Asia Pacific Leaders	3.00%
Rathbone Ethical Bond	6.00%	Cash	2.00%
Janus Henderson Global Sustainable Equity	5.50%	Mirova Euro Short Term Sustainable	2.00%
L&G Global Inflation Linked Bond Index	5.50%	Ninety One Global Environment	2.00%
Morgan Stanley Global Sustain	5.50%	ICS Sterling Liquidity	1.50%
Sparinvest Ethical Global Value	5.50%	Polar Emerging Market Stars	1.50%
L&G All Stocks Gilt Index	5.50%		
Schroder Global Sustainable Value	5.50%		
Lazard Global Sustainable Equity Fund	5.50%		
Threadneedle UK Social Bond	5.00%		
Vanguard US Govt Bond Index	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

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