

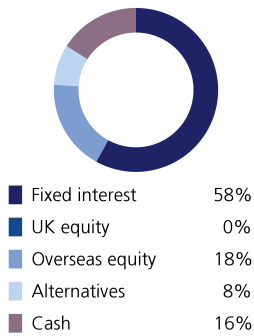
Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

January 2023

EPIM Sustainable Defensive

Asset allocation



Top 10 holdings

ICS Sterling Liquidity	10.00%
Vontobel Sustainable Short Term Bond	9.30%
Trojan Ethical	7.70%
Brown Advisory Global Sustainable Total	6.90%
Rathbone Ethical Bond	6.60%
Threadneedle UK Social Bond	5.90%
Vanguard US Govt Bond Index	5.80%
L&G Global Inflation Linked	5.40%
CG Dollar	4.70%
Threadneedle European Social Bond	3.60%

Portfolio information

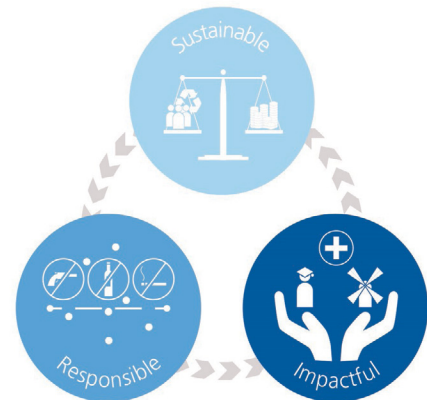
Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.49%

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%-4.75%

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

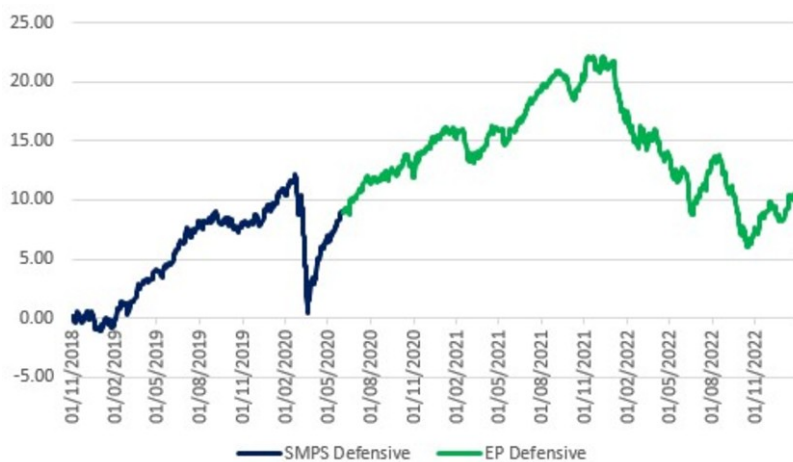
Markets have got the year off to a positive start as market sentiment showed signs of improving. Two major themes of 2022 were inflation and the knock on effect to central bank policy, and we see this continuing through this year as central banks remained a big contributor to market behaviour during January. Over recent months, we have seen the early signs that inflation appears to be peaking and a period of disinflation may now be beginning in some regions. The market took the commentary from the US Federal Reserve Chair, Jerome Powell, as bullish as he talked to this disinflationary process and abstained from pushing back on the markets expectations for monetary policy over the coming years, something which has featured firmly in central bank comments for some time now. One of the main risks that remain for the US in particular, rather ironically, is the stubborn strength of US economic data with demand for labour still far exceeding supply and recent employment data indicating that the tight labour conditions will take further policy action to unwind. This caused markets to pause for breath and price in a slightly higher terminal interest rate. Policy risk will remain elevated and we continue to monitor our factor risks within portfolios to effectively navigate the coming year. We have also entered another earnings season, reflecting what most of us were already aware of, which is that inflation is starting to bite and fall through the corporate margins and consumer purses but the number of companies beating analysts expectation remains in line with historic levels. We retain our preference for high quality businesses with defensible business models and healthy exposure to more defensive industries such as healthcare.

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Performance



Source: Morningstar

As at end of January 2023

1 month	1.86%
3 month	2.68%
6 month	-2.61%
1 year	-5.74%
3 year	-0.03%
	Target
Volatility	2 to 4.75%
Return	3 to 4.5%
Potential drawdown	-5.0%
	Yield
Assumed yield	1.78%
Dividend	26%
Savings	74%

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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