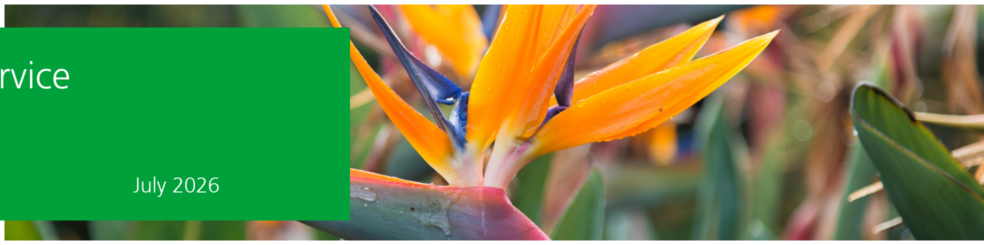


Sustainable Model Portfolio Service

EPIM Sustainable Defensive

In partnership with LGT Wealth Management

July 2026

Portfolio information

Launch date	June 2020
Min cash holding	2.00%
Annual management charge	0.30%
OCF	0.42%

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

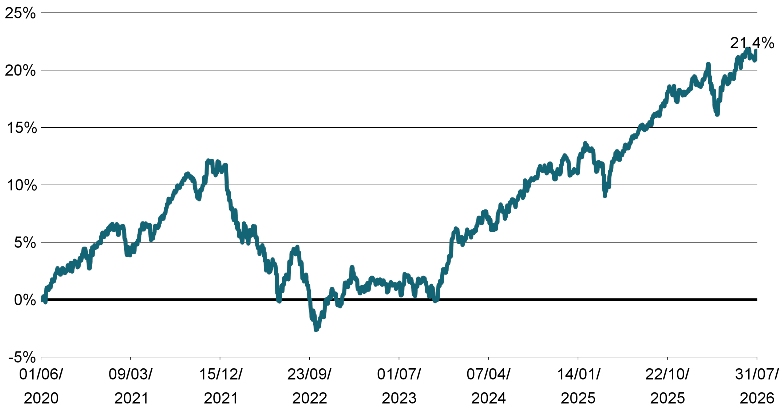
While markets experienced periods of volatility in July, investor sentiment was supported by another strong corporate earnings season, particularly from companies benefiting from continued investment in artificial intelligence (AI). Although, while AI remains a key longterm investment theme, investors became more selective, rewarding businesses with strong earnings growth and clear evidence that AI spending is translating into profits. This helped support a wider range of sectors and regions, creating a healthier market backdrop than one driven by only a handful of stocks.

Central banks remained cautious as inflation continues to ease but has not fully returned to target, leaving expectations for interest rate cuts finely balanced. Meanwhile, oil prices fluctuated throughout the month as developments in the Middle East influenced energy markets, although easing supply concerns towards month end helped calm investors. While short-term market swings are likely to continue, there are encouraging foundations for long-term investors.

Model description

The 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 35%) and other risk assets. Target Volatility: 2.8% - 5.0%. 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 July 2026

3 month	6 month	1 year	3 year	5 year	Since inception
2.19%	2.34%	5.37%	18.86%	10.86%	21.38%

	Target	Realised (Since Inception)
Volatility	2.8 to 5%	3.56%
Return	3.5 to 6.5%	3.19%
Potential drawdown	-5.0%	11.94%

	Yield
Assumed yield	2.24%
Dividend	32%
Savings	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.

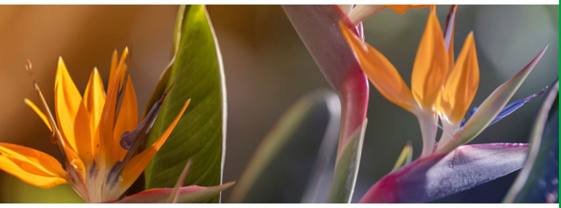
Powered

Asset allocation

Fixed interest	59%
UK equity	0%
Overseas equity	22%
Alternatives	10%
Cash	9%

Full Holdings

Vontobel Sustainable Short Term Bond	10.00%
Trojan Ethical	9.75%
Brown Advisory Global Sustainable Bond	9.25%
Vanguard US Govt Bond Index	7.00%
Rathbone Ethical Bond	7.00%
ICS Sterling Liquidity	7.00%
L&G All Stocks Gilt Index	6.00%
Threadneedle UK Social Bond	6.00%
L&G Global Inflation Linked Bond Index	5.50%
CG Dollar	4.50%
Mirova Euro Short Term Sustainable	4.00%
HC Global Equity	3.00%
Schroder Global Sustainable Value	3.00%
Janus Henderson Global Sustainable Equity	3.00%
Lazard Global Sustainable Equity Fund	3.00%
Sparinvest Ethical Global Value	3.00%
AB Sustainable US Tmtc	2.75%
Mirova US Sustainable Equity	2.75%
Cash	2.00%
Foresight Global Real Infrastructure	1.50%



Get in touch

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

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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.

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