

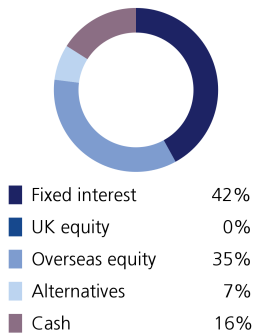
# Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

November 2022

## EPIM Sustainable Cautious

### Asset allocation



### Top 10 holdings

ICS Sterling Liquidity	10.00%
Vontobel Sustainable Short Term Bond	9.10%
Trojan Ethical	7.40%
Rathbone Ethical Bond	6.80%
Brown Advisory Global Sustainable Total	5.90%
Pictet Global Sustainable Credit	5.60%
CG Dollar	5.30%
Morgan Stanley Global Sustain	4.80%
AB Sustainable US Thematic Equity	4.70%
Lazard Global Sustainable Equity Fund	4.70%

### Portfolio information

Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.59%

### Portfolio description

The primary 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%-7%

### 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

In a speech at the end of the month, Chair of the US central bank, signalled a potential slowing pace of interest rate rises, helping to deliver a positive month for global equity markets whilst also signalling the continued volatility of global policy earlier throughout this year. Signs began to emerge of China relaxing the zero Covid strategy, including ramping up vaccinations for the elderly and instructing local officers to moderate covid restrictions. This news went a long way, as the equity market continued to rally off its mid-October lows, with the S&P 500 up 16.9% and EuroStoxx 50 up 21.8% from those levels\*. Away from markets, November saw the 27th meeting of the United Nations Climate Change Conference which saw a breakthrough agreement on Loss and Damage for vulnerable countries hit by climate disasters and focuses on addressing the effects of climate change occurring today. Loss and Damage refer to the negative consequences of extreme weather on the physical and social infrastructure of poor countries, and the finance needed for rescue and reconstruction after climate-related disasters. At the time as this agreement for Loss and Damage was in discussion, Pakistan had been hit by record flooding that impacted 1 in 7 people in the country, with over 25% of the countries land mass underwater. The sustainable portfolios continue to provide exposure to themes such as climate change and directly target many of the essential solutions. We believe being exposed to these themes will contribute to positive socio-economic development, whilst generating consistent investment returns. The sustainable portfolios are well diversified with exposure to a number of different markets and sectors which should enable us to navigate the challenging macroeconomic conditions ahead.

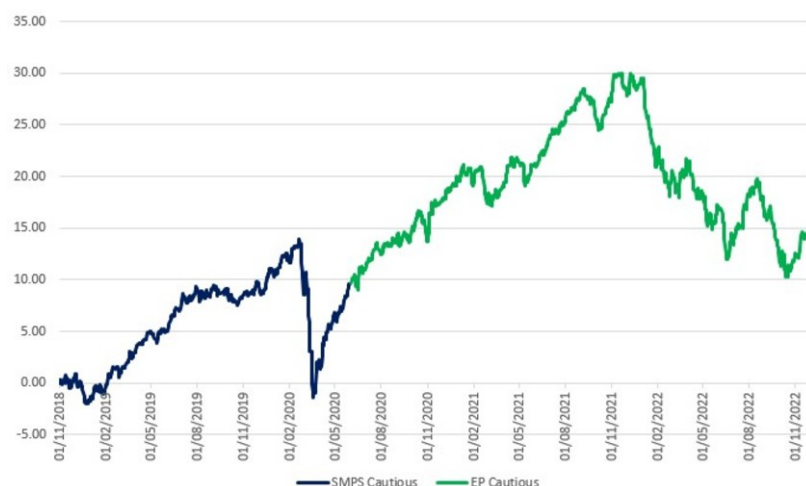
\*Source: Bloomberg, data 13/10/22 to 30/11/22

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## Performance



Source: Morningstar

As at end of November 2022

<b>1 month</b>	2.03%
<b>3 month</b>	-1.77%
<b>6 month</b>	-2.10%
<b>1 year</b>	-10.81%
<b>3 year</b>	4.50%
	<b>Target</b>
<b>Volatility</b>	4 to 7%
<b>Return</b>	4.5 to 6%
<b>Potential drawdown</b>	-9.1%
	<b>Yield</b>
<b>Assumed yield</b>	1.51%
<b>Dividend</b>	42%
<b>Savings</b>	58%

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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