

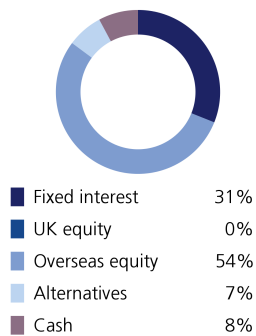
Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

November 2023

EPIM Sustainable Balanced

Asset allocation



Top 10 holdings

Vontobel Sustainable Short Term Bond	9.30%
Trojan Ethical	7.00%
Morgan Stanley Global Sustain	6.20%
AB Sustainable US Thematic Equity	6.10%
Janus Henderson Global Sustainable Equity	5.90%
ICS Sterling Liquidity	5.80%
Brown Advisory Global Sustainable Total	5.70%
Lazard Global Sustainable Equity Fund	5.60%
Schroder Global Sustainable Value	5.20%
Stewart Investors Asia Pacific Leaders	5.10%

Portfolio information

Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.62%

Portfolio description

The primary 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%-9%

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 early November, weaker US job and economic indicators hinted at the potential for the end of rate hikes by the Federal Reserve (Fed) and the Bank of England (BoE), with markets now anticipating rate cuts. US economic momentum slowed, unemployment rose and lower-than-expected consumer price index (CPI) data in the US and UK reinforced the shift. The S&P 500 had its strongest month, and Nvidia, a key player in AI, exceeded earnings expectations.

Despite initial concerns, some Fed governors expressed confidence in the current monetary policy, suggesting rate cuts might occur in the first half of next year. Globally, surprising election results, such as Geert Wilders's party victory in the Netherlands, raised uncertainties. In the Eurozone, soft economic data and a potential German recession fuelled speculation about the European Central Bank (ECB) being the first to cut rates.

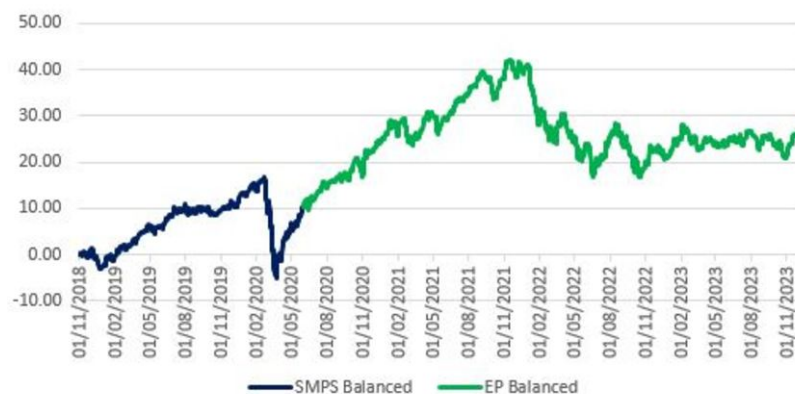
The meeting between Presidents Joe Biden and Xi Jinping aimed to ease US-China tensions, covering military communication, climate change, AI and the Taiwanese election. The theme of the month was markets reacting to softening inflation and slower economic activity, signalling a potential end to the rate hiking cycle. The preference is now for quality businesses with prudent financials.

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Performance



Source: Morningstar

As at end of November 2023

1 month	4.10%
3 month	0.55%
6 month	1.77%
1 year	2.61%
3 year	3.23%
	Target
Volatility	5 to 9%
Return	5.2 to 7.5%
Potential drawdown	-13.5%
	Yield
Assumed yield	1.52%
Dividend	61%
Savings	39%

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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