

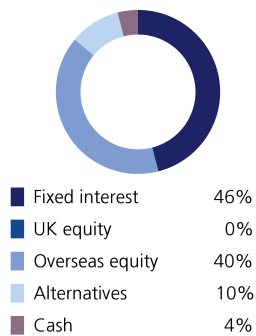
Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

November

EPIM Sustainable Cautious

Asset allocation



Top 10 holdings

Trojan Ethical	10.00%
Vontobel Sustainable Short Term Bond	10.00%
Brown Advisory Global Sustainable Bond	8.00%
Rathbone Ethical Bond	6.00%
Janus Henderson Global Sustainable Equity	5.50%
L&G Global Inflation Linked Bond Index	5.50%
Lazard Global Sustainable Equity Fund	5.50%
Morgan Stanley Global Sustain	5.50%
Schroder Global Sustainable Value	5.50%
Sparinvest Ethical Global Value	5.50%

Portfolio information

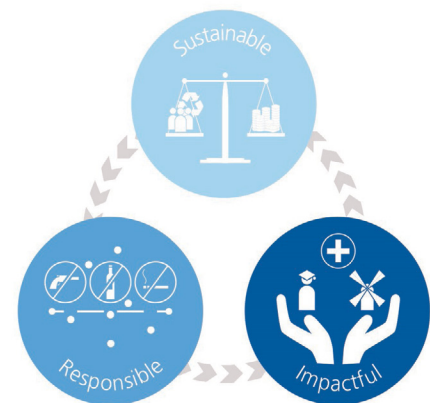
Launch date	June 2020
Minimum cash holding	2%
Annual management charge	0.30%
Total Cost of Investment	0.54%

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: 4.6 - 7.4%.

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

Global equities made small gains in November after an early spike in volatility driven by shifting expectations for US rate cuts and fresh scrutiny of stretched technology valuations. Jerome Powell pushed back against assumptions of a December cut, prompting sharp swings, though markets steadied later. The S&P 500 ended flat, the Nasdaq fell 1.4% and the Magnificent 7 dipped 1.1%. In the UK, Rachel Reeves's budget confirmed £26 billion of tax rises, yet markets welcomed stronger-than-expected fiscal headroom. The Bank of England kept rates at 4% while inflation trends pointed to a possible December cut.

November underscored how sensitive markets remain to shifting monetary policy expectations, technology-sector valuations and evolving geopolitical developments. While equity markets ultimately ended the month broadly unchanged, the volatility seen throughout highlights an environment still driven by rapid sentiment swings rather than clear economic direction. Risks surrounding policy, profitability and growth remain, and investors should expect pockets of volatility going forward despite relatively robust global growth.

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Performance



Source: Morningstar

As at end of November 2025

1 month	-0.44%
3 month	2.93%
6 month	6.16%
1 year	5.58%
3 year	20.53%

	Target
Volatility	4.6 to 7.4%
Return	3.4 to 8.5%
Potential drawdown	-9.1%

	Yield
Assumed yield	2.18%
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.

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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