

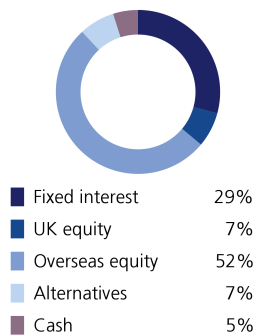
# Sustainable Model Portfolio Service

In partnership with LGT Vestra

October 2020

## EPIM Sustainable Balanced

### Asset allocation



### Top 10 holdings

Morgan Stanley Global Sustain	9.20%
Stewart Investors Worldwide Sustainable	8.40%
Trojan Ethical	7.00%
Liontrust Sustainable Future UK Growth	6.90%
Rathbone Ethical Bond	6.70%
CG Dollar	5.50%
Janus Henderson Global Sustainable Equity	5.40%
Vanguard US Govt Bond Index	5.20%
WHEB Sustainability	5.20%
LM US Equity Sustainability Leaders Hedged	5.20%

### Portfolio information

Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3% + VAT
Total Cost of Investment	0.80%

### 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.



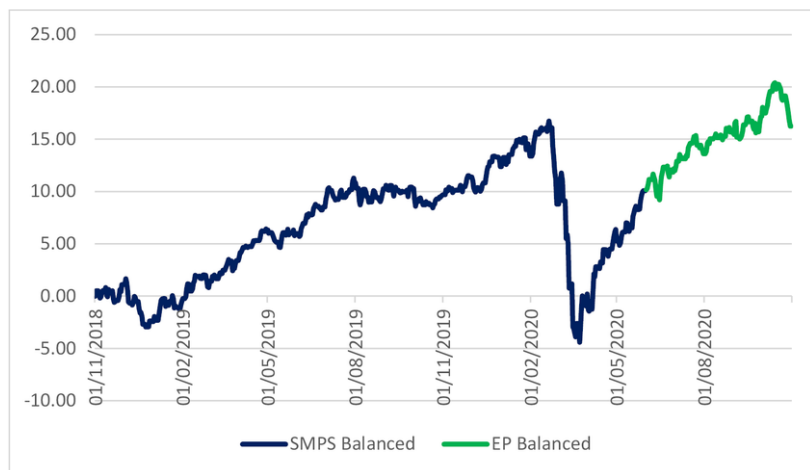
### Monthly investment update

October saw risk assets pull back amid coronavirus developments and several geopolitical events looming on the horizon. Despite markets, and indeed the world in general, coming a long way from the depths of the lockdowns of early 2020, during October many regions teetered on the precipice of further widespread lockdowns as Coronavirus data continued to deteriorate. Despite developments in our understanding of the virus and improved capabilities to track and contain some of the spread, the prospect of further national lockdowns left investors somewhat unnerved. Alongside this, the deadline for Brexit discussions between the UK and EU continued to close in and more importantly, the US Presidential Election looked like it would leave the largest economy in the world politically divided. It is during times like this that our investment philosophy and reluctance to make bets on binary outcomes with little visibility helps us to manage portfolios in a prudent manner with a focus on longer term drivers of value. It is for this reason we decided to make no changes to portfolios during October and continue to watch the development of these global events closely.

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## Performance



Source: Morningstar

As at end of October 2020

<b>1 month</b>	-0.80%
<b>3 month</b>	2.31%
<b>6 month</b>	9.29%
<b>1 year</b>	6.04%

	Target
<b>Volatility</b>	5 to 9%
<b>Return</b>	5.2 to 7.5%
<b>Potential drawdown</b>	-13.5%

	Yield
<b>Assumed yield</b>	0.75%
<b>Dividend*</b>	66%
<b>Savings*</b>	34%

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