

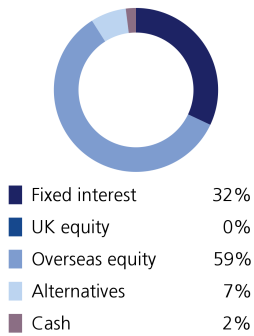
Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

October 2024

EPIM Sustainable Balanced

Asset allocation



Top 10 holdings

Vontobel Sustainable Short Term Bond	9.00%
AB Sustainable US Thematic Equity	7.80%
Trojan Ethical	7.00%
Morgan Stanley Global Sustain	6.00%
Lazard Global Sustainable Equity Fund	6.00%
Schroder Global Sustainable Value	6.00%
Janus Henderson Global Sustainable Equity	6.00%
Sparinvest Ethical Global Value	6.00%
Stewart Investors Worldwide Sustainable	6.00%
Brown Advisory Global Sustainable Total	5.00%

Portfolio information

Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.63%

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 October, equity markets gained while bond markets faced challenges due to rising US Treasury yields, fuelled by strong job data and inflationary pressures. The expectation that the Federal Reserve might not cut rates as aggressively as initially thought was also a factor. Equity gains were supported by a robust earnings season, particularly from technology firms, despite the broader impact of rising yields.

The UK's budget included significant tax increases, raising £40 billion while expanding investments in infrastructure and public services, including the NHS. Key changes include higher National Insurance, capital gains tax, and the elimination of the non-dom tax regime. October also saw UK inflation fall to its lowest since 2021, increasing the likelihood of a Bank of England rate cut.

The US election polls towards the end of October pointed towards a narrow Trump lead in the swing states. With multiple battleground states expected to swing the outcome, market volatility remained up until election day on 5th November – when Trump secured his historic return to the White House. Despite geopolitical uncertainties, particularly the aftermath of the election, our focus remains on quality investments resilient to market and political volatility.

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Performance



Source: Morningstar

As at end of October 2024

1 month	-0.29%
3 month	0.81%
6 month	4.70%
1 year	14.97%
3 year	1.64%
	Target
Volatility	5 to 9%
Return	5.2 to 7.5%
Potential drawdown	-13.5%
	Yield
Assumed yield	1.60%
Dividend	66%
Savings	34%

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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