eden park
INVESTMENT MANAGEMENT

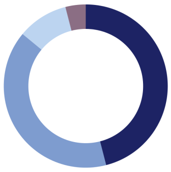
Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

September

EPIM Sustainable Cautious

Asset allocation



Fixed interest	46%
UK equity	0%
Overseas equity	40%
Alternatives	10%
Cash	4%

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	1 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 advanced again in September, with the S&P 500 and MSCI World hitting highs as the rally widened from tech to cyclical names such as industrials and financials. Resilient earnings and hopes of easier monetary policy keep a constructive tone, yet rich valuations and policy related risks shadow the outlook.

In the US, inflation sits above the Fed's target. A rate cut is expected soon, but the stimulus effect may be blunted by a swelling fiscal deficit and the higher yields now demanded by bond investors, underscoring the Fed's delicate task of fostering growth without eroding confidence in Treasury markets. The UK faces the stiffest inflation in the G7 at nearly 4%. Elevated fuel costs and wage demands are hobbling disinflation, and the Bank of England seems inclined to keep rates unchanged at least until November's fiscal statement. Cooling labour data and weaker business sentiment add to caution. Continental Europe is calmer, with inflation near the ECB's 2% goal, yet governments are tweaking issuance plans to keep borrowing costs contained, signalling that fiscal sustainability concerns are growing.

Looking ahead, risks persist but the backdrop remains favourable: equity markets have proved resilient and central banks appear ready to buttress growth with looser policy. Portfolios of firms with solid balance sheets, pricing power and reliable cash flows should be best equipped for the next leg of the cycle.

Powered by LGT Wealth Management

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Performance

Source: Morningstar

	As at end of September 2025
1 month	1.11%
3 month	2.96%
6 month	5.83%
1 year	5.18%
3 year	21.61%

	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.