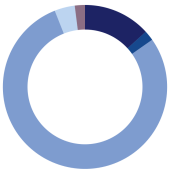
Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

September

EPIM Sustainable Growth

Asset allocation



Fixed interest	13%
UK equity	2%
Overseas equity	79%
Alternatives	4%
Cash	2%

Top 10 holdings

Janus Henderson Global Sustainable Equity	7.25%
Lazard Global Sustainable Equity Fund	7.25%
Morgan Stanley Global Sustain	7.25%
Schroder Global Sustainable Value	7.25%
Sparinvest Ethical Global Value	7.25%
Stewart Investors Worldwide Sustainable	7.00%
Mirova US Sustainable Equity	5.75%
AB Sustainable US Thematic Equity	5.75%
Vontobel Sustainable Short Term Bond	5.25%
Ninety One Global Environment	5.00%

Portfolio information

Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.70%

Portfolio description

The primary objective of this portfolio is to achieve above average capital growth. The portfolio is diversified across a range of asset classes, with a medium-to-high allocation to funds investing in equities (expected to be no greater than 85%) and other risk assets. Target Volatility: 9.9 - 12.6%.

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

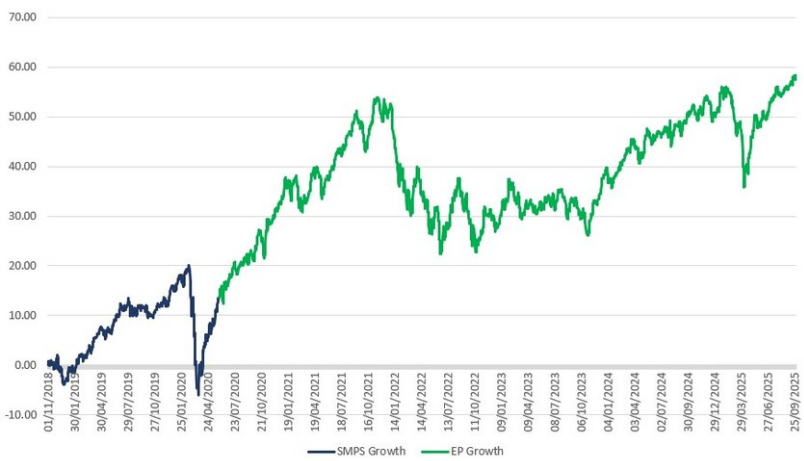
Global equities advanced again in September, with the S&P 500 and MSCI World hitting highs as the rally widened from tech to cyclical names such as industrials and financials. Resilient earnings and hopes of easier monetary policy keep a constructive tone, yet rich valuations and policy related risks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

Performance



Source: Morningstar

	As at end of September 2025
1 month	1.66%
3 month	4.56%
6 month	8.82%
1 year	5.38%
3 year	26.32%

	Target
Volatility	9.9 to 12.6%
Return	2.8 to 12.7%
Potential drawdown	-19%

	Yield
Assumed yield	1.35%
Dividend	85%
Savings	15%

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.

The Model Portfolio Service is not a financial instrument. The portfolio will consist of financial instruments, which when considered together as the Model Portfolio Service have a target market consistent with the needs of retail clients. This publication is marketing material. It is for information purposes only. The information presented herein is for illustrative purposes only and does not provide sufficient information on which to make an informed investment decision. This document is not intended and should not be construed as an offer, solicitation or recommendation to buy or sell any specific investments or participate in any investment (or other) strategy. It is recommended that potential investors should seek advice concerning the suitability of any investment from their Financial Adviser. Potential investors should be aware that past performance is not an indication of future performance and the value of investments and the income derived from them may fluctuate and they may not receive back the amount they originally invested. The tax treatment of investments depends on each investor's individual circumstances and is subject to changes in tax legislation. The Ongoing Charge Figure is variable and is for example purposes only. The information in this factsheet is for private circulation only and though it is believed to be correct it cannot be guaranteed. No representation or warranty (express or otherwise) is given as to the accuracy or completeness of the information contained in this factsheet and LGT Wealth Management UK LLP ("LGT Wealth Management") and its partners and employees accept no liability for the consequences of your acting upon the information contained herein.

LGT Wealth Management UK LLP is a Limited Liability Partnership registered in England and Wales. Registration number OC329392. LGT Wealth Management is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange.

Eden Park Investment Management Limited is authorised and regulated by the Financial Conduct Authority. A Registered in England number 10953727. Registered office: The Pavilions, Eden Park, Ham Green, Bristol, BS20 0DD.