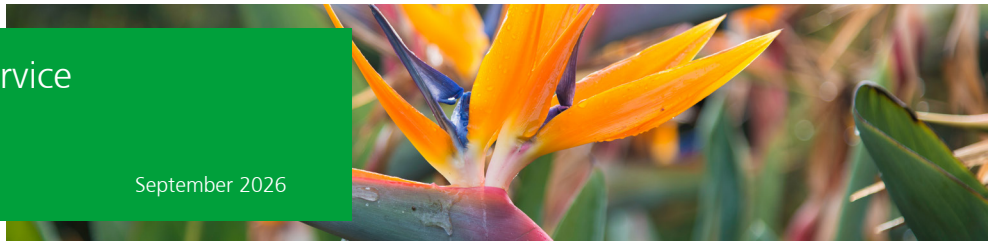
eden park
INVESTMENT MANAGEMENT



# Sustainable Model Portfolio Service

## EPIM Sustainable Defensive

In partnership with LGT Wealth Management

September 2026

## Portfolio information

| | |
|---|---|
| Launch date | June 2020 |
| Min cash holding | 2.00% |
| Annual management charge | 0.30% |
| OCF | 0.41% |

## 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.

## Investment highlights

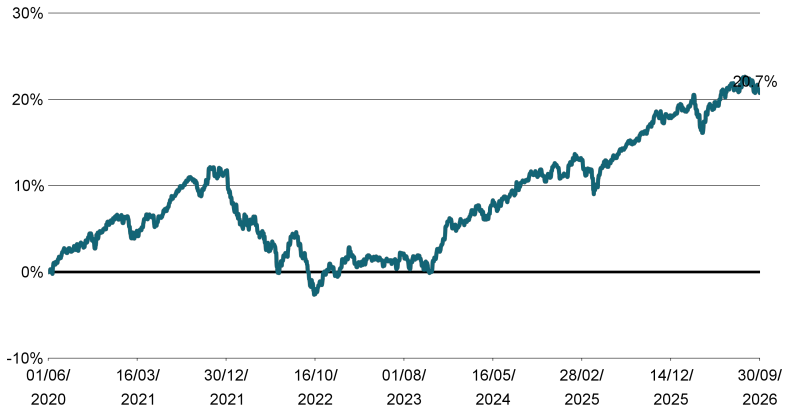
September was a more challenging month for investors, with global equities falling as rising bond yields, higher oil prices and renewed inflation concerns weighed on sentiment. The MSCI World fell around 1.2%, while performance was particularly weak across Europe and parts of emerging markets. US technology shares were more resilient, supported by continued enthusiasm around artificial intelligence, although the broader US market was less convincing.

Bond markets were the main focus, with the US 10-year Treasury yield rising to 5.29%, its highest level since 2007, as investors reassessed the outlook for inflation, interest rates and government borrowing. Oil prices also moved above $100 a barrel amid continued tensions in the Middle East, adding to inflationary pressures. The Federal Reserve raised interest rates by 0.25% to 3.75%-4.00%, its first increase since 2023, highlighting the challenge of balancing persistent inflation with a still resilient economy.

## Model description

The objective of this portfolio is to preserve capital. The portfolio is diversified across a range of asset classes but with a low overall allocation to funds investing in equities (expected to be no greater than 35%) and other risk assets. Target Volatility: 2.8% - 5.0%. The portfolio is invested in line with the LGT WM Sustainable investment Framework, which aims to identify companies and assets with strong sustainability characteristics as well as those that provide solutions to environmental and social challenges. The portfolios have formal exclusions on controversial weapons, thermal coal, alcohol and tobacco.

## Performance since inception




Source: Morningstar

## Performance and volatility

12 month rolling performance as at end of September 2026

| 3 month | 6 month | 1 year | 3 year | 5 year | Since inception |
|---|---|---|---|---|---|
| -0.92% | 3.42% | 3.76% | 19.54% | 10.23% | 20.73% |

| | Target | Realised (Since Inception) |
|---|---|---|
| Volatility | 2.8 to 5% | 3.55% |
| Return | 3.5 to 6.5% | 3.02% |
| Potential drawdown | -5.0% | -11.94% |
| | | Yield |
| Assumed yield | | 2.30% |
| Dividend | | 32% |
| Savings | | 68% |

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.

Powered LGT Wealth Management

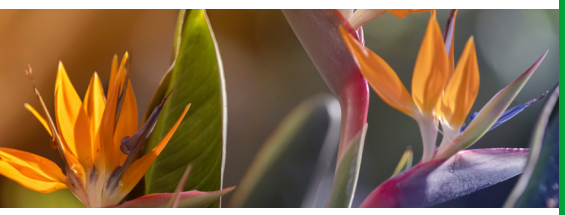
## Asset allocation



| | |
|---|---|
| Fixed interest | 59% |
| UK equity | 0% |
| Overseas equity | 22% |
| Alternatives | 10% |
| Cash | 9% |

## Full Holdings

| | |
|---|---|
| Vontobel Sustainable Short Term Bond | 10.00% |
| Trojan Ethical | 9.75% |
| Brown Advisory Global Sustainable Bond | 9.25% |
| L&G All Stocks Gilt Index | 8.00% |
| Vanguard US Govt Bond Index | 7.00% |
| Rathbone Ethical Bond | 7.00% |
| L&G Global Inflation Linked Bond Index | 5.50% |
| CG Dollar | 4.50% |
| Threadneedle UK Social Bond | 4.00% |
| Mirova Euro Short Term Sustainable | 4.00% |
| Federated Hermes Short-term Sterling | 3.75% |
| ICS Sterling Liquidity | 3.25% |
| HC Global Equity | 3.00% |
| Sparinvest Ethical Global Value | 3.00% |
| Lazard Global Sustainable Equity Fund | 3.00% |
| Janus Henderson Global Sustainable Equity | 3.00% |
| Schroder Global Sustainable Value | 3.00% |
| Mirova US Sustainable Equity | 2.75% |
| AB Sustainable US Tmtc | 2.75% |
| Cash | 2.00% |
| Foresight Global Real Infrastructure | 1.50% |



## Get in touch

Please feel free to contact a member of our team should you require any further information

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### Important information

**LGT Wealth Management's fees for the management of model portfolios should be VAT exempt and it treats such fees accordingly. However, the firm is aware that the VAT liability of model portfolio management services is due to be reviewed by HM Revenue & Customs. If it is determined that such services should be subject to VAT, it will be necessary for LGT Wealth Management to add VAT to its fees.**

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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