

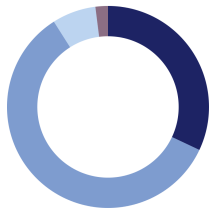


**Sustainable Model Portfolio Service**

October 2024



**Asset allocation**



Fixed interest	32%
UK equity	0%
Overseas equity	59%
Alternatives	7%
Liquidity strategies	0%
Cash	2%

**Top 10 holdings**

Vontobel Sustainable Short Term Bond	9.00%
AB Sustainable US Thematic Equity	7.75%
Trojan Ethical	7.00%
Schroder Global Sustainable Value	6.00%
Morgan Stanley Global Sustain	6.00%
Janus Henderson Global Sustainable Equity	6.00%
Stewart Investors Worldwide Sustainable	6.00%
Lazard Global Sustainable Equity Fund	6.00%
Sparinvest Ethical Global Value	6.00%
Stewart Investors Asia Pacific Leaders	5.00%

**Portfolio information**

Launch date	1 November 2018
Minimum cash holding	2%
Annual management charge	0.25%
Ongoing charge figure	0.55%

There will be an additional 0.25%pa charge (no VAT) if LGT Wealth Management are asked to act as custodian and a third party platform is not used.

**Portfolio description**

This portfolio looks to achieve capital growth in excess of inflation, whilst supporting inclusive economic development by investing in more environmentally and socially sustainable business practices. The portfolio will look to do this by investing in a diversified range of funds, which allocate capital to sustainable themes, such as healthcare and social housing, financial inclusion and education, the circular economy and renewable energy. 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%

**United Nations Sustainable Development Goals**



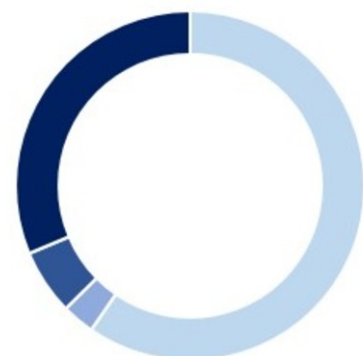
**Portfolio pillar mapping**

As part of the LGT Wealth Management Sustainable Model Portfolio Service, we have developed four sustainable investment pillars. These pillars encompass investment themes and the related the United Nation's Sustainable Development Goals (UN SDG), which they aim to support. Two of the pillars target social themes and two target environmental themes. This allows the translation of a framework based on a global, wide-reaching social and environmental change into an investable universe of ideas.

**Our sustainable investment pillars**



In order to better understand the thematic exposure of the portfolios, we have aligned the underlying funds to our sustainable pillars.



**Key**

Healthcare and societal wellbeing	62%
Financial inclusion and education	3%
Circular economy and resources	9%
Climate and Environmental action	26%

## Monthly investment update

September saw the Federal Reserve finally cut rates by 50 basis points to support the economy, justified by easing inflation and softer economic data. Despite a softer jobs report, the US labour market remains stable, with wage growth aligning with inflation targets and many analysts now expect a soft landing for the US economy. In Europe, further rate cuts could support growth, and the pound hit its highest level against the dollar since March 2022.

China's recent economic stimulus has sparked a surge in both Asian and global markets. The People's Bank of China surprised investors by implementing bold measures aimed at reviving economic growth. Following these actions, Hong Kong and Chinese stock indices rallied significantly, reflecting renewed optimism.

Overall, moderating inflation and central bank rate cuts are paving the way for a smoother economic transition, though investors remain focused on interest rate policy and the upcoming US election. Finally, the ripple effects of China's stimulus are being felt globally, with rising demand in sectors like commodities, construction, and luxury goods.

## Investment growth



Source: Morningstar

	As at last month end
<b>1 month</b>	0.70%
<b>3 month</b>	2.32%
<b>6 month</b>	3.25%
<b>1 year</b>	12.60%
<b>3 year</b>	3.44%
<b>5 year</b>	27.25%
<b>Since Inception</b>	40.20%

	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>	1.63%
<b>Dividend</b>	66%
<b>Savings</b>	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

**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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