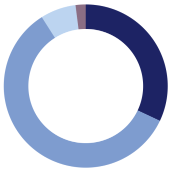
Sustainable Model Portfolio Service
In partnership with LGT Wealth Management

August 2024

EPIM Sustainable Balanced

Asset allocation



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

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	0.62%

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

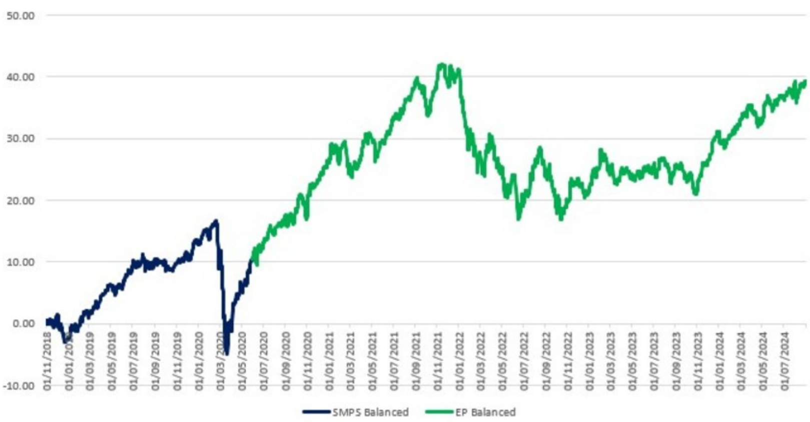
August provided strong signals that Western central banks are preparing to lower interest rates. The Bank of England cut rates for the first time since 2020, joining the ECB, while Federal Reserve (Fed) Chair Jerome Powell indicated a readiness to cut rates in the US, with the pace and timing dependent on future economic data. Meanwhile, market volatility increased due to differing policies between Eastern and Western central banks, resulting in sharp movements in equities and currencies. The unwinding of the Japanese yen carry trade led to a brief sell-off in global equities, though markets quickly rebounded.

Japan's markets experienced notable volatility, with the Topix Index suffering its steepest drops since the 1950s. After the Bank of Japan unexpectedly raised rates in July, causing the yen to strengthen, investor activity fell, leading to a 3% drop in the S&P 500 on 5th August. However, strong US economic data and expectations of Fed rate cuts soon after pushed global equities to near-record highs.

The US election remains highly competitive, while geopolitical tensions and trade policies continue to shape global markets. We remain vigilant in monitoring these developments and focused on investments in quality companies that can navigate political and economic uncertainty.

Powered by

Performance



Source: Morningstar

	As at end of August 2024
1 month	0.40%
3 month	3.12%
6 month	4.73%
1 year	10.60%
3 year	0.46%

	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.

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.