

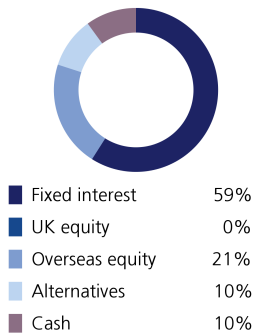
# Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

August 2024

## EPIM Sustainable Defensive

### Asset allocation



### Top 10 holdings

Vontobel Sustainable Short Term Bond	10.00%
Trojan Ethical	10.00%
Vanguard US Govt Bond Index	7.00%
Brown Advisory Global Sustainable Total	6.00%
Rathbone Ethical Bond	6.00%
L&G Global Inflation Linked	5.50%
Threadneedle UK Social Bond	5.00%
CG Dollar	4.50%
ICS Sterling Liquidity	4.30%
Federated Hermes Short-Term Sterling	4.00%

### Portfolio information

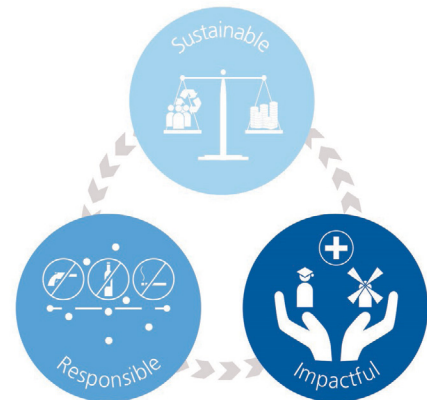
Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.47%

### Portfolio Objectives

The primary 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 40%) and other risk assets. Target Volatility: 2%-4.75%

### 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.

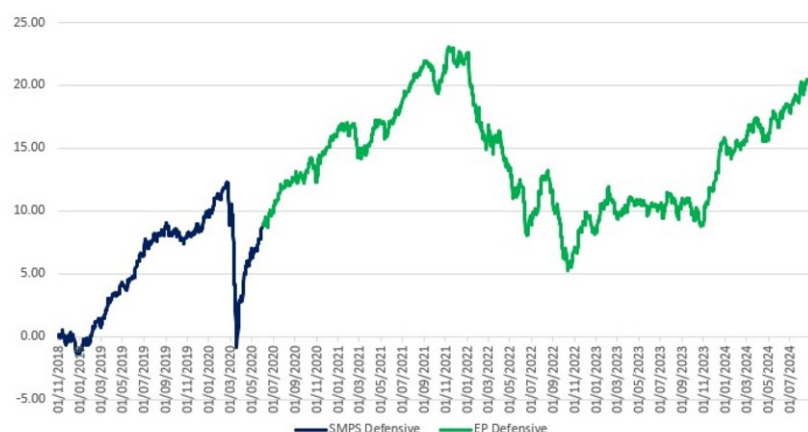
The US election remains highly competitive, while geopolitical tensions and trade policies continue to shape global markets. We remain vigilant in monitoring these developments and focused on investments in quality companies that can navigate political and economic uncertainty.

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## Performance



Source: Morningstar

As at end of August 2024

<b>1 month</b>	0.59%
<b>3 month</b>	3.14%
<b>6 month</b>	4.23%
<b>1 year</b>	8.63%
<b>3 year</b>	-0.26%
	<b>Target</b>
<b>Volatility</b>	2 to 4.75%
<b>Return</b>	3 to 4.5%
<b>Potential drawdown</b>	-5.0%
	<b>Yield</b>
<b>Assumed yield</b>	2.24%
<b>Dividend</b>	31%
<b>Savings</b>	69%

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.

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