

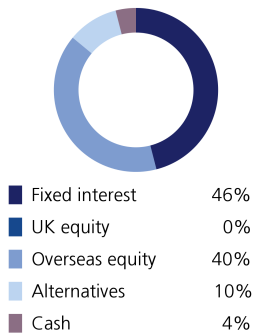
# Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

January 2025

## EPIM Sustainable Cautious

### Asset allocation



### Top 10 holdings

Trojan Ethical	10.00%
Vontobel Sustainable Short Term Bond	10.00%
Brown Advisory Global Sustainable Total	8.00%
AB Sustainable US Thematic Equity	6.50%
Rathbone Ethical Bond	6.00%
L&G Global Inflation Linked	5.50%
Threadneedle UK Social Bond	5.00%
Morgan Stanley Global Sustain	4.50%
Lazard Global Sustainable Equity Fund	4.50%
Janus Henderson Global Sustainable Equity	4.50%

### Portfolio information

Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.55%

### Portfolio description

The primary objective of this portfolio is to achieve a moderate level of capital growth. The portfolio is diversified across a range of asset classes with low-to medium allocation to funds investing in equities (expected to be no greater than 55%) and other risk assets. Target Volatility: 4%-7%

### 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

In January, the emergence of the Chinese AI start-up DeepSeek prompted a significant drop in AI-focused equities, with Nvidia's stock plunging 17%, though the S&P 500 still succeeded in rising by 2.8% over the month as Healthcare and Financials performed well. Elsewhere, President Trump's return to office added to market volatility following his implementation and threat of tariffs on key trading partners like Canada, Mexico, and China. Within fixed income, rising yields on 10-year government bonds reflected concerns about Trump's recent executive orders.

Central banks responded with differing approaches: the Federal Reserve held rates steady, while the European Central Bank cut rates in light of sluggish Eurozone growth. European markets however reached record highs in January, despite economic challenges, highlighting a possible shift in investor sentiment.

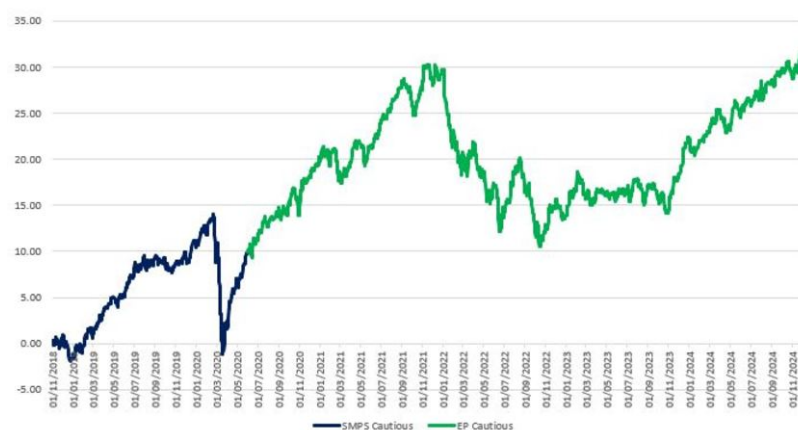
The sharp movements in equity markets underscored the risks of market concentration, emphasising the need for selective management in navigating such volatility. Active risk management is imperative in this environment to seek opportunities beyond crowded trades. The importance of maintaining portfolio resilience amidst ongoing geopolitical and economic shifts thus remains our focus going further into the year.

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## Performance



Source: Morningstar

As at end of January 2025

<b>1 month</b>	2.58%
<b>3 month</b>	3.03%
<b>6 month</b>	3.81%
<b>1 year</b>	8.88%
<b>3 year</b>	8.68%
	<b>Target</b>
<b>Volatility</b>	4 to 7%
<b>Return</b>	4.5 to 6%
<b>Potential drawdown</b>	-9.1%
	<b>Yield</b>
<b>Assumed yield</b>	2.05%
<b>Dividend</b>	50%
<b>Savings</b>	50%

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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