

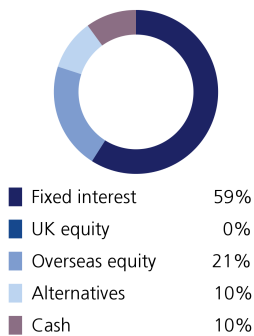
# Sustainable Model Portfolio Service

In partnership with LGT Wealth Management

July 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

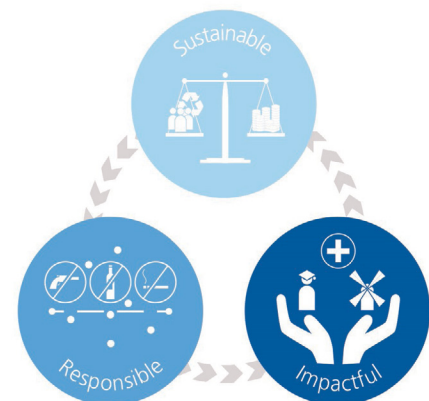
Launch date	1 June 2020
Minimum cash holding	2%
Annual management charge	0.3%
Total Cost of Investment	0.47%

### 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

July saw significant political developments, with the UK experiencing its first government change in 14 years and the US presidential campaign intensifying. Market-wise, there was an equity rotation that put pressure on large technology stocks.

In the US, a rally in Pennsylvania on 13th July was marked by an assassination attempt on Donald Trump, boosting his lead in crucial swing states. A week later, Joe Biden withdrew from the presidential race, endorsing Kamala Harris to secure enough delegate support to become the Democratic candidate. In the UK, Labour won the general election by a landslide, leading to the worst-ever Conservative defeat. France faced political gridlock post-elections, affecting equities and bonds, with the CAC down 7%. The S&P 500 rose 1% in July, driven by the "Magnificent 7" stocks initially but later saw a decline, with Nvidia and Microsoft down 5% and 6%, respectively. The Russell 2000 outperformed, gaining over 10%. US Treasury yields fell to 4%.

Economic data suggested a slowing economy and easing inflation, supporting expectations of a Fed rate cut in September. The BoE cut rates to 5%, and the ECB is expected to cut rates in September. The BoJ strengthened the yen and raised rates to 0.25%, signalling tighter future policy. Post-election policies are expected to stabilise the political environment, but uncertainties remain, especially in the US. Monitoring of political and market developments will continue, focusing on resilient companies.

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## Performance



Source: Morningstar

As at end of July 2024

<b>1 month</b>	1.38%
<b>3 month</b>	3.44%
<b>6 month</b>	3.77%
<b>1 year</b>	7.68%
<b>3 year</b>	0.44%
	<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>	2.23%
<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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