Wealth Management

Sustainable USD Adventurous

International Model Portfolio Service

September 2023

Monthly investment update

In August, increased market volatility stemmed from concerns about the Chinese property market, weak Chinese economic data, and rising sovereign bond yields. As a result, global stocks, were down for the month, with developed markets performing better than emerging markets. Fixed income investments did not provide a safe haven due to rising sovereign yields.

In the US, despite a credit rating downgrade by Fitch, economic data pointed to a strong labour market and robust retail sales. Inflation concerns persisted, prompting the Federal Reserve to maintain a data-dependent approach and consider potential rate hikes. The UK saw a Bank of England rate hike and outperformed economic expectations in Q2. Inflation eased, but strong labour market data suggested more rate hikes may be on the horizon. The People's Bank of China reduced interest rates, but credit demand remained weak. Japan's economy expanded and inflation in the region showed signs of improvement.

Given these developments, diversification with a focus on quality remains prudent for investors.

Portfolio information

Launch date	11 November 2020
Minimum cash holding	2%
Annual management charge	0.25%
Ongoing charge figure	0.74%

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.

Contact information

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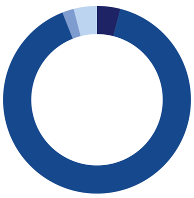
Strategy description

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 equites (expected to be as high as 100%) and other risk assets.

Asset allocation

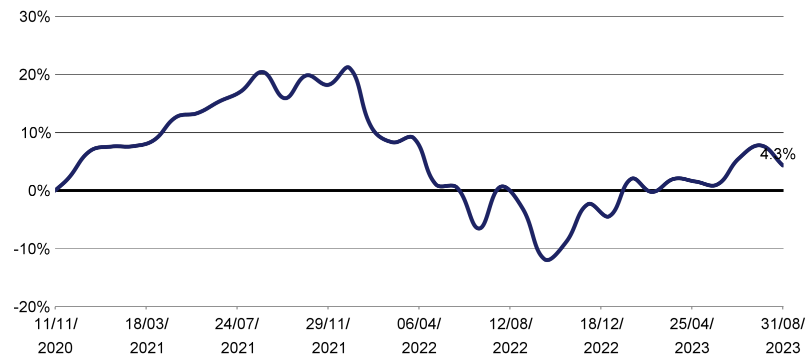


Fixed interest	4%
Equities	90%
Alternatives	2%
Cash	4%

Top 10 holdings

Alliance Bernstein Sustainable Thematic	9.4%
Janus Henderson Global Sustain	9.0%
Lazard Global Sustainable Equity	9.0%
Morgan Stanley Global Sustain	8.9%
Schroder Global Sust Value	7.8%
Ninety One Global Envrionment	6.6%
Stewart Worldwide Sustainability	6.6%
Stewart Asia Pacific Leaders Sustainability	6.4%
Impax Environmental Markets	6.0%
Polar Capital Emerging Markets Stars	5.9%

Performance since inception



Performance

1 month	-3.21%
3 month	3.25%
6 month	4.56%
1 year	7.61%
	Realised (April 2020 - end August 2023)
Volatility	14.67%
Return (Ann)	1.53%

Source: Morningstar. Net of underlying fund costs, gross of all other charges.

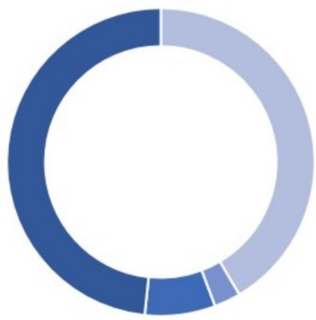
United Nations Sustainable Development Goals (UN SDGs)

Our sustainable investment pillars

Portfolio pillar mapping

As part of the LGT Wealth Management Sustainable Portfolio Service, we have developed four sustainable investment pillars. These pillars encompass investment themes and the related UN SDGs, 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.

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	53%
Financial inclusion and education	2%
Circular economy and resources	9%
Climate and Enviromental action	36%

Glossary

Return

This is the annualised equivalent return of your

Volatility

Volatility is measured by standard deviation. This is a measure of variability of performance around the mean.

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