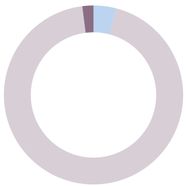
Passive Adventurous

LGT Wealth Management in partnership with My Pension Expert

April 2025

Asset allocation



Fixed interest	0%
Alternatives	0%
Infrastructure	0%
UK equities	4%
International equities	94%
Cash	2%

Top 10 holdings

L&G International Index	36.0%
L&G Global Equity Index	32.0%
L&G Pacific Index	7.0%
Vanguard Emerging Markets Stock Index	6.0%
L&G S&P 500 Equal Weighted Index	5.9%
Vanguard Global Small Cap Index	5.0%
L&G UK 100 Index	4.1%
L&G Japan Index	2.0%
Cash	2.0%

Portfolio information

Launch date	September 2023
Annual management charge	0.10%
OCF	0.09%

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.

Model description

To provide the best risk adjusted total return through a diversified portfolio of collective investment schemes, exchange traded funds and cash. The primary objective of this portfolio is to achieve above average capital growth. The portfolio is diversified across a range of asset classes, with a significant allocation to funds investing in equities (expected to as high as 100%) and other risk assets.

MPS market update

March saw heightened volatility across global equity markets, largely driven by renewed uncertainty around US tariffs. US equities fell sharply, with the S&P 500 down 5.6% and technology stocks among the hardest hit. Concerns about a potential recession were stoked by softer consumer confidence and trade tensions, though solid labour data and stronger-than-expected economic indicators helped ease some fears. The Federal Reserve and Bank of England both held interest rates steady, while the European Central Bank continued its rate cutting path.

In Europe, initial optimism driven by major fiscal announcements – most notably Germany's historic spending package – was dampened by global tariff concerns. Despite a late-month pullback, sentiment has shifted more positively for European equities. Sectors linked to defence and infrastructure were standouts, bolstered by both national and EU-level investment plans. Looking ahead, markets remain sensitive to further tariff developments, but long-term opportunities persist in companies with strong fundamentals and earnings resilience.

Performance

	Performance
1 month	-6.12%
3 month	-5.37%
6 month	-0.03%
1 year	3.05%
Since Inception	17.36%

Important information

LGT Wealth Management's fees for the management of model portfolios should be VAT exempt and it treats such fees accordingly. However, the firm is aware that the VAT liability of model portfolio management services is due to be reviewed by HM Revenue & Customs. If it is determined that such services should be subject to VAT, it will be necessary for LGT Wealth Management to add VAT to its fees.

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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