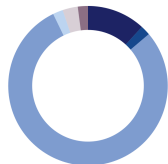


Model Portfolio Service

April 2025

Asset allocation



Fixed interest	12%
UK equity	2%
Overseas equity	79%
Absolute return	2%
Real assets	3%
Cash	2%

Top 10 holdings

L&G International Index	6.9%
Brown Advisory Global Leaders	6.6%
L&G Global Equity Index	6.5%
Lazard Global Equity Franchise	4.7%
Vanguard EM Index	4.7%
Vanguard Global Small Cap Index	4.6%
Fundsmith Equity	4.5%
AXA US Short Duration High Yield	4.1%
Stewart Investors Asia Pacific Leaders	4.1%
L&G S&P 500 Equal Weight Index	4.0%

Portfolio information

Launch date	12 Nov 2009
Min cash holding	2%
Annual management charge	0.15%
OCF	0.40%

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

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 medium-to-high allocation to funds investing in equities (expected to be no greater than 90%) and other risk assets. Target Volatility: 9.9% - 12.6%

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.

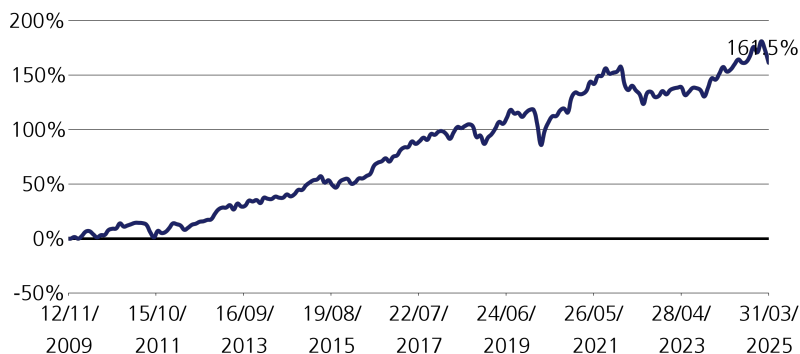
Performance and volatility

12 month rolling performance

31/03/2024 - 31/03/2025	31/03/2023 - 31/03/2024	31/03/2022 - 31/03/2023	31/03/2021 - 31/03/2022	31/03/2020 - 31/03/2021	Cumulative return since inception
0.81%	8.09%	-1.39%	1.82%	26.93%	161.51%

1 month	3 month	6 month	1 year	3 year	5 year
-4.48%	-3.52%	-1.53%	0.81%	7.45%	38.87%

Performance since inception



Source: Morningstar

	Target	Realised (Since Inception)
Volatility	9.9-12.6%	8.57%
Return	2.8-12.7%	6.35%
Potential drawdown	-20.9%	-14.80%

	3 years	5 years
Realised volatility	8.36%	8.98%

Assumed yield	1.99%
Dividend	86%
Savings	14%

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.

Contact information

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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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