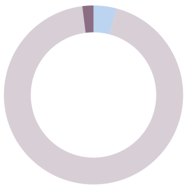
Wealth Management

Passive Adventurous

LGT Wealth Management in partnership with My Pension Expert

November 2025

Asset allocation



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

Top 10 holdings

L&G Global Equity Index	32.0%
L&G International Index	30.0%
Vanguard Emerging Markets Stock Index	8.0%
L&G Pacific Index	7.0%
Vanguard Global Small Cap Index	5.0%
L&G UK 100 Index	4.1%
L&G Japan Index	3.0%
L&G European Index	3.0%
L&G S&P 500 Equal Weighted Index Hedged	3.0%
L&G S&P 500 Equal Weighted Index	2.9%

Portfolio information

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

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

Equities continued their upward trajectory in October, supported by strong corporate earnings and improving sentiment around global trade. Technology once again led the charge, pushing major indices such as the Nasdaq and S&P 500 to new highs. Despite a volatile start to the month triggered by renewed tariff concerns with China, markets regained momentum as earnings season delivered robust results and a major trade truce between the US and China helped restore investor confidence.

The Nasdaq gained 4.7%, driven by standout performances from some of the Magnificent 7 companies. The S&P 500 finished the month up 2.3%, while European and UK equities also enjoyed positive momentum, with the STOXX 600 and MSCI UK 100 rising 2.6% and 4.1% respectively. Japan’s Topix surged 6.2%, lifted by optimism following the historic election of the country’s first female prime minister, Sanae Takaichi, who outlined a fiscal stimulus programme. With central banks signalling potential divergence in monetary policy and political developments reshaping expectations across regions, investors enter November balancing optimism with vigilance.

Performance

	Performance
1 month	5.43%
3 month	8.83%
6 month	25.55%
1 year	20.16%
Since Inception	43.77%

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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