



Wealth
Management

Institutional Service



A look inside the Princely Collections

For more than 400 years, the Princes of Liechtenstein have been passionate art collectors. The Princely Collections include key works of European art stretching over five centuries and are now among the world's major private art collections. The notion of promoting fine arts for the general good enjoyed its greatest popularity during the Baroque period. The House of Liechtenstein has pursued this ideal consistently down the generations. We make deliberate use of the works of art in the Princely Collections to accompany what we do. For us, they embody those values that form the basis for a successful partnership with our clients: a long-term focus, skill and reliability.

www.liechtensteincollections.at

Cover image: Erasmus Habermel, detail from
'Perpetual calendar' c. 1600

© LIECHTENSTEIN. The Princely Collections, Vaduz–Vienna

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for Institutional clients
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Welcome



Welcome to LGT's Institutional Service. We offer a fully tailored investment management service, specialising in providing advice to a range of institutional clients, each with their own unique requirements.

Key to our approach is an unwavering focus on building lasting partnerships, developing trust through transparency and maintaining our entrepreneurial spirit. Our ethos and values have allowed us to attract some of the best talent in the industry and draw together in-depth experience from multiple disciplines.

When we set up the firm in 2008, our aim was to offer a fresh approach to investment management. The plan was simple: put our clients first by providing a transparent service, designed around what is right for their business.

Yours sincerely,

A stylized, handwritten signature in black ink, consisting of a large loop followed by a series of smaller, connected strokes.

Jacqueline Crawley
Head of Institutional, LGT Wealth Management

"No two clients are the same. Whatever the nature of your business, we take the same bespoke approach as with our private clients."

Jacqueline Crawley, Partner and Head of Institutional

Specialist investment management

Tailored to you

Unapologetically client led

The specialist advice we offer is based on gaining an intimate knowledge of your organisation, however large it may be. We understand that every client has individual financial objectives, risk attitudes, capital positions and income requirements. Our dedicated team will work with you to ensure that we fully understand the scope of your investment needs, and with this understanding create your bespoke portfolio.

Specialist experience

A dedicated team – here for you, wherever “here” is

Our team has many years of experience in providing bespoke investment services to institutional clients. Our extensive experience in this area ensures that we are aware of your emerging challenges and seek to provide solutions to address them. We work in partnership with your actuary and other advisers to deliver a cohesive and holistic service that you and your members can trust.

Expert advice

A specialist set of skills

We know that equity, alternatives and fixed income investment management are very different disciplines and therefore require particular expertise. Our team has specialists in each asset class working together to deliver a cohesive approach for the benefit of your stakeholders. We can also provide active management of your cash.

Institutional team overview

£1billion team assets under management
Dedicated team of experts
Access to our specialist investment sub-committees
Part of LGT Group, the world’s largest private bank owned by a single family, with a tier 1 ratio of 22%
Investment Committee with an average of 20 years investment experience
Industry leading investment research and analysis
Medium to long-term stable investment returns

LGT Group

Uncompromising integrity

LGT Wealth Management is a UK-based wealth management firm and is part of LGT, the world’s largest private bank and asset manager owned by a single family, the Princely House of Liechtenstein, for over 80 years.

Placing value on values

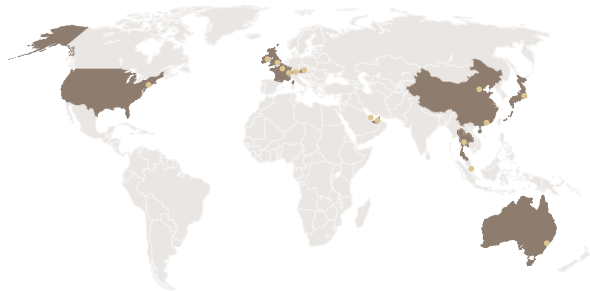
Sustainable and long-term thinking and actions have played an important role in the Princely Family for generations, as well as being deeply rooted in LGT’s corporate culture. It is important that the Group’s business activities have a positive impact on the environment and society.

A global presence

Group-wide, we employ over 5 000 staff in over 25 locations in Europe, Asia, the Americas, Australia and the Middle East.

For all LGT locations, please visit: www.lgt.com

LGT’s locations



Financial stability

Our service to you is far from just investment performance and financials, but it is important to know that you are in safe hands.

The LGT Group has one of the strongest balance sheets in the industry with high levels of liquidity and an equity capitalisation significantly above regulatory requirements. L

Financial highlights of LGT Group

	GBP
Assets under administration	270 billion
Total assets	42.8 billion
Equity capital	4.8 billion
Group profit	286 million

30 June 2023

Ratings for LGT Bank Limited

	Rating
Moody’s	Aa2
Standard & Poor’s	A+

30 June 2023

Investment process overview

A dedicated Investment Committee

Your portfolio is designed to benefit from LGT’s analysis on markets, asset classes and sectors. This ongoing research forms the “LGT Market Views”, set by a central committee of investment managers and dedicated research analysts on a monthly basis. These views form our best investment ideas and reflect where we see value in markets.

Dynamic portfolio construction

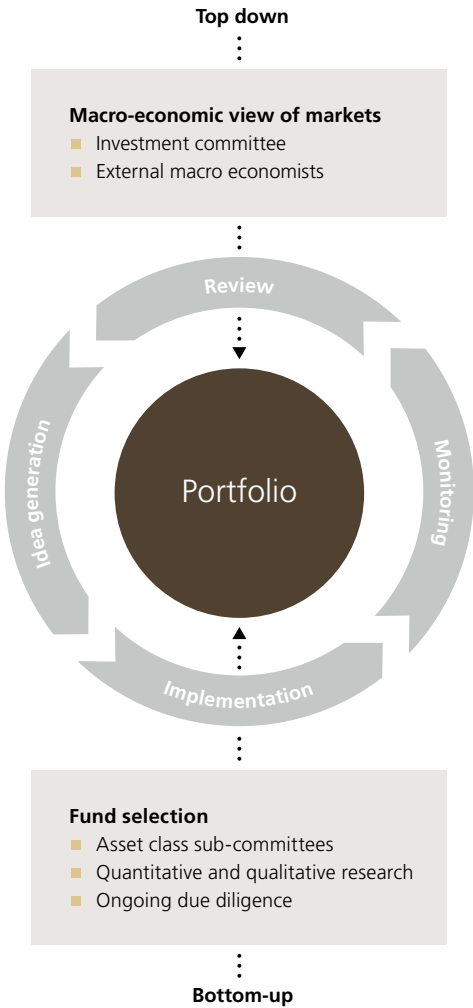
On a monthly basis, your investment team reviews your portfolio asset allocation to reflect our market and economic views, applying their judgment, skill and knowledge of your circumstances. Additional risk analysis and dedicated asset allocation research is also fed into the portfolio construction process by our specialist team of investment managers. This means your portfolio will be benefitting from the most current investment thinking and our best ideas through dynamic portfolio construction.

You will be able to see the resulting trades on your portfolio via the LGT Wealth web portal.

Portfolio construction
The process involves defining the best method to execute asset allocation and optimising your portfolio to reflect the desired positioning including:

- Expected market conditions
- Define specific opportunity
- Relative valuations
- Sector, style and geographic locations
- Risk factor analysis
- Risk/reward trade off
- Reflect top-down themes

Investment process



Portfolio construction

Regardless of your attitude to risk, your portfolio is constructed using a range of investment vehicles and asset classes. We offer an unbiased, whole-of-market approach and do not use in-house funds as believe this could lead to conflict of interest or investment bias. We have an active approach to asset allocation and use a blend of direct stocks and third party funds across geographies, asset classes, sectors or investment themes. Your portfolio can also hold positions in investment trusts, exchange-traded funds, equities, derivatives, bonds and cash, all driven by each client’s particular objectives and investment preferences. Every investment selected for your portfolio is, in our minds, best in class.

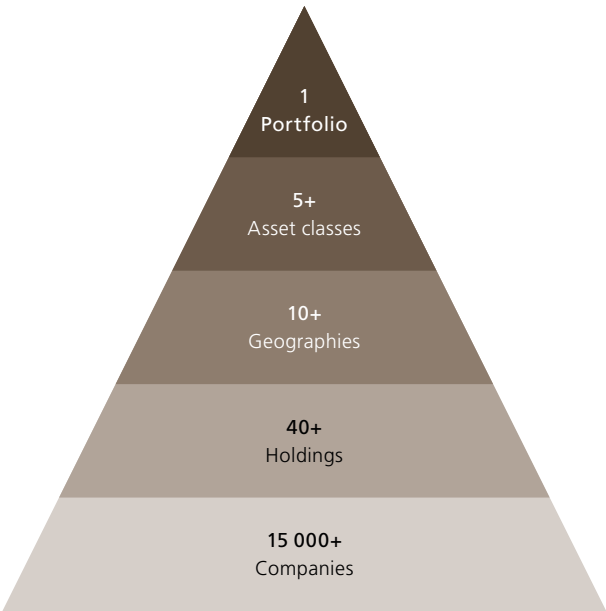
Aligned to objectives

Your portfolio is constructed in line with your objectives and associated risk profile. If you are a risk averse investor targeting a lower level of investment growth, your portfolio will typically contain a higher percentage of direct fixed income and alternative holdings. The opposite is true for an investor with a greater capacity for risk, or those targeting higher levels of capital growth. For these clients, the portfolio will contain a higher percentage of equity exposure.

A diversified portfolio

Investing in a variety of asset classes ensures that your portfolio is diversified, meaning your exposure to individual market risks is reduced. We take meaningful positions, which ensures that your portfolio would not suffer from being overly diversified. Being overly diversified can dilute the impact of successful investing, resulting in lower performance.

Investment universe exposure



Reporting and operational support

Behind the portfolios

We recognise that while the performance of your portfolio is important to you, there is much more that we need to do to deliver the service you require.

We will work with you to determine the reporting requirements that fit your business model and needs, rather than offering you a standard "off the shelf" approach.

A member of our team is on hand at all times to support you with any operational needs concerning your portfolio.

Our specialist Solvency II reporting solution is available to our regulated clients. Please also ask us about our in-house capital modelling tools which can be used to calculate the impact of various investment scenarios on your portfolio.

Our promise to you

- Gain an in-depth understanding of your capital management plan and risk appetite
- Align your investment strategy with these requirements
- Flexibility to tailor our portfolio reporting to fit your exact requirements
- Deliver ad-hoc next day portfolio reports to assist you for specific meetings



- Be at the forefront of all regulatory changes and proactively support any challenges you may face
- Board CPD training
- Investment induction training for new NEDs
- Extensive in-house research functionality
- Specialist sub-committees
- Broad range of regular and pertinent thematic commentary

Our commitment to sustainability

We offer an ethical screening service that provides you with the extra reassurance of knowing that your assets are not being invested into areas that conflict with your values and beliefs.

In 2018, LGT developed and implemented the LGT Sustainability Strategy 2025, which is based on materiality analysis conducted in 2015, details of which can be found overleaf.

As a group, we aim to make a contribution to the United Nations Sustainable Development Goals (SDGs) and help create a better, more sustainable world.



The three pillars of LGT’s Sustainability Strategy 2025



Sustainable investing

- We want to be a leading provider of sustainable investment solutions.
- We want to optimise the contribution of our investment solutions to the UN SDGs.
- We aim to substantially increase the share of sustainable investment solutions in our portfolios.
- We measure and report transparently on the sustainability quality of our investment solutions.



Sustainable business

- We consider sustainability aspects in all our decisions.
- We aim to reduce our environmental footprint significantly.
- A minimum of ten percent of LGT Group dividends are allocated to philanthropic activities.
- We want to be a top employer that offers a good work environment.



Sustainable thinking

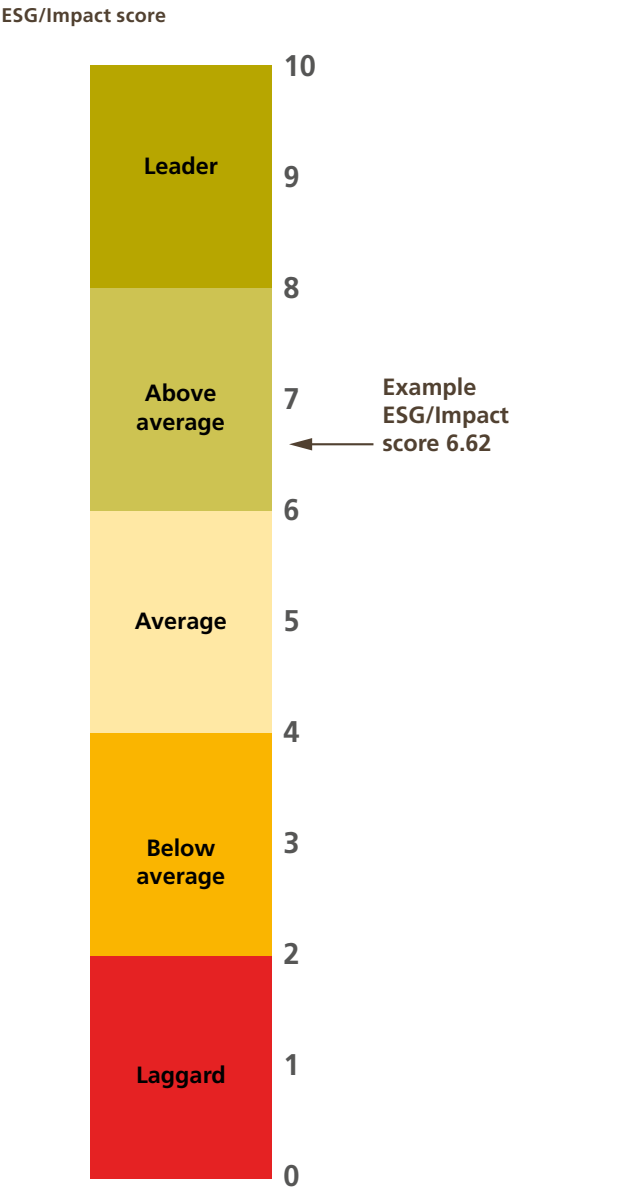
- We want to be a thought leader in sustainability.
- We want our employees to actively engage in sustainability issues and will train them accordingly.
- We join forces with governments, companies, NGOs, etc. to optimise our contribution to the UN SDGs.

ESG rating

Provided as standard to our service, we provide quarterly ESG/Sustainability rating data to our institutional clients within our regular reporting processes.

Irrespective of any ESG considerations you may have, our proprietary ESG/Sustainability rating system leverages a number of established third party sustainable data providers such as Morningstar and MSCI.

The calculation of Sustainability rating comprises two main factors; ESG (environmental, social, governance) rating and an Impact score. The ESG rating considers the exposure, management and risks of issues relating to ESG, factors are aggregated into an overall rating based on materiality. The Impact score considers revenue generated in the context of the UN Sustainable Development Goals. LGT’s rating system, the SMax engine combines this data to generate our LGT Wealth Management Sustainability rating on a scale of 1 (Laggard) to 10 (Leader).



Actions speak louder than words

As a firm, it is important for us to provide value to our four stakeholder groups: clients, staff, owners and society. Here are some examples of our activities that we feel brings together all of these groups:

A local approach



Planting a tree for our clients

We have committed to planting a tree for every client that elects paperless reporting,

supporting a number of reforestation projects around the world. So far, we are delighted to have planted thousands of trees, but there is still a long way to go.

To date, the LGT Wealth Management Forest has planted trees in Kenya, Madagascar, Thailand and India, supporting a range of projects. For example, the 'Trees for Tigers' project in India is a plantation of 50,000 trees, planted with the aim to improve wildlife habitat and maintain a buffer corridor for wildlife movement. LGT Wealth Management clients are able to peruse the forest online and learn more about the individual projects and trees in order to see the very tangible impact that their positive decisions have had.

View the LGT Wealth Management Forest at www.tree-nation.com/profile/lgt-wealth-management.



Soup market

On the 4th December 2019, we hosted our second Soup Market raising over £15,000 for homelessness charity,

Centrepoint. Centrepoint's focus on giving homeless young people a future particularly resonates with our firm's ethos, and through their engagement programmes they are working to create a brighter future for disadvantaged young people.



Skills Builder Partnership

As part of our commitment to engaging with and developing talent early,

we have been working with The Skills Builder Partnership for several years now to ensure that young people can build essential skills for the future.

Skills Builder brings together educators, employers and organisations with a shared vision to equip young people with the necessary skills to succeed. Skills Builder works with primary, secondary and special educational needs schools across the country to embed eight essential skills, such as problem-solving, teamwork and positive thinking, into the national curriculum. Each year LGT Wealth Management finances this programme for 10 schools across the UK.

A global approach

LGT Venture Philanthropy, founded by LGT CEO H.S.H Prince Max von und zu Liechtenstein in 2007, is an independent charitable foundation that supports organisations who contribute directly to the achievement of the SDGs. In addition to philanthropic capital, they provide their portfolio organisations with expert advice and support.

The organisations they support empower disadvantaged people and their communities through education, healthcare, and the protection and regeneration of ecosystems.

Case studies of organisations LGT Venture Philanthropy support:



Educate Girls India

India is home to the world’s largest population of illiterate women. Educate Girls (EG) empowers girls and

raises awareness about the importance of their education in rural India. They engage communities through volunteers to identify and enrol out-of-school girls, leverage the government’s school infrastructure and improve learning outcomes. EG has enrolled 800,000 out-of-school-girls with a 90%+ retention rate and plans to significantly reduce India’s education gender gap by 2024.



Last Mile Health

50% of the world’s population lacks access to essential healthcare services. Of those, one billion live in rural

communities, where deficits are the most extreme and infant mortality can be up to 21% above the global average. Last Mile Health (LME) employs community health workers in Liberian villages; they are supervised and equipped to perform home-based care, saving people from the most common, preventable causes of death. Together with the government, LMH is now rolling out the model nationally.



Maasai Mara Conservancies

Kenya has seen a 70% reduction in wildlife over the past decades. In the Maasai Mara, Maasai

landowners, tourism operators and investors have together created a unique, inclusive community conservancy model to stop this decline. The Maasai receive reliable incomes from leasing out their land to conservancies that preserve the ecosystem, and sustainable tourism generates further economic opportunity. The Mara conservancies now cover an area equivalent to the Maasai Mara National Reserve.

Important information

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LGT Wealth Management Limited is authorised and regulated by the Financial Conduct Authority. Registered in Scotland number SC317950 at One Lochrin Square, 92 Fountainbridge, Edinburgh, EH3 9QA.

LGT Wealth Management Jersey Limited is incorporated in Jersey and is regulated by the Jersey Financial Services Commission in the conduct of Investment Business and Funds Service Business. Registered office: 30-32 New Street, St Helier, Jersey, JE2 3TE.

LGT Wealth Management International Limited is registered in Jersey (38918) at 1st Floor, Sir Walter Raleigh House, 48-50 Esplanade, St Helier, Jersey JE2 3QB, and is regulated by the Jersey Financial Services Commission under the Financial Services (Jersey) Law 1998 (as amended) for the conduct of investment business and fund services business.

LGT Wealth Management (CI) Limited is registered in Jersey (number 5769) at 1st Floor, Sir Walter Raleigh House, 48 – 50 Esplanade, St Helier, Jersey JE2 3QB.

LGT Wealth Management (CI) Limited is regulated by the Jersey Financial Services Commission.

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Investors should be aware that past performance is not an indication of future performance, the value of investments and the income derived from them may fluctuate and you may not receive back the amount you originally invested.

“The clarity of an independent observer, with the understanding of an intimate insider.”

Jacqueline Crawley, Partner and Head of Institutional



Erasmus Habermel (1538-1606), Detail from "Universal dioptric instrument", c. 1597/1600

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