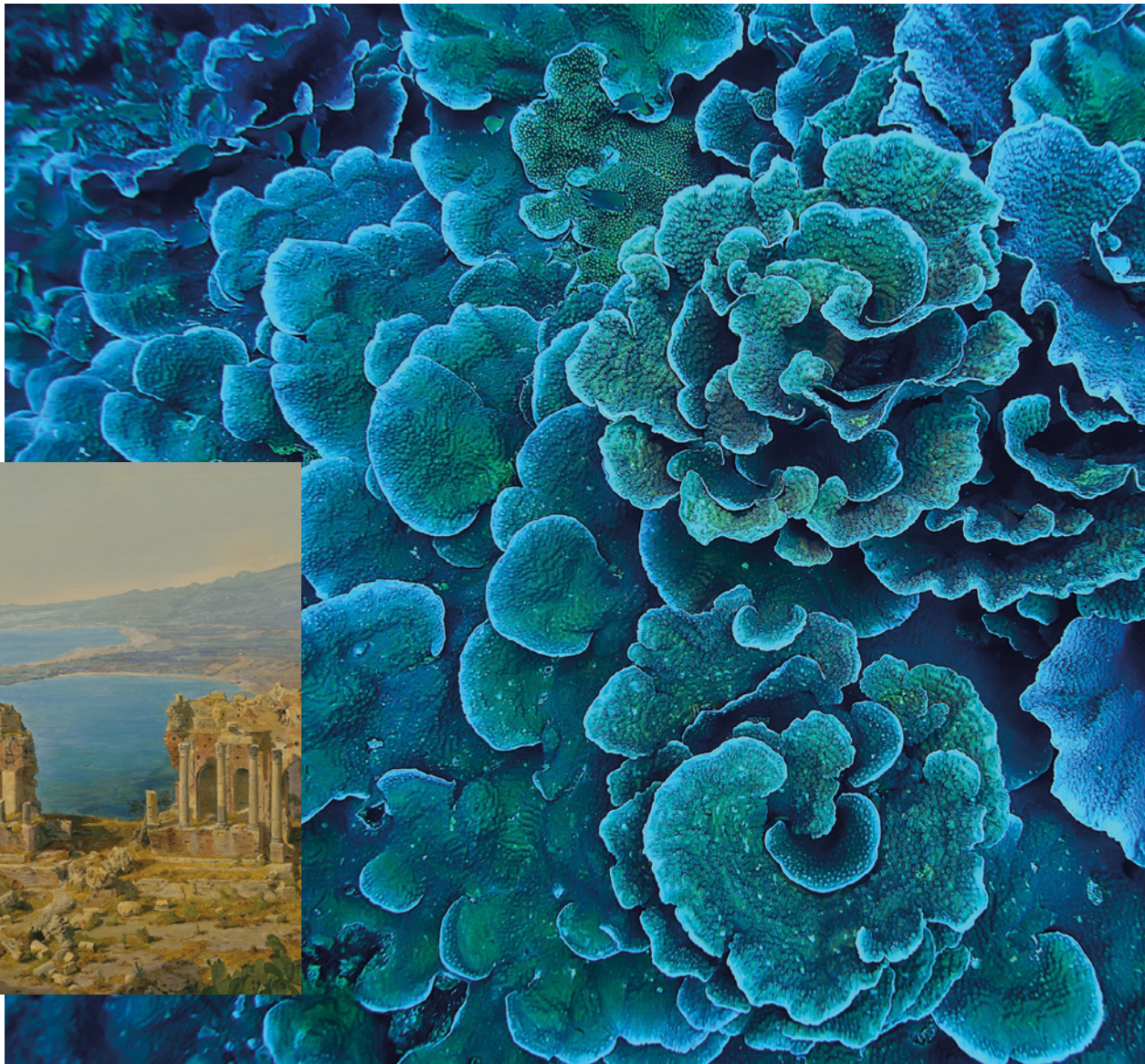




Wealth
Management

Investing for charities

Portfolios constructed with purpose



Forward-looking
for generations

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Inside the Princely Collections

For more than 400 years, the Princes of Liechtenstein have been passionate art collectors. The Princely Collection is the result. Comprising more than 1,600 paintings, the collection is made up of masterpieces ranging from the early Renaissance to the second half of the nineteenth century. It is one of the world's major private art collections. While the idea of promoting fine arts for the general good enjoyed its greatest popularity during the Baroque period, the House of Liechtenstein continues to pursue this goal to this day.

At LGT, we take inspiration from the art in the Princely Collections. For us, the collection embodies the values that form the basis of all successful partnerships: expertise, reliability and a long-term focus. Just like the experts who care for the masterpieces, our team of professionals diligently curate the wealth of our clients. By drawing upon this rich heritage, LGT has honed wealth management to an art.

Cover image
Ferdinand Georg Waldmüller, detail from "The Ruins
of the Greek Theatre at Taormina on Sicily", 1844
© LIECHTENSTEIN. The Princely Collections, Vaduz–Vienna



Craft

The art of investment management

With a legacy spanning 900 years through our family ownership, LGT has honed investment management into an art. Just as artists create masterpieces with precision and skill, we apply our deep understanding of financial markets, investment strategies and economic trends to achieve our clients' objectives.





Portfolios constructed with purpose

Dear Trustees,

Welcome to the charities service at LGT Wealth Management. We are delighted to have this opportunity to collaborate with you and your charity. Our goal is to establish a rewarding partnership, providing you with fully tailored investment management services and expert market advice, all while perfectly aligning with your charity's purposes.

As trustees, you hold a critical responsibility in ensuring that your charity operates with purpose and principles. This is no easy task. We aim to make your job easier, through our bespoke investment services, robust risk management capabilities and passion for serving those at the end of the chain—the beneficiaries.

We recognise that charities are held to higher standards than ever before and so too must their partner organisations. At LGT, we champion sustainable investment practices, including negative screening, positive screening and stakeholder activism. Through this conscientious approach, together we can ensure that our investment decisions align with your charity's deeply held values and mission.

A key factor enabling us to accomplish this lies in our ownership structure. As a part of the LGT Group, owned by the Princely Family of Liechtenstein, our commitment to longevity, enduring values, excellence and financial strength is there for all to see. This ethos ensures that we remain a reliable and dedicated partner throughout your charity's journey.

As markets continuously shift and evolve, rest assured that we keep a vigilant eye on the horizon, proactively staying ahead of regulatory changes and adapting our services to meet your evolving needs.

You can count on us to be a steadfast and adaptable ally as you strive to make a meaningful and lasting impact. Together, let's create a better world.

Warm regards,
LGT Wealth Management

The art of giving

LGT's investment approach blends your charity's individual needs and values with expertly managed portfolios, guided by a dedicated team of investment professionals. Here's how we do it.

For charities that are built on unique values, successful investing requires the touch of a master craftsman. At LGT, we will take the time to get to know your priorities and values, to develop a deep understanding of what the charity is looking to achieve and build a portfolio that meets those objectives. You can expect four key themes during your time with us.

A bespoke approach

We know there is no typical charity. Every single one is unique, and we are committed to delivering a personalised service to match. We will work with you to gain an in-depth understanding of your organisation. With this knowledge, your portfolio is constructed in line with your objectives and associated risk profile.

A dedicated team that you can trust

Our specialist investment managers collectively share many years' experiences in providing bespoke investment services to charities and non-profit organisations. Many also have extensive experience as trustees of charitable organisations themselves. Our expertise in this area allows us to be aware of your emerging challenges and seek to provide solutions to address them. Our dedicated team means you will have access to an investment manager who understands your goals, shares your passion and is always up to speed.

Expertly managed portfolios

Our in-house Investment Committee (IC) sits at the heart of our investment process and is comprised of our most experienced investment managers and asset class specialists. The views of our IC reflect our

best investment ideas, which are integral to the construction of our clients' portfolios. We pride ourselves on our impartial advice and a whole-of-market approach to portfolio management and fund selection.

Financial stability

LGT Group, our parent company, boasts excellent credit ratings from Moody's and Standard & Poor's, along with a robust tier 1 ratio. Our adherence to the FCA's Client Assets rules ensures strict segregation of client assets, safeguarding them in the event of insolvency. Client assets are immediately accessible, and those through a nominee are 'ring-fenced,' protecting them from general creditors until their legal entitlement is established. With substantial contingency capital exceeding the FCA's minimum requirement and professional indemnity insurance, we provide added security and peace of mind.

In selecting an investment manager, you should think about:

- how they will deliver on your investment policy, including any reputational and other non-financial objectives
- the type and number of portfolios the provider manages
- the value of the assets they manage
- their experience of managing charity investments
- their fees and charges in the short and long-term
- their investment selection and risk-review process
- their ability to adapt their approach to suit your charity



Why choose LGT's Charities service?

Tailored charity investments

Explore crafted investment portfolios designed exclusively for your charity's unique goals.

Charitable expertise

Access experienced investment managers, many of which are former trustees.

Combined expertise

Invest alongside LGT's private clients for mutual gain.

Transparent and clear

Discover a world of clarity with no hidden fees or exit charges, setting the stage for open communication.

Financial stability

Entrust your charity's assets to a robust parent company boasting a strong credit rating and secure investments, ensuring a steady hand at the helm.

Tailored returns

Unlock customised risk-adjusted returns based on your objectives, enriched by benchmarks and indices for actionable insights.

Effective risk management

Navigate economic, market, and portfolio risks with finesse, guided by expert investment committee.

Asset safeguarding

Rest easy with substantial reserves, rigorous asset segregation, and fortified protection through professional indemnity insurance.

Trustworthy values

Benefit from 900 years of family history. Actively contribute to UN Sustainable Development Goals, aiming for net zero across our investments and our operations by 2030.







Philanthropic commitment

Support impactful initiatives with LGT's charitable approach. Align with your charity's mission for a meaningful difference.




The canvas of success

Sometimes numbers speak louder than words. Here we present a glimpse into the story of LGT, through the lens of numbers. Each stroke on the canvas portrays our key milestones and achievements.




LGT Wealth Management - Key Figures (as of 31st December 2023)

		
£29.6 billion	7	620+
Assets under management	Office locations	Headcount
		
93%	92%	94%
Trust index score	Agree LGT is a "Great Place to Work"	Proud to work at LGT

LGT Group - Key Figures (as of 31st December 2023)

		
CHF 316 billion	30+	5 500+
Assets under management	Office locations	Headcount

Charity insight

-  More than 30% of our charity clients apply ethical criteria to investments.
-  We share our insight and expertise with 1,000+ people at 50+ charity seminars and conferences across the UK.
-  Member of the Charity Finance Group and Scottish Charity Finance Group.



Curate

Expert curation of investments

We aim to act as an expert curator of client portfolios, going beyond mere numbers to embrace a more conceptual approach to investment management: it's about realising dreams, aspirations, values and driving a brighter tomorrow. Discover how our approach sets us apart in the realm of investment management.



Sculpting portfolios

LGT crafts investment portfolios with meticulous attention to detail. From regular communications to ongoing update meetings, with your finance committee or board of trustees, we are here to assist you at every stage of your investment journey.

A dedicated investment committee

Your portfolio is designed to benefit from the exclusive analysis of markets, asset classes and sectors which form the “LGT Wealth Management Market Views”. These views are set by a central committee of investment professionals and dedicated research analysts, consolidating our best ideas, and reflecting where we see value in markets.

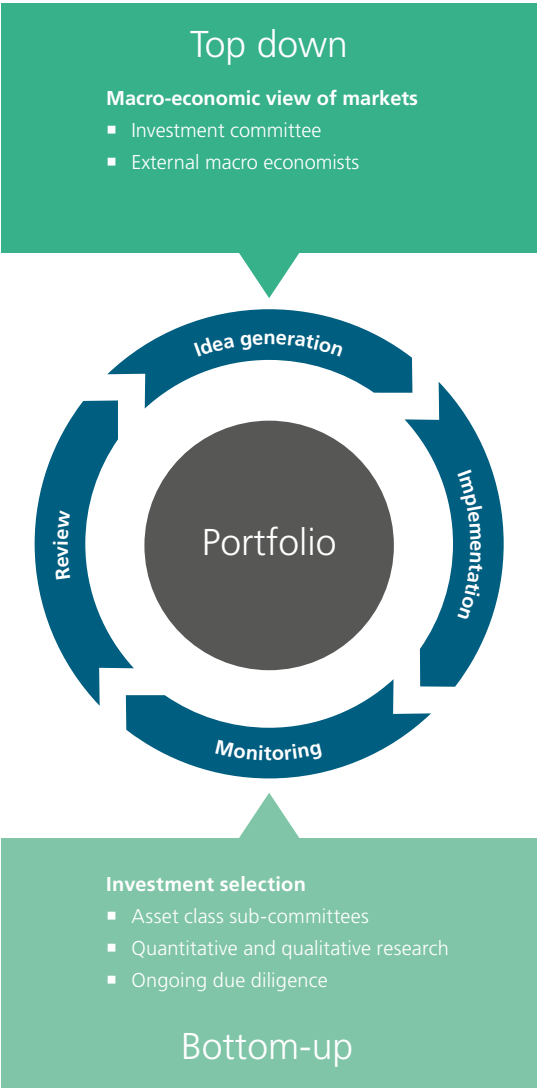
Dynamic portfolio construction

Through an active approach to investment management, we employ a blend of top-down asset allocation and bottom-up investment selection.

Our rigorous in-house, research-led process identifies quality companies and managers. While we are ready to make changes to portfolios as and when necessary, we do not chase momentum.

You will be able to see the resulting trades within your portfolio via our web portal and app, LGT Wealth.

Portfolio investment process



Constructing portfolios

The process begins by carefully defining the most effective approach for executing asset allocation, aiming to optimise your portfolio in alignment with your desired positioning. This involves taking into consideration various factors, such as anticipated market conditions, specific opportunities, relative valuations, sector styles and geographic locations.

Furthermore, a thorough risk-factor analysis is conducted, assessing the potential trade-offs between risk and reward. All these elements are considered to reflect top-down themes and create a well-balanced and strategically diversified portfolio. The goal is to ensure that your investments are poised to thrive in the ever-changing financial landscape while maximising returns and managing risk effectively over the long term.

“Our team of specialist investment managers have years of experience working in the charity and non-profit sectors, with many serving as trustees themselves.

Sanjay Rijhsinghani, Chief Investment Officer LGT Wealth Management





Building a diversified portfolio

Your portfolio is constructed using a range of investment vehicles and asset classes. We use funds to access specific geographies, asset classes, sectors or investment themes. Your portfolio can also hold positions in investment trusts, exchange-traded funds, equities, derivatives, bonds and cash. Every investment selected for your portfolio is, in our minds, the best in class.

Aligned to your objectives

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

Adopting a multi-asset approach means investing in a variety of asset classes in order to diversify your portfolio, reducing your exposure to individual market risks. Equally, it is important not to 'over diversify', which can dilute the impact of successful investing. Hence, our conviction-led approach ensures that your portfolio would not suffer from being overly diversified, which can dilute the impact of successful investing and result in lower performance.



Reporting and operational support

We tailor reporting according to the needs of each charity, which are provided on a quarterly and annual basis—detailing the charity's current portfolio valuation, cash and transaction statements, as well as performance and investment commentary.



Understanding risk management

We apply a robust risk-management framework as well as ongoing due diligence and monitoring. Our risk management is measured using a proprietary risk-scoring methodology applied to each asset as well as the overall blend of assets. This provides enhanced oversight for clients.



Adhering to a responsible investment policy

We have several negative screens that apply to direct holdings in tobacco, controversial weapons, thermal coal and tar sands. Revenue thresholds and data from Morningstar guide our exclusions.

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 trustees
- Extensive in-house research functionality
- Specialist sub-committees
- Broad range of regular and pertinent thematic commentary

Nurture

A vision for the future

Our destination is financial success for our clients and making a positive impact. We aim to do this through our commitment to long-lasting client relationships and a values-driven approach to investment management. Together, we will cultivate and grow investments, support our people and the planet.



Cultivating trust

How we nurture your investment journey and build enduring relationships.

At LGT, we value long-lasting partnerships, and our commitment to your charity's financial success extends far beyond the initial engagement. Here's how we ensure a continuous, fruitful relationship built on trust and transparency.

Our first step in building a relationship with you

We will develop a deep understanding of your goals through studying your investment policy statement and discussing it with you. This document is prepared and approved by your trustees. Only once we are fully aligned on goals and approach will we start to implement the overall investment strategy.

How we will keep you informed

All our investment managers will keep you informed every step of the way. Our written reports and valuations are typically provided every quarter—this is the norm across the sector. We work with trustees to review the portfolio and its performance. During the onboarding process, we are available as a frequent contact point to ensure alignment and understanding and collaborate with the trustees to agree on a reporting format that best suits their requirements.

How we will align investment decisions with your charity's values

Sustainable investing is a key part of our offering. We can provide a detailed assessment of the underlying investments against the responsible investment policy, including adherence to exclusions, voting activity details and evidence of engagement.

How you can get in touch with us

We believe in direct communication and accessibility. Our investment managers can be contacted directly by phone, email, or direct messaging via LGT Wealth, our online portal. LGT Wealth is accessible 24/7 through our website, providing you with real-time access to portfolio valuations, holdings and cash statements.

What happens if the needs of your charity or the trustees change

Client circumstances often change. Our team will address your inquiries promptly, ensuring that you are fully informed and confident in your investment journey.

We will be your trusted partner

With LGT as your dedicated partner, you can rest assured that your charity's investments are in expert hands. We are committed to guiding you towards your financial goals while aligning with your responsible investment values. Together, we will nurture your investment journey, fostering growth and positive impact for years to come.

For trustees by trustees

Many of our investment managers have experience as trustees, which allows us to be aware of our client's challenges. In recent years, sustainable investing has evolved as one such area to navigate and is particularly pertinent given recent updates to trustee investment guidance in England and Wales and the OSCR trustee investment guidance in Scotland. Our managers are supported by career analysts from our research team, and a separate team of sustainability specialists, to ensure the investment of reserves aligns with both financial objectives and ethical values.



Our dedication to a diverse range of causes reflects our mission to create positive and transformative change in society. Explore how our values drive impactful initiatives, making a lasting difference in communities worldwide.

Gallery of generosity

LGT's values and commitments align with a variety of charitable purpose.

The prevention or relief of poverty

Partnership for youth empowerment:

LGT Venture Philanthropy collaborates with Harambee in South Africa to tackle youth unemployment and uplift young prospects.



The advancement of health or the saving of lives

Enhancing healthcare access in africa:

LGT Venture Philanthropy aids Last Mile Health, offering vital healthcare services through community health workers in Africa.



The advancement of education

Empowering education in rural India:

Educate Girls India receives steadfast support from LGT Venture Philanthropy, empowering girls and promoting education in rural India.



The advancement of citizenship or community development

Encouraging volunteerism:

LGT encourages employees to volunteer within the community or for charities, granting two days a year for such activities.



The advancement of religion

Fostering essential life skills:

LGT Wealth Management supports Skills Builder, fostering vital life skills among young students across 500 UK schools.



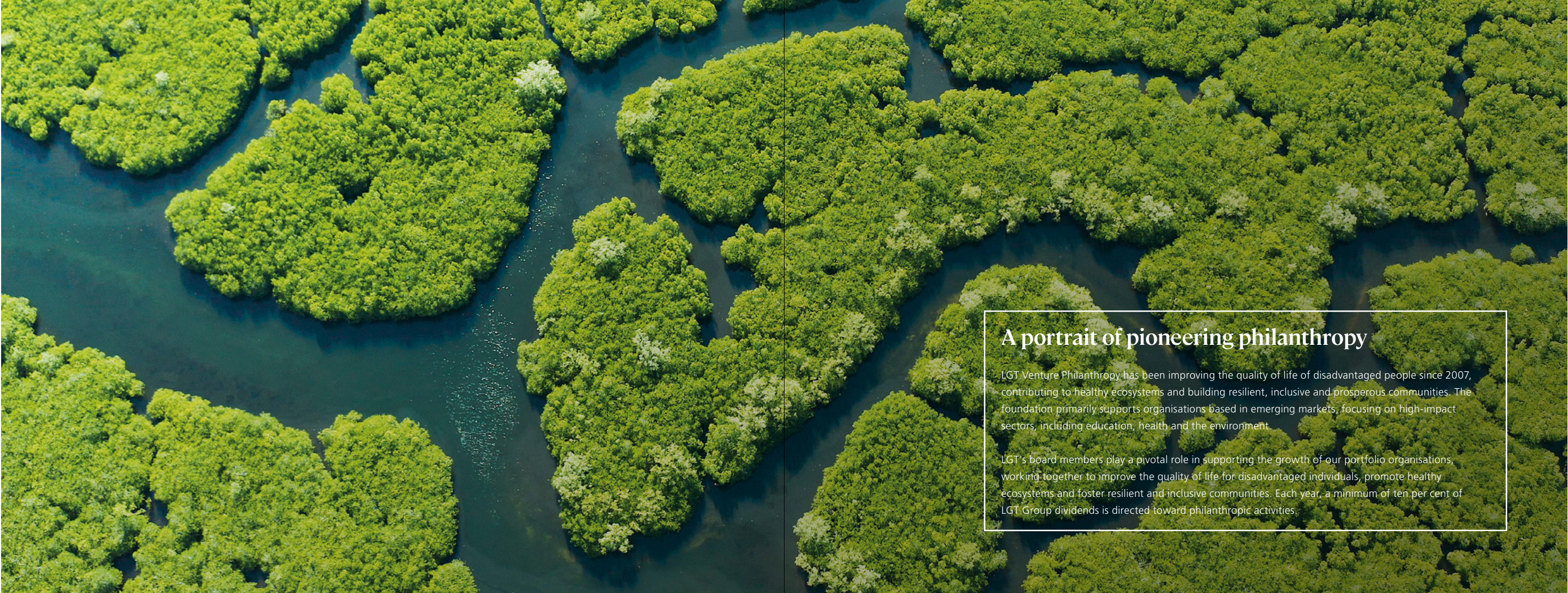
The advancement of the arts, culture, heritage or science

Nurturing young musicians:

The LGT Young Soloists program empowers young musicians, providing opportunities to perform on prestigious global stages.

LGT proudly supports the Victoria and Albert Museum, sharing values of collaboration, integrity and innovation.





A portrait of pioneering philanthropy

LGT Venture Philanthropy has been improving the quality of life of disadvantaged people since 2007, contributing to healthy ecosystems and building resilient, inclusive and prosperous communities. The foundation primarily supports organisations based in emerging markets, focusing on high-impact sectors, including education, health and the environment.

LGT's board members play a pivotal role in supporting the growth of our portfolio organisations, working together to improve the quality of life for disadvantaged individuals, promote healthy ecosystems and foster resilient and inclusive communities. Each year, a minimum of ten per cent of LGT Group dividends is directed toward philanthropic activities.

The advancement of amateur sport

Grassroots American football:

LGT Wealth Management US collaborates with the Jacksonville Jaguars NFL team, promoting American football in the UK.



The advancement of human rights, conflict resolution or reconciliation or the promotion of religious or racial harmony or equality and diversity

Fighting slavery and trafficking:

LGT plays an active role in the Finance Against Slavery and Trafficking (FAST) Initiative, combating modern slavery.



The advancement of environmental protection or improvement

Conserving wildlife and ecosystems:

LGT Venture Philanthropy supports Maasai Mara Conservancies in Kenya, preserving wildlife and promoting sustainable tourism.



The relief of those in need, because of youth, age, ill-health, disability, or financial hardship

Early childhood education in Ghana and Uganda:

LGT Venture Philanthropy aids Lively Minds, enhancing access to education and care for preschool children.



The promotion of the efficiency of the armed forces of the Crown

Supporting the Serving and Veterans community:

We have experience working with charities who provide services to Armed Forces personnel.



The advancement of animal welfare

Sustainable livestock practices:

LGT is part of the FAIRR Initiative, raising awareness about ESG risks in intensive livestock production.



Our locations



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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.

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