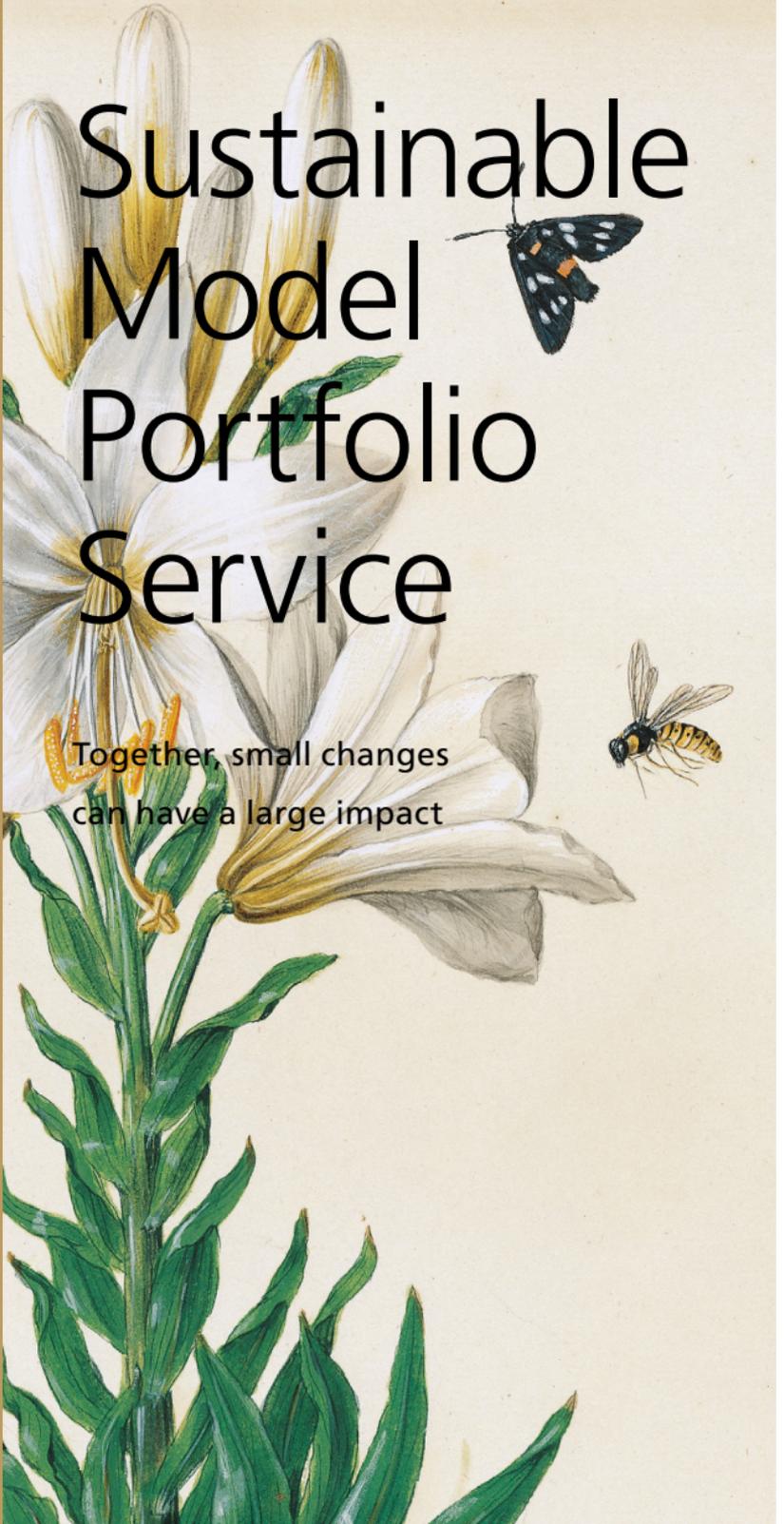




Wealth
Management

Sustainable Model Portfolio Service

Together, small changes
can have a large impact



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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: Bauer brothers, Hortus Botanicus,
detail from "Lilium candidum L.", c. 1778

© LIECHTENSTEIN. The Princely Collections, Vaduz–Vienna

Your sustainable model portfolio

Prioritising the future should not mean compromising your returns

We offer a fully diversified sustainable portfolio service, designed to meet your investment objectives and your risk profile.

We aim to generate strong and consistent investment returns, whilst supporting our sustainable philosophy. We look to achieve this by investing in themes such as renewable energy, financial inclusion, education, social housing, climate change action, sustainable waste management and renewable material production.

Your portfolio is aligned to the United Nations Sustainable Development Goals (UN SDGs) through our sustainable thematic framework.

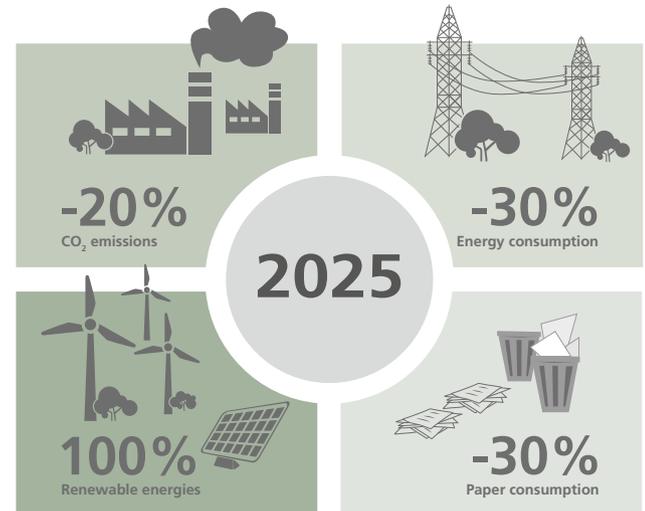
SUSTAINABLE DEVELOPMENT GOALS



LGT Sustainable Strategy

LGT's unique ownership structure is linked to a long-term and holistic approach to doing business. In 2018, LGT introduced the Sustainability Strategy, which sets out our company's binding goals to be reached by 2025.

LGT's 2025 global environmental goals



Net-zero

LGT has ambitions to achieve net-zero by 2030. In order to achieve this, we have agreed a 10-year CO₂ removal deal with Climeworks. This is one of the largest-ever direct air capture agreements and truly demonstrates LGT's commitment to the climate. Climeworks' technology is the only solution available today that can reduce CO₂ in the atmosphere in a scalable manner, and then permanently store it underground.

Implementing a positive approach

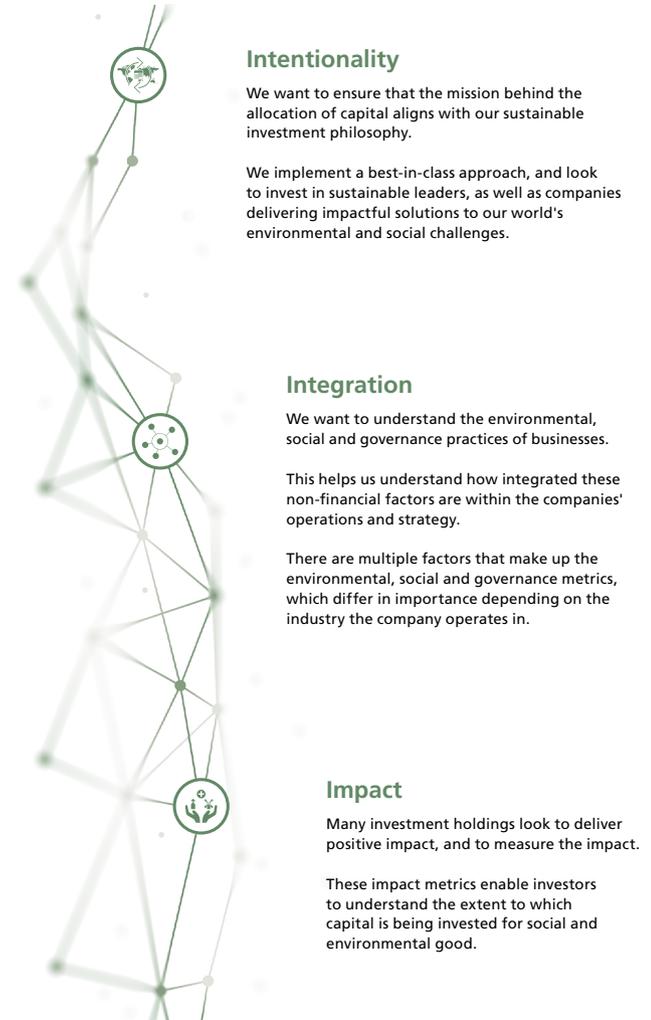
Allocating capital to companies demonstrating a commitment to sustainability

The financial industry has an important responsibility in the global transition towards a more sustainable future for society and the environment. Similarly investors play a crucial role through the allocation of capital to businesses that are prioritising sustainability.

The funds selected for your portfolio have sustainability at the core of their investment thesis. These funds are invested in companies that are operationally sustainable, or those which actively produce goods or services which contribute to solving a major global challenge.

In order to identify these companies and investment opportunities, we have designed a robust and holistic framework for sustainable analysis from three key perspectives: intentionality, integration and impact.

Our sustainable approach



A framework for change

Aligning your investment to solving global challenges

As part of the Sustainable MPS, we have developed four sustainable investment pillars. Each pillar allows for a

deeper understanding of the range of opportunities that exist in sustainable investing. This permits the translation of a framework based on a global, wide-reaching social and environmental change into an investable universe of ideas.

Sustainable investment pillars and framework



Investment process overview

Returns as strong as our beliefs

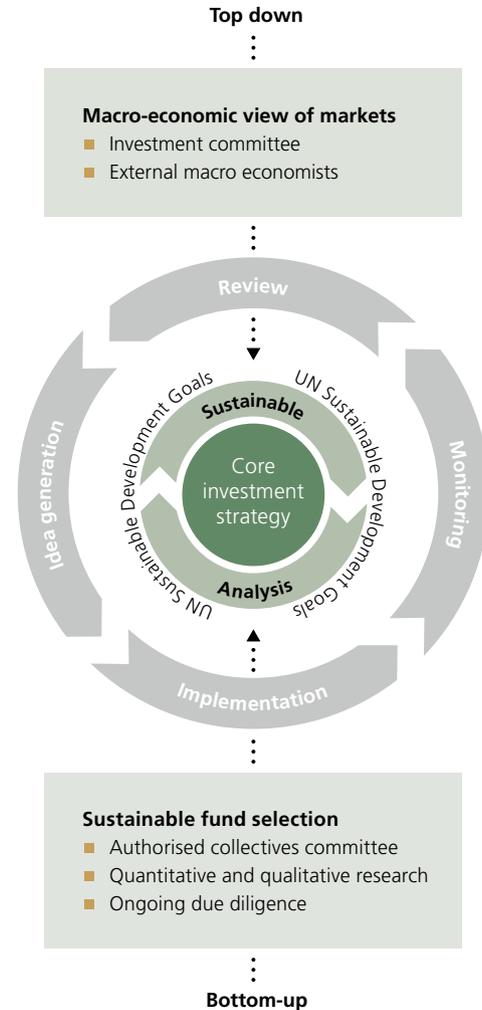
The asset allocation of your portfolio is aligned to our house view. We believe that there is one set of good ideas and work hard to integrate these directly into the sustainable portfolios. To achieve the most from your portfolio in terms of performance and positive impact, your portfolio is managed on an ongoing dynamic basis.

Your portfolio benefits from a team who are experienced in running portfolios and whose expertise encourages a high level of investment and risk analysis. On a monthly basis, our house view evolves based on the research and analysis of our Research Team and Central Investment Committee. These changes in macroeconomic views and landscapes are reflected in your portfolio's asset allocation after careful analysis and screening from the dedicated Sustainable Investment Committee.

The sustainable investment process includes a series of sustainability screens. The screening endeavours to restrict exposure to investment in the following areas:

- Controversial weapons
- Alcohol
- Tobacco
- Thermal coal
- Oil majors

Sustainable investment process



Portfolio construction

To trust is to know

Regardless of your attitude to risk, your portfolio is constructed using a range of funds using a whole of market approach. We select each individual sustainable fund, which is used to access a specific geography, asset class, sector or investment theme.

Aligned to objectives

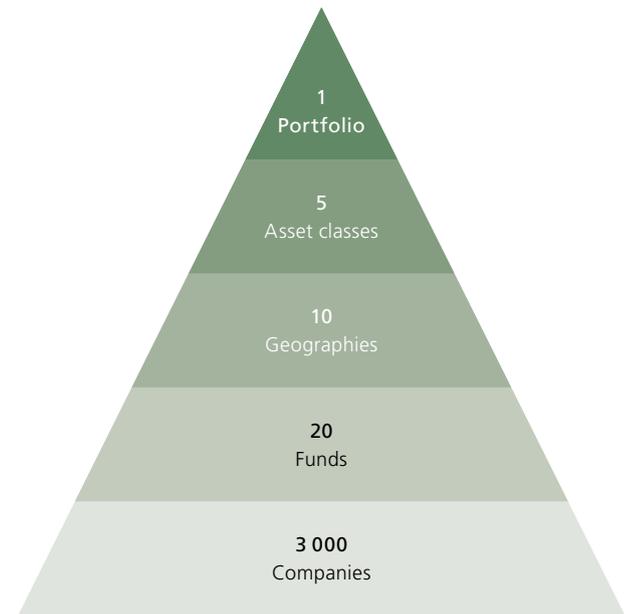
The funds selected for your portfolio are consistent with your objective and associated risk profile. If you are a risk averse investor targeting a lower level of investment growth, your portfolio will typically contain a higher percentage of fixed income and alternative funds. The opposite is true for 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 funds.

A diversified sustainable portfolio

Investing in funds ensures that your portfolio is diversified, meaning you are not exposed to any individual market risks. We invest using a conviction-led view, so your portfolio is made up of around 20 funds. 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

Your sustainable portfolio contains a diversified selection of funds. These funds are selected to access a specific asset class, geography and sector. Below is an example of the investment universe your portfolio can have exposure to.



Your risk profile

A sustainable future without compromising financial return

Risk profile	Description
Defensive	<p>The primary objective of this portfolio is to preserve capital. The portfolio is diversified across a range of asset classes but with a low overall allocation to funds investing in equities and other risk assets.</p> <p>Target volatility: 2.0% - 4.75% Target return: 3.0% - 4.5%</p>
Cautious	<p>The primary objective of this portfolio is to achieve a moderate level of capital growth. The portfolio is diversified across a range of asset classes with low-to-medium allocation to funds investing in equities and other risk assets.</p> <p>Target volatility: 4.0% - 7.0% Target return: 4.5% - 6.0%</p>
Balanced	<p>The primary objective of this portfolio is to achieve capital growth in excess of inflation. The portfolio is diversified across a range of asset classes, with a medium allocation to funds investing in equities and other risk assets.</p> <p>Target volatility: 5.0% - 9.0% Target return: 5.2% - 7.5%</p>
Growth	<p>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 and other risk assets.</p> <p>Target volatility: 8.0% - 13.0% Target return: 6.0% - 8.0%</p>
Adventurous	<p>The primary objective of this portfolio is to achieve high levels of capital growth. The portfolio is diversified across a range of asset classes, with a significant allocation to funds investing in equities and other risk assets.</p> <p>Target volatility: 10.0% - 16.0% Target return: 7.0% - 10.0%</p>

Monitoring your investments

Clearly communicated

For portfolios in LGT Wealth Management custody, on a quarterly basis we will provide you and your financial adviser with the following:

- a cash statement;
- a transaction schedule; and
- a valuation.

Portfolios in LGT Wealth Management custody can be viewed online via the LGT website.

For portfolios held on a third party platform, the valuations, performance reports, transaction schedules and tax packs are provided by the platform. Your financial adviser will be able to advise you further on how best to view your investment portfolio on the third party platform.

We understand that you want to keep informed about your portfolio. We regularly publish a range of documents on sustainable topics, case studies as well as quarterly investment updates.

Our fees

Honesty and transparency are at the core of our proposition

Our fees

- 0.25 percent per annum on external platforms
- 0.25 percent per annum in LGT Wealth Management custody plus a custody charge of 0.25 percent per annum

Additional fees may include

- Charges associated with specific platforms or tax wrappers
- Charges payable to the adviser
- Underlying fund charges

The fees we charge in relation to our Sustainable MPS are based on a percentage of the value of your portfolio. There are no dealing fees charged on portfolios held with LGT, although underlying fund charges may apply. The underlying fund charges for the investments held in your portfolio consist of an annual management charge and other associated costs, none of which are paid to LGT Wealth Management.

Your overall wealth solution

Our Sustainable MPS can be held within a range of tax structures as well as in a core portfolio. These tax structures provide tax-efficient benefits which your financial adviser can provide further guidance on.

Tax structures include:

- Onshore/offshore bonds
- Individual Savings Accounts (ISAs)
- Self Invested Personal Pensions (SIPPs)
- Small Self-Administered Pension Schemes (SASSs)
- Individual trusts and charity accounts

Your portfolio will likely be positioned within a wider wealth solution built by your financial adviser. The Sustainable MPS is fully diversified across asset classes and geographies so it can complement a range of client objectives.

- Long-term stable returns with a sustainable focus
- A blend of negative screening, ESG integration and impact investing analysis
- Industry-leading investment research

Your sustainable team



Phoebe Stone,
Partner, Head of
Sustainable Investing

Phoebe Stone is Head of Sustainable Investing at LGT Wealth Management and is also responsible for running the Sustainable MPS. Phoebe is passionate about sustainable investing; the opportunity it offers to investors and the overall contribution it makes toward the future of our planet and people. Phoebe is a fellow of the CISI and has been at LGT since 2014.



Ben Palmer,
Lead Sustainable
Portfolio Manager

Ben Palmer is responsible for the sustainable service offering designed for financial advisers. Ben holds a BSc in Politics from University of Bristol, the Chartered Wealth Management qualification, the Investment Advice Diploma, and the CFA certificate in ESG investing.



Jordan Kelly,
Sustainable Portfolio
Manager

Jordan joined LGT in October 2019 as a Trainee Investment Manager on the Sustainable MPS team. He is a member of the Sustainable MPS Investment Committee.



Siobhan Archer,
Sustainable Investing
Specialist

Siobhan joined the sustainable investment team in 2021 from the UN PRI to bolster stewardship at LGT and provide support to IFAs on sustainable investment themes.



Matthew Wiles
Senior Sustainable
Fund Analyst

Matt joined LGT in July 2021 to lead on sustainable fund research. Previously, Matt was an Investment Manager responsible for running a number of sustainable portfolios, as well as fund research across a wide range of asset classes and sectors. Matt holds the CFA ESG, CIPM and IMC qualifications.



Kevin Le,
Trainee Sustainability Analyst

Kevin joined LGT in 2022, working in the Sustainable Investing team as a Trainee Sustainability Analyst. Kevin is a member of the Sustainable Investment Committee. He also holds the CFA Investment Management Certificate.



Jenna Miller,
Sustainable Administrative
Assistant

Jenna joined the Sustainable Investment Team at LGT in 2021 to provide operational support to IFAs.

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.

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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.

“Sustainable investing is redefining the mainstream.”

Phoebe Stone, Partner and Head of Sustainable Investing
LGT Wealth Management

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