Wealth
Management

Portrait

The bigger picture in wealth management

Forward-looking
for generations

Cover image
Bauer brothers, Hortus Botanicus, detail from "Amaryllis bella-donna L., 1776/1804
© LIECHTENSTEIN. The Princely Collections, Vaduz–Vienna

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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.

Craft

The art of wealth management

With a family legacy spanning 900 years through our owners, LGT has honed wealth 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 assist you in achieving your financial objectives, supported by your financial adviser.

The bigger picture in wealth management

Dear Reader,

Welcome to LGT Wealth Management. We are delighted to have the opportunity to work with you and your financial adviser.

Our mission is to equip your adviser with the tools necessary to expertly cater to your individual needs. As we delve into discussing your investment horizon, objectives and broader financial plans, you can rest assured that we will provide you with preeminent portfolio management services, leaving you with more time to focus on what matters most.

When investing your money, thinking beyond market cycles and economic bubbles matters. Our ownership by the Princely Family of Liechtenstein, a heritage spanning nearly 900 years, allows us to take a long-term view, with a focus on enduring value. Guided by deep investment expertise and a clear sense of responsibility, we are forward-looking for generations.

For many clients, it is reassuring to know their interests are aligned with our own. Indeed, a substantial portion of the Princely Family's wealth is invested through the same strategies as our clients'. This allows you and your financial adviser to benefit from the expertise that LGT has built over decades of managing the Princely Family's portfolios.

Your motivations for investing often extend beyond financial returns alone, reflecting personal priorities and longer-term goals. We recognise that investing is both a science and an art; data analysis and portfolio construction are rational processes, but investment decisions are also driven by hopes, dreams and responsibilities. We are committed to building long-standing partnerships with you and your adviser to support you in building your wealth over generations.

Global events continue to shape markets, bringing both change and opportunity. While shifting economic conditions and geopolitical events create periods of volatility, they also drive innovation and a renewed focus on certain investment themes. Our aim is to help you and your adviser move towards your objectives, whatever the market brings.

Further developments in artificial intelligence and digitalisation continue to drive innovation and redefine productivity and capabilities across industries, transforming businesses and offering exciting opportunities. We embrace innovation where it genuinely enhances the service we

provide and continue to make investments in technology to enhance our platform and to provide you and your adviser with better and more readily available information.

At LGT, our ability to see and understand the bigger picture underpins our approach to wealth management. We look forward to the opportunity to work with you and your adviser, now and in the years ahead.

Yours sincerely,

Tony Allan
Partner and Head of Business Development at LGT Wealth Management

Portrait of a wealth manager

Since our launch in 2008, LGT Wealth Management has been striving to deliver a masterclass in managing client money. Here's what you need to know about us.

At LGT, our passion and expertise drive every endeavour. Our goal is to help you understand the full scope of wealth management and financial markets through a trusted partnership between our organisation and your financial adviser. Success, for us, entails providing you with the tools needed to achieve your financial objectives. Empowered by robust data, meticulous analysis and cutting-edge investment instruments, we are dedicated to enriching our clients' financial journeys. Our partnership is more than a collaboration; it's an alliance founded on trust and mutual success.

Creative dynasty: an independent, family-owned ethos

As we continuously look to enhance our offering, we can leverage the support of our forward-thinking owners, the Princely Family of Liechtenstein. The ethos of entrepreneurship that drives our flexible and dynamic approach is underpinned by the family's financial strength and enduring stability. Following another year of growth in 2025, LGT has over CHF 386.1 billion of assets under management, along with a Tier 1 capital ratio of 19.2%.[1]

Since we launched in 2008, financial advisers have played a pivotal role in propelling LGT Wealth Management to manage over GBP 32 billion in assets. Possessing a profound understanding of their challenges, we assist advisers in navigating the constantly evolving investment landscape.

Crafting a masterpiece: commitment to client satisfaction

The alignment of interests among our financial adviser partners, our owners—the Princely Family of Liechtenstein—and employees is crucial, especially for you, the end customer. We acknowledge that our expertise is most effective when shared: we nurture investments, develop analytical tools and generate reports. This empowers your independent adviser to interpret our data and collaboratively create a bespoke plan tailored to your wealth goals.

Our organisational culture embraces diverse perspectives, empowering our team to approach challenges with unwavering conviction, striving for market-leading results on your behalf. Trust, integrity and transparency are the cornerstones of our relationships, and we deeply value the partnerships forged with you and your independent adviser.

To demonstrate this commitment, we have built a dedicated team to support financial advisers. This ensures your adviser always has the robust backing of LGT for all client interactions, providing you with a seamless and comprehensive wealth management experience.

[1] As of 31 December 2025

Artistic analysis: a creative and rigorous investment process

Through your adviser's partnership with LGT, you benefit from the management of your investments from a leading global organisation. Our investment process is marked by rigour and discipline, led by our Investment Committee (IC), a group of senior professionals with deep market knowledge and insight. The IC adopts a high conviction approach, guided by a focus on consistent and sustainable returns over the long term. We encourage the IC to question the status quo and challenge each other's opinions, to promote a plurality of thinking. We have a whole of market approach to investing, meaning our decisions are independent and on a best-in-class basis.

Sustainable visions: dedication to a sustainable future

Sustainability is at the heart of our corporate philosophy. The Princely Family of Liechtenstein recognised early on how important sustainability is for our environment, society and future. We actively work towards building a more sustainable future in all our endeavours. We proudly uphold our commitment to the UN Global Compact, Principles for Responsible Investment (PRI) and Banking (PRB), while also playing a founding role in the Net Zero Banking Alliance (NZBA).

To further bolster our sustainability efforts, we have developed our own proprietary tool for ESG analysis which enables us to consider the broader impact and intentionality of investments on the environment and society, transcending short-term financial gains.

> **"With a steadfast focus on client satisfaction, a rigorous investment process and an unwavering commitment to sustainability, we aim to provide a masterclass in investment management.**
>
> Tony Allan, Partner and Head of Business Development at LGT Wealth Management

LGT's UK headquarters can be found in London at 14 Cornhill with offices also in Edinburgh, Jersey, Bristol, Leeds, Birmingham and Manchester.

Curate

Expert curation of investments

We see LGT as an expert curator of investment portfolios, going beyond the numbers to embrace a more holistic approach to investment management: it's about gaining a top-down perspective of markets and tailoring our services to each individual customer. Discover how our approach sets us apart in the industry.

A palette of possibilities

Explore the comprehensive array of personalised services at LGT, spanning expert portfolio management to the meticulous preservation of family wealth.

At LGT, we take great pride in providing an extensive array of solutions and services. Guided by your adviser, we embark on a collaborative journey, working closely with you to craft tailor-made strategies aligned with your long-term goals. LGT also offers access to a selection of premier third-party investment solutions, meticulously chosen from the market's top offerings.

We strive to be your trusted partner: a comprehensive financial home, catering to all your diverse needs.

Our partnership approach

To enhance your financial journey, we've assembled a team of Business Development Directors strategically located in various regions across the UK to support financial advisers like yours.

Our approach places a strong emphasis on cultivating enduring, long-term partnerships that are characterised by mutual trust and shared aspirations.

UK investment services

Model portfolio service

Portfolios designed for a range of outcomes

Our model portfolios cater to diverse client risk profiles, accompanied by a strategic income solution when needed. With a specialised research team covering equities, fixed income and alternative assets, our portfolios offer consistent risk-adjusted returns.

Sustainable model portfolio service

Portfolios with purpose

For those who wish to align their wealth with values, our sustainable portfolio range enables you to bring together purpose and profit. From climate change adaptation to investing in healthcare solutions, our carefully crafted portfolios provide opportunities for you to invest in the world of tomorrow.

Bespoke portfolio service

Tailored to your needs

We collaborate with your financial adviser to craft customised portfolios tailored to your specific objectives and risk parameters. Your portfolio will comprise of funds and/or direct holdings from various asset classes, geographies and sectors, ensuring a well-rounded investment strategy.

Our LGT Wealth platform offers clients the opportunity to view their portfolio information whenever is convenient for them, without compromising on security.

International investment services

International model portfolio service

Where your vision meets our expertise

A discretionary investment service comprising five diversified portfolios and an income strategy. The iMPS portfolios meet a range of objectives and risk profiles for clients across the globe, and can be held in GBP, EUR and USD.

International sustainable model portfolio service

Portfolios with purpose: for international clients

Our international sustainable portfolio range enables clients to align purpose with profit. From climate change adaptation to healthcare solutions, our sustainable portfolios provide opportunities to invest in the world of tomorrow.

International bespoke portfolio service

Tailored to you, no matter the location

If you're an international client in need of tailored wealth management, we will collaborate with you and your adviser. Our first step is to ensure a comprehensive understanding of your investment needs and jurisdictional requirements. Following this, we create a bespoke portfolio designed to align with your objectives.

Additional services

Court of protection

Custom-made for each client

We deliver thorough and bespoke wealth management solutions for recipients of a Personal Injury or Court of Protection award. Our dedicated team of investment experts work closely with financial advisers, deputies and trustees with an acute awareness of, and sensitivity to, the protected person's underlying personal and financial situation.

Charities and trustees

Tailored solutions to meet exclusive requirements

We have specific investment expertise in managing portfolios for a wide range of trusts and charitable organisations. Our clients range from education trusts, fundraising charities, foundations and religious orders. Each structure is different, and their investments will reflect this. Taking the time to get to know trustees' priorities and values is of utmost importance to us. Once we have a true understanding, we build a tailor-made portfolio to meet these objectives.

Pension schemes

A carefully defined approach, for your benefit

We have significant experience and expertise working in partnership with pension scheme trustees, helping them to shape their investment strategy and working to meet their objectives. Our dedicated team offers specialist advice to trustees and their professional advisers, with the main point of contact always being someone with a specialist knowledge of pension schemes.

US connected individuals

Investment excellence for clients on both sides of the Atlantic

Through our affiliate, LGT Wealth Management US, we offer discretionary investment management and model portfolio services for US connected individuals. Our team of specialists have been helping clients navigate their multi-jurisdictional tax obligations for over a decade.

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 31 December 2025)

GBP 32.6bn	7	600+
Assets under management	UK office locations	Headcount

LGT Group - Key Figures (as of 31 December 2025)

CHF 386.1bn	40+	6000+
Assets under management	Global office locations	Headcount

Awards

LGT has received numerous awards and widespread recognition across the industry for our fresh approach to wealth management and our forward-looking approach to doing business.

Investment International Awards
Excellence in Sustainability
Winner 2025

The City of London Wealth Management Awards (COLWMA)
Wealth Management Excellence
Winner 2025

Wealth for Good Awards
NextGen Support, Global Reach
Winner 2025

Wealth for Good Awards
Innovation in Sustainability, Global Reach
Winner 2025

Women in Investment Awards
Investment Group of the Year for D&I
Winner 2025

The future of private banking: The human factor in the age of AI

Artificial intelligence is transforming industries at extraordinary speed, and private banking is no exception. For H.S.H. Prince Max von und zu Liechtenstein, Chairman LGT, this shift opens up powerful opportunities – and raises fundamental questions about the essence of banking and the value clients expect from their partners.

Highness, you have been monitoring the rise of AI closely. What is your personal reaction to these developments – optimism, scepticism or alarm?

H.S.H. Prince Max I remain fundamentally optimistic – but with my eyes open. History teaches us that technological revolutions often unfold in waves, accompanied by periods of overinvestment, high expectations and, eventually, corrections. Artificial intelligence is no different. Transformative technologies typically have broad consequences – many are very positive, but some are more difficult and dangerous. That calls for optimism, but also for realism and prudence.

How does this translate into LGT's thinking as a private bank?

At LGT, we are taking a proactive and purposeful approach. For several years now, we have been exploring where AI can genuinely support our clients and our people – from portfolio construction and research to improving our broader process landscape and client interaction. AI agents will increasingly support our relationship managers in tailoring our advice even more individually. For large and complex organisations, the effective use of AI will become a key success factor, but we are still in the early stages of this journey and our thinking will progress as AI-driven applications evolve.

AI appears to be reshaping what clients expect from their bank. Are you seeing that shift?

I do. I see a profound change rooted in the democratisation of information. High-quality insights – portfolio analyses, risk diagnostics, macro research – are becoming accessible to everyone at the click of a button …

… whereas for decades, exclusive access to sophisticated information was a defining advantage of private banks.

It was, but that era is ending. If the difference between an AI-generated portfolio analysis and a conversation with your relationship manager becomes too small, clients will rightly ask: what is the added value?

And what is your answer?

LGT will, of course, continue to strive to obtain investment information that is difficult to access. The situation varies depending on the asset class and strategy. Listed securities, for example, are much more affected by this development than private equity, which continues to be characterised by exclusive information and relationships. However, I see our key added value in our judgement, our experience and our trustworthy advice. I am

> “Human and personal relationships will remain at the core of our activities.
>
> H.S.H. Prince Max von und zu Liechtenstein

convinced that our clients will continue to seek personal contact with their relationship managers to discuss issues and make important decisions.

In other words, the differentiator for private banking in an AI-driven world is human relationships?

Human and personal relationships will remain at the core of our activities. AI will be very helpful in many areas, but it does not understand personal emotions and ambitions, values or family dynamics. It does not coach people through uncertainty or conflict. There are situations where our clients will appreciate having a true partner and trusted adviser by their side. In a world that is becoming more complex, polarised and short-term oriented, this kind of long-term, trust-based guidance becomes even more relevant.

That sounds especially relevant for families.

It is. Many of the most meaningful conversations happen during moments of transition: preparing children for responsibility, the sale of a business or the receipt of an inheritance. These are defining chapters in a family's life, and they require continuity, empathy and real partnership.

Speaking of generational change: LGT has a strong reputation for its work with the next generation. Why is this such an important strategic priority for you?

Every generational transition carries both financial and emotional complexity. Wealth is more than capital: it reflects identity, responsibility and future potential. As a family-owned bank, we understand these dynamics first-hand. We accompany families holistically – looking not just at investments, but at governance, structuring, communication and purpose.

H.S.H. Prince Max speaking at the LGT Climate Conference 2025.

LGT's corporate claim is "Forward-looking for generations". What does foresight mean to you personally?

We are operating in a world that is being reshaped by powerful forces – rapid technological progress, the global transition towards decarbonisation and higher resource efficiency, demographic change, rising geopolitical fragmentation and increasing fiscal imbalances in many major economies. To me, foresight means the ability to deeply understand these trends and their broad-based implications, and to engage and invest in this environment in a way that generates good financial returns while also having a positive impact on our societies and the environment.

Last year marked your twentieth anniversary at LGT. How has the organisation changed during that time?

It has been a remarkable evolution. When I joined LGT two decades ago, it was still a relatively small private bank mainly active in offshore private banking that was strongly characterised by banking secrecy. Today, we are more than five times larger, with a broader international presence, strengthened competencies and a significantly more diversified business model. Of course, with scale comes complexity. Challenges have not disappeared; they have simply changed shape. But our strengths – family ownership, long-term thinking, a strong culture and more than 6000 highly committed colleagues across the globe – give us a robust foundation to navigate uncertainty.

One final question: What would you like prospective clients to know about LGT?

Our purpose is to help our clients protect, grow and shape their wealth in a way that reflects not only their aspirations for financial return, but also their values, identity and the future they want to build. We see ourselves as a partner – not merely an investment provider. And to me, that is the real significance of this technological moment. The age of AI does not diminish what matters – it makes it more visible, and more valuable. ◆

The Princely House of Liechtenstein

The line of descent of the Princely Family of Liechtenstein began with Heinrich I of Liechtenstein (1216–1265), who was given freehold ownership of the baronial estate of Nikolsburg in South Moravia from King Ottokar of Bohemia. In 1699, Prince Johann Adam I acquired the Lordship of Schellenberg, followed by the county of Vaduz in 1712. In 1719, the territories were united and elevated to the status of Imperial Principality of Liechtenstein. Today, the Principality of Liechtenstein is a constitutional monarchy and sovereign state in the heart of Europe. As the head of the Princely Family and also the head of state, the reigning prince exercises sovereign authority together with the people of Liechtenstein. The Princely Family is active politically and has numerous business activities. It is a keen advocate of the arts, sciences and social welfare. **fuerstenhaus.li/en**

In the relationship business

Tony Allan, Partner and Head of Business Development at LGT Wealth Management, on navigating a shifting market landscape, the role of a long-term approach and why our culture remains key to our success.

In a changing environment, what does effective support look like for financial advisers and their clients?

Tony Allan: Effective support is about helping financial advisers and their clients navigate complexity with clarity and confidence. Markets have been mixed in recent years and, following a period of relatively predictable conditions, moments of volatility can feel unsettling for investors. Against this backdrop, advisers need an investment partner that can provide perspective and help clients remain focused on their long-term objectives.

That is why we provide advisers with timely communication and regular updates on our investment thinking, helping them interpret market developments, support informed client conversations and reinforce the value of a long-term approach. This, in turn, helps clients feel more reassured, even amid market uncertainty.

You mention the importance of a long-term approach. How does LGT stay focused on the bigger picture?

Markets will always move through different phases, and periods of uncertainty are inevitable, but a forward-thinking approach brings perspective, discipline and continuity. It allows decisions to be guided not only by current conditions, but by what will create enduring value.

At LGT, this perspective is shaped by our ownership. Being part of a family-owned global business provides us with a robust balance sheet, international resources and the ability to think in years not quarters. At a time when much of the industry is being shaped by mergers and acquisitions, this stability allows us to be a steady partner for advisers and their clients, with a consistent focus on long-term interests rather than short-term market movements.

We also understand that, for many investors, financial goals are rarely about returns alone. Investment decisions are often tied to broader ambitions and responsibilities, and supporting those well requires good judgement and the ability to look beyond the headlines. By adopting a genuinely long-term approach, and by working closely with advisers to understand what matters most to their clients, we can help ensure our support remains aligned with their needs over time.

Having supported financial advisers and their clients since 2013, what do you see as distinctive about LGT's approach?

While our ownership structure is an important point of distinction, it is our people – and their commitment to clients – that truly define us. Our culture is shaped by responsibility, care and an entrepreneurial spirit, and our focus remains on supporting investors in building their wealth across generations. Experience, expertise and the right tools are essential, and we continue to invest meaningfully in our team and our relationships with the adviser community to provide advisers with the insights they need to serve clients effectively.

> "We always start conversations with the same question: how can we help?
>
> Tony Allan, Partner and Head of Business Development at LGT Wealth Management

As technology continues to reshape the wider world around us, we remain committed to embracing innovation where it genuinely enhances the service we provide, and we view new technologies as tools that can strengthen the quality of service we offer – but never replace the human judgement or relationships at the heart of our business. Ultimately, we aspire to be a dependable and valued partner for advisers and their clients, building lasting relationships grounded in trust. That will always remain at the core of what we do.

Nurture

A vision for the future

Our goal is to achieve financial success for you and your independent adviser while making a positive impact through our services. We aim to accomplish this by fostering long-lasting client relationships and adopting a values-driven approach to investment management. Together, we will cultivate and grow investments, supporting both our people and the planet.

The colour of change: sustainability at LGT

We aim to meet your financial objectives in a positive and sustainable way that will add value, in every sense, for future generations. See how thinking, acting and investing sustainably is part of our ethos.

Our owner, the Princely Family of Liechtenstein, has long recognised the importance of sustainability and is deeply committed to ensuring that the business is aligned with the interests of future generations. We apply the same forward-looking perspective to our investment philosophy and our operations, adopting a holistic approach to value creation across our business activities.

To this end, we implement a comprehensive sustainability strategy that combines environmental stewardship, social responsibility and robust corporate governance. This strategy forms a framework of responsible business practices that guides our operations and supports our commitment to delivering long-term, sustainable value for our four stakeholders – our clients, our people, our owner and wider society.

Being a responsible investor

We avoid investments that pose significant environmental, social and governance (ESG) risks:

- Our policy on the exclusion of controversial weapons ensures that we do not invest in companies involved in the manufacture or sale of controversial weapons. The term controversial weapons refers to military weapons that either cause combatants disproportionate suffering or that if used, result in a large number of innocent victims, especially civilian victims.
- We exclude companies that are involved in mining coal that is used in energy production. Companies involved in mining thermal coal will be excluded if the contribution to revenues generated through thermal coal activities exceeds 5% of their total revenues, or if they are responsible to more than 1% of global annual thermal coal production.

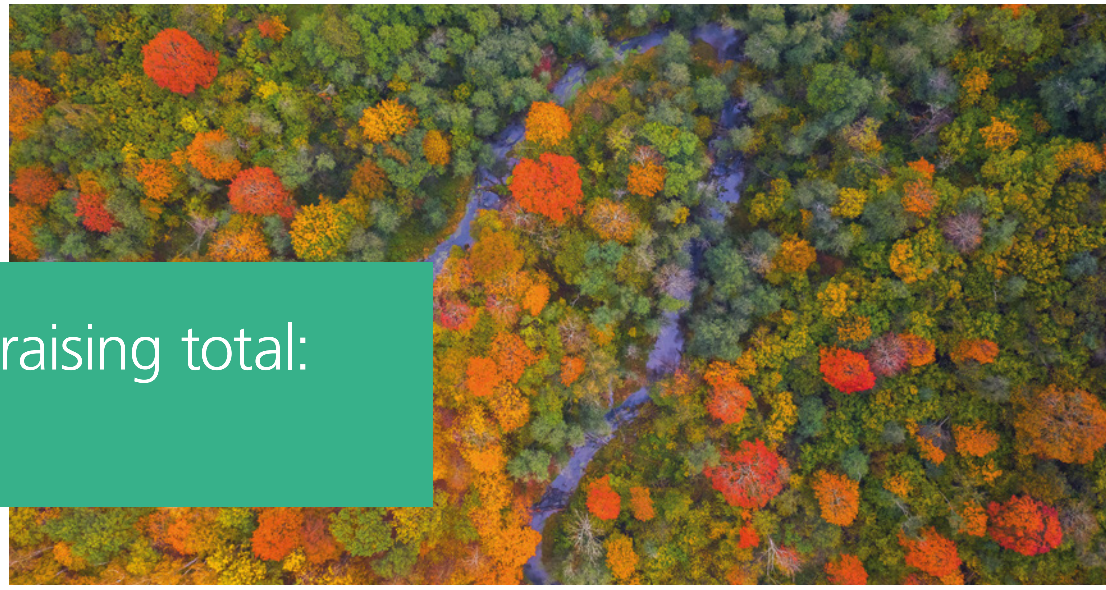
Sustainable investment solutions

Since the launch of our sustainable investment proposition in 2018, we have remained committed to delivering strong financial performance whilst also striving to drive meaningful change for wider society and the environment. We integrate the United Nations Sustainable Development Goals (SDGs) into our sustainable investment framework to measure the impact of our investments and incorporate ESG factors into the investment process to identify both risks and opportunities.

Our sustainable investment proposition empowers clients to optimise their portfolios, not only in terms of risk and reward, but by investing in the solutions to environmental and societal challenges across both private and public markets. Your investments are an opportunity for you to make a targeted contribution towards overcoming global challenges like climate change and social inequality, in alignment with the UN SDGs and your financial goals.

LGT Climate Ambition 2030

By 2030, we are aiming to reduce our emissions (Scope 1 and 2) by 90% compared with 2019.



2025 fundraising total: £368 215

Doing business sustainably

By adopting an integrated sustainability strategy that incorporates financial, operational, social and environmental considerations, we aim to build business resilience, maximise efficiency and minimise negative impacts from our operations. Our strategy sets ambitious targets in the areas of facility management, procurement, digitalisation, energy consumption and CO_2 emissions, with a goal to drastically lower our energy consumption, paper consumption and Scope 1 and 2 carbon emissions. by 2030.

Through our UK Operational Sustainability Strategy 'Build Good and Spend Good', we drive operational enhancements and support initiatives that target our sustainability objectives. This includes embedding a sustainable approach to our physical office environment, including refitting and refurbishment, as well as ensuring we are managing electronic waste efficiently and enhancing due diligence with business suppliers.

As a firm, we also seek to have a positive social impact within the wider community. Giving back is a key part of our philosophy, and we support a range of social initiatives and charity partners that are helping to address important issues, such as education, social mobility and healthcare. Our internal Charities Committee provides strategic direction on our company philanthropic efforts, emphasising long-term partnerships and community engagement.

> "We are all part of one big ecosystem which we influence – at a personal, a business and a political level.
>
> H.S.H. Prince Max von und zu Liechtenstein, Chairman LGT

Driving change through stewardship

For us, the term stewardship is expressive of both our responsibilities to clients, as well as to the societies and environments in which they live. Through our global stewardship strategy, we look to ensure responsible capital management that aligns with our fiduciary duty to our clients, maximising investment returns whilst driving meaningful change through market participation. Through active voting, engagement and policy advocacy, we actively encourage companies to recognise and adequately manage environmental and social risks and adopt sustainable practices that align with long-term value creation for all stakeholders.

Part of our culture

At LGT, sustainability remains a strategic priority, rooted in the belief that sustainable business decisions are sound business practice. We pride ourselves on our ability to positively challenge the status quo and we remain dedicated to driving positive change in our industry. Our commitment is not just a brushstroke; it's an ever-evolving creation.

The art of caring: nurturing success

A place for people from all walks of life: our unique culture and values are what make our company stand out from other firms. We are focused on long-term success and stability, rather than short-term profits.

Just as brushstrokes create art, our people define our culture

Belonging

At LGT, we celebrate the unique contributions of our diverse workforce, ensuring an inclusive culture where everyone feels valued and appreciated. We invest in our people, providing cutting-edge technology, industry-leading training, mentorship programmes and generous benefits. And a focus on wellbeing. In addition, our focus on wellbeing, driven by our Enrich Committee, creates a strong sense of belonging and purpose for all.

Respect

We recognise that individuals work most effectively when they love where they work and feel respected for the value they are adding. For us, this feeds directly into creating a great client experience–a common goal we achieve through mutual respect for each other as individuals and as experts within our respective roles. We promote an environment that supports diversity and inclusion, maintains wellbeing and encourages sustainability. We believe that as a firm it is our responsibility to respect and consider our impact on the environment, society and each other.

Integrity

Upholding unwavering ethical standards, we are dedicated to building enduring client relationships based on trust and transparency. We take a nimble approach, empowering our teams to adapt and tailor solutions to meet each client's specific needs, ensuring ethical and thoughtful decision-making in every aspect of our business.

Conviction

Guided by our values, we stand firm on our principles, setting ourselves apart through ethical and responsible practices. Our conviction attracts exceptional talent, forming a cohesive team dedicated to delivering top results and making a meaningful difference for our clients and society.

Entrepreneurship

Our entrepreneurial spirit drives us to continuously innovate and explore new possibilities in wealth management. We foster a culture where ideas are encouraged, challenges are embraced and adaptability is prized, allowing our people to flourish and make a positive impact in the industry.

92% of our people say LGT is a "Great Place to Work"

Diversity, equity and inclusion

Our goal is to attract, develop and retain the best and brightest from a range of different backgrounds. We believe diversity and inclusion is something to be championed and celebrated, contributing value in many ways - from creativity and innovation to business performance and improved recruitment and retention.

We therefore promote and foster an inclusive, respectful culture where all individuals are treated fairly and have every opportunity to excel in their chosen careers. This strategy is driven by our Management Board and our diversity and inclusion committee, but crucially upheld by every one of our employees.

A good example of our dedication to fostering an inclusive work environment is reflected in our parenting policy. We believe that parenting should be viewed as equally important, regardless of gender. To support this belief, we have revised our parental leave policies to shift both the responsibility and stigma of pregnancy away from the 'child bearer' and instead make childcare a business issue, not a gender one.

> "I feel a personal duty to make sure we are not single-minded in our search for financial success.
>
> Ben Snee, CEO LGT Wealth Management

Annual results 2025: LGT reports sustained growth and financial strength

In a year marked by ongoing geopolitical tensions and economic uncertainty, the Group achieved strong growth and a significant increase in profitability, underlining the resilience of its business model and the disciplined execution of its long-term strategy. LGT continued to focus on leveraging its investment expertise across asset classes to create value for clients across generations.

CHF 11.4 bn
Net asset inflows

+5%
CHF 386.1 bn
Assets under management

+9%
CHF 2.9 bn
Total operating income

Strong operating performance in a demanding environment

Global financial markets remained resilient in 2025 despite periods of volatility. Against this backdrop, LGT increased total operating income by 9% to CHF 2.9 billion, supported in part by the acquisition of Commonwealth Bank of Australia's Private Advice business in the second half of the year.

Income from services rose 12% to CHF 1.97 billion, driven by a higher asset base and increased client activity. Income from trading and other operating activities also increased by 12% to CHF 621.7 million. Net interest income declined 12% to CHF 307.7 million, reflecting lower interest rates following cuts by central banks.

Personnel expenses rose 10% to CHF 1.77 billion, largely due to the Australian acquisition and performance-related compensation in line with strong company performance. At the same time, continued cost discipline led to a 3% reduction in business and office expenses and in depreciation and provisions. The cost-income ratio improved to 76.8% (2024: 78.0%).

Group profit increased by 25% to CHF 445.6 million, marking the strongest operating result in LGT's history. LGT remains very well capitalised, with a CET1 ratio of 19.2% and high liquidity, providing a solid foundation for long-term growth.

> "Our unique ownership structure provides us with a strong foundation and truly long-term perspective, as well as continuity and stability for our clients.

Heinrich Henckel, CEO LGT Wealth Management

Continued growth in assets under management

Assets under management rose 5% year-on-year to CHF 386.1 billion. This growth was driven by net new assets of CHF 11.4 billion (which corresponds to a solid organic growth rate of 3.1%), strong market performance and CHF 2.9 billion from the Australian acquisition. These positive effects were partly offset by negative currency movements, primarily US Dollar-related.

Focused growth and strategic investment

LGT continues to strengthen its position in key markets while consolidating recent growth initiatives. In Germany, the Group has expanded its presence across all major private banking centres, including Munich in early 2026. In Asia, LGT Capital Partners established a presence in Singapore, enhancing its offering in a key financial hub.

LGT continues to invest in investment expertise, digital capabilities and the use of artificial intelligence to support advisers and improve client outcomes. With intergenerational wealth transfer becoming increasingly important, the Group continues to work closely with the next generation, drawing on its experience as a family-owned business.

Outlook: disciplined long term strategy continues to deliver

Even as financial markets are expected to remain difficult to predict and the geopolitical and economic environment to stay challenging, LGT has a confident outlook. This is in large part to its ownership structure: "As a family-owned company, we think in terms of generations. That long-term perspective guides our decisions and underpins the trust our clients place in us," said H.S.H. Prince Max von und zu Liechtenstein, Chairman of LGT.

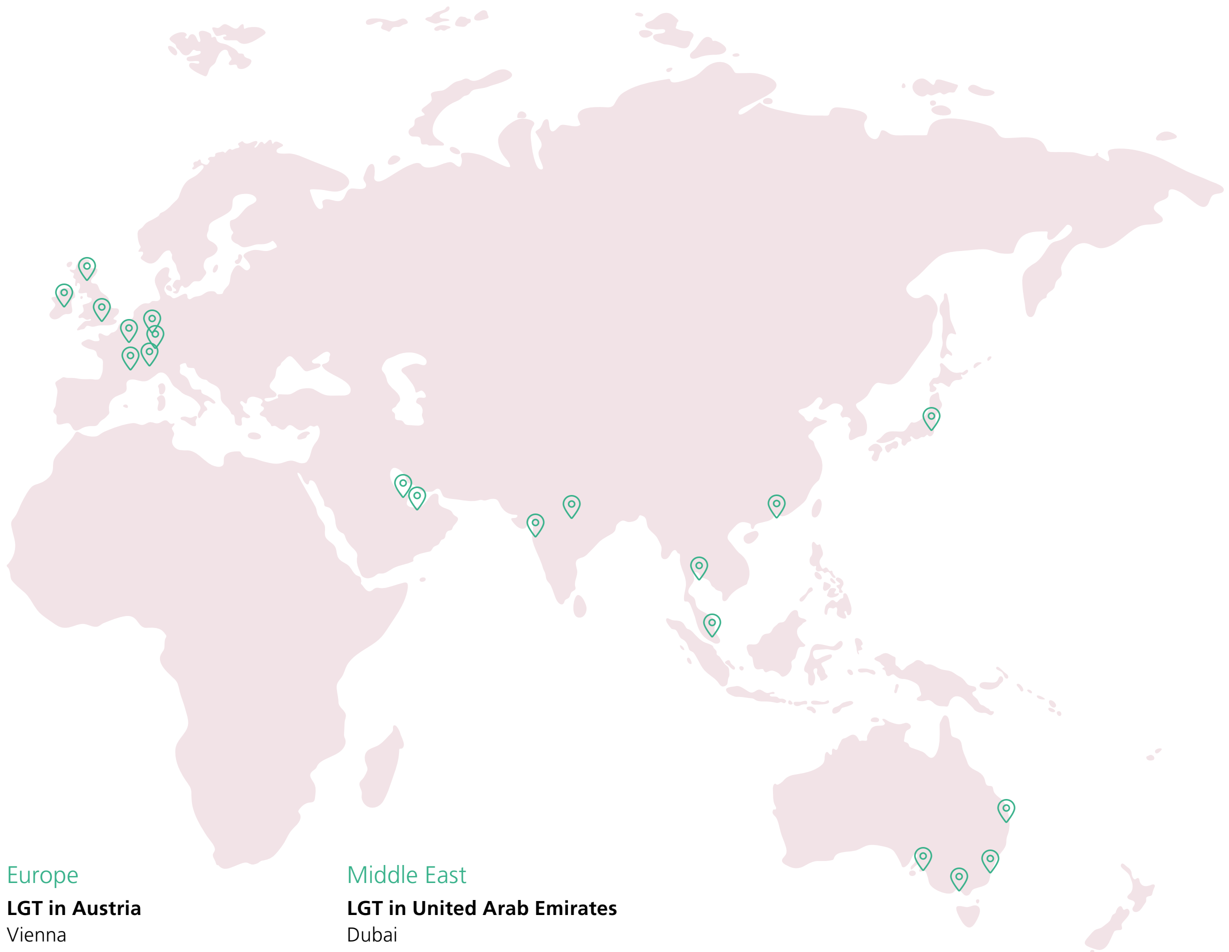
The Group will continue to execute its long-term strategy with discipline, focusing on:

- Strengthening its position in core markets
- Realising synergies and economies of scale from recent growth investments
- Further developing its investment expertise
- Expanding its digitalisation and AI capabilities
- Supporting clients and their families through intergenerational wealth planning

> "The 2025 financial year once again demonstrated that the disciplined execution of our long-term strategy is delivering results.

H.S.H. Prince Max von und zu Liechtenstein, Chairman LGT

Our locations



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