



Wealth
Management

Farms and Estates

Cultivating wealth with strategies that endure



Forward-looking
for generations



Cover image
Friedrich Gauermann, detail from "The harvest cart," 1837
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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.



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We view wealth as a means to achieve broader goals for future generations and to contribute to a healthy society, which creates a strong alignment of interest with farms and estates.

Heinrich Henckel, CEO LGT Wealth Management

Legacy built on strong foundations

Dear reader,

Welcome to LGT Wealth Management. When we launched in 2008, it was with a simple plan: to put our clients first and provide a personalised, transparent investment service tailored around their goals and needs. We are delighted that you have chosen to learn more about LGT and our Farms and Estates service.

We are a UK-based wealth management firm and part of LGT, one of the largest family-owned private banks in the world, owned by the Princely Family of Liechtenstein. Our private ownership enables us to take a long-term approach to business decisions, whilst our business structure ensures we are innovative, flexible and able to maintain a personalised relationship with you.

We are focussed on long-term success and stability, rather than short-term profits. As a family with a legacy spanning over 900 years, preserving values for the next generation is a reoccurring theme in the history of the Princely Family of Liechtenstein. The family's values and culture are as important now as they were nine centuries ago. These include respect, integrity, entrepreneurship, a long-term and holistic perspective and the pursuit of quality, innovation and improvement. These values shape LGT Wealth Management.

Our family ownership allows us to prioritise the long term. Like many of our clients, we view wealth as a means to achieve broader goals for future generations and to contribute to a healthy society, which creates a strong alignment of interest with farms and estates. With our knowledge and expertise, we hope to support you in all of your financial matters.

LGT Wealth Management

Investment Management

We understand the unique, multi-generational nature of many farms and estates and recognise that there is no one-size-fits-all approach. Our flexible approach means that we can combine accounts for investment management purposes in a way that reflects the true nature of your family or the structure of your estate.

We can open investment accounts for:

- Individuals (Personal Accounts, Joint accounts, ISAs, Junior ISAs)
- Trusts
- Companies
- Personal Pensions
- Offshore Bonds

Our investment approach favours established companies with strong financials and resilient business models. Portfolios are constructed using a range of investment vehicles and asset classes, reflecting your attitude to risk. We offer an active, unbiased approach, using either direct equities or third-party funds across geographies, asset classes and sectors or investment themes. Portfolios can hold positions in equities, bonds, investment trusts, exchange-traded funds, and cash, all driven by each client's particular objectives and investment preferences.

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Our objective is to deliver consistent returns by adopting a global, unconstrained, multi-asset class investment approach.”

Sanjay Rijhsinghani, Chief Investment Officer



Putting clients first We believe in providing bespoke services tailored to each client, with a keen emphasis on transparency, simplicity and impartiality.



Long-term thinking We are committed to being long-term investors and refrain from making speculative short-term moves in financial markets.



Sustainably motivated Environmental and social considerations are embedded within our firm ethos and culture. The Princely Family of Liechtenstein recognised early on how important sustainability is for the environment, society and the future long before it became commonplace.



A global approach We are able to leverage the extensive resources and knowledge of our global research and investment capability. Our unconstrained investment universe offers the flexibility to invest in a wide range of geographies, asset classes and sectors from around the globe.



Alignment of interests Our private ownership allows us to enact an independent and unbiased investment approach, prioritising the interests of our clients.



Conviction-led Whilst benchmark aware, our conviction-led approach means that we are prepared to stand out from the crowd; we do not look to chase short-term trends or invest in areas we do not like or understand. Instead, we only invest in what we believe will deliver the best overall outcomes for our clients.



Expertly managed portfolios Our Investment Committee is formed of our most experienced investment practitioners and asset class specialists. In addition to our extensive in-house expertise, we partner with third-party, independent, macro-economic research to help to develop our market view.

Wealth Planning

The multi-generational nature of farms and estates, combined with the cherished and often illiquid nature of the assets, makes wealth and succession planning particularly important.

We can work with your existing tax adviser or offer in-house advice on:

- Trusts
- Companies
- Inheritance Tax Planning
- Business Property Relief (BPR) and Agricultural Property Relief (APR)
- Capital Gains Tax

An integrated approach

We will work with your accountant, lawyer, consultant, estate manager or any other valued intermediary in order to ensure a holistic approach to the management of the estate's finances. We can host meetings at our office in the City (14 Cornhill), or our regional offices, or attend external investment meetings, trustee meetings or AGMs. We create annual tax packs and liaise with your accountant with regard to making payments to HMRC.

Our network of experts in the fields of accountancy, corporate finance, law, tax and rural consultancy means we can introduce you to experts in these fields if required.

Borrowing

Whether the loan is for succession planning, development opportunities, business opportunities, diversification projects or other short or long-term funding needs, the ability to lend against your portfolio or your house can open up opportunities to enhance value and manage succession in a tax efficient way.

Lending against your investment portfolio (Lombard Lending)

We can lend against personal portfolios, non-operating company portfolios or trusts. The minimum loan is GBP 250 000 with competitive interest rates. We can typically lend up to 75% of the value of a well-diversified investment portfolio.

Lending against your house (Mortgage Lending)

We offer mortgage lending against prime country homes that are well located and highly sought after, with competitive interest rates and fixed terms, typically one month to three years. Our mortgage offering is simple, flexible and transparent. Minimum is GBP 1m loan and mortgages are typically interest only, up to 65% of the value of the property depending on its location and condition. Net investment assets at LGT must be at least 50% of the mortgage.



“We are committed to long-lasting client relationships and a values-driven approach to wealth management. Together, we cultivate and grow investments to help our clients achieve their financial goals.”

Simon Allister, Head of Wealth Planning

The colour of change

Adding value, in every sense, for future generations is part of LGT's DNA. See how thinking, acting, and investing sustainably is part of our ethos.

We pride ourselves on our ability to positively challenge the status quo in our industry. Sustainability has been a strategic priority at LGT for many years, long before many in the financial sector had considered it one, and we have been carbon neutral since 2010. We have been building on this foundation ever since.

Our owner, the Princely Family of Liechtenstein, has always focused on laying the best possible foundations for future generations in all that it does. We apply the same forward-looking perspective when it comes to investment management and further developing our company. We take a holistic approach to value creation and through our business activities, whilst also aiming to make a positive contribution to the environment and society.

Our Sustainability Strategy 2030 sets binding targets to this end. We want to contribute to the achievement of the United Nations Sustainable Development Goals (UN SDGs) through our activities and help reduce inequality around the world, protect our ecosystems and combat climate change.

Doing business sustainably

We aim to continuously improve our environmental and social footprint. Our sustainability strategy sets ambitious targets in the areas of mobility, facility management, procurement, digitalisation, energy consumption and CO₂ emissions.

In the UK, our Sustainable Business Committee drives operational enhancements and supports initiatives that target our sustainability objectives.

Philanthropy

As a responsible wealth manager, we are committed to helping create a prosperous and thriving society by supporting a range of initiatives creating social and cultural added value.

Each year, a minimum of ten percent of LGT Group dividends are allocated to philanthropic activities through LGT Venture Philanthropy (LGT VP) which was founded in 2007 with the aim of improving the quality of life of disadvantaged people, contributing to healthy ecosystems, and building resilient, inclusive, and prosperous communities. LGT VP deploys philanthropic capital to organisations with effective, innovative, and scalable solutions to social and envi-

ronmental challenges. Aiming to improve the quality of life of people in sub-Saharan Africa and India, it focuses on high impact sectors, including education, health, and environment. This financial assistance really helps the organisations, but of equal importance is the transfer of knowledge and access to networks that the foundation facilitates.

In the UK, we support a range of sustainability projects from supporting wetlands creation to tackling e-waste and building capacity in the biodynamic wool supply network in the UK. We partner with organisations that share our vision for a more sustainable future and provide robust reporting.

Progress on our Sustainability Strategy 2030



16 700

Trees planted in the LGT Wealth Management Forest since 2020



63.5%

reduction in Scope 1 and Scope 2 operational CO₂ emissions compared to 2019



82%

share of renewable energies or district heating in our total global consumption in 2025



15

UN SDGs that we have identified we can actively contribute to



Creating and restoring UK wetlands

In 2024, we entered into a partnership with the Wildfowl & Wetlands Trust (WWT), a conservation charity dedicated to creating and protecting wetland birds and their habitats, and advocating for wetlands and ecological issues worldwide.

Blue Recovery Fund

Our partnership with the WWT focuses on the Blue Recovery Fund, in which they have set a major ambition to create 100 000 hectares of new and re-stored wetlands in the UK.

Why are wetlands so important?

Biodiversity



Wetlands are one of the world’s most biodiverse habitats

40%

Of the world’s plants and animals depend on wetlands



Every year, 200 new species are discovered in freshwater wetlands

Carbon storage



Wetlands are the most effective carbon sinks on the planet



Peatlands store twice as much carbon as all the world’s forests combined

10 000

Tonnes of carbon stored every year by WWT Steart’s saltmarshes

Social impact

1BN

People are provided with livelihoods by wetlands



More than half of the world relies on wetland grown produce, e.g. rice, for their staple diet

50%

Of international tourists seek relaxation in wetland areas, supporting millions of jobs

Source: Wildfowl & Wetlands Trust

“
If rainforests are the lungs of the planet,
then wetlands are the lifeblood.

Dr. James Robinson, Wildfowl & Wetlands Trust



The first phase of this is the Roadmap project, helping to define where these wetlands are best placed to provide the biggest benefits to society. In 2023, the team at the WWT used mapping to highlight the areas where large-scale wetland-creation could be delivered to maximise the benefits in terms of four Blue Recovery themes: urban wellbeing, carbon storage, flood protection and water quality.

Additionally, by working with environmental economists, the WWT has undertaken natural capital accounting to demonstrate the value that 100 000 hectares of wetland could bring to society. They are currently estimating GBP 18 billion of benefits.

The WWT is currently working on a project in Bridgwater, Somerset, alongside the local community to restore and re-wet an area of low-lying farmland. In doing so, this natural floodplain will help protect the town from flooding (an increasing concern in recent years) and welcome nature back into the community.

Effective fight for the underwater world:
LGT Venture Philanthropy supports the
National Geographic Initiative Pristine Seas





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