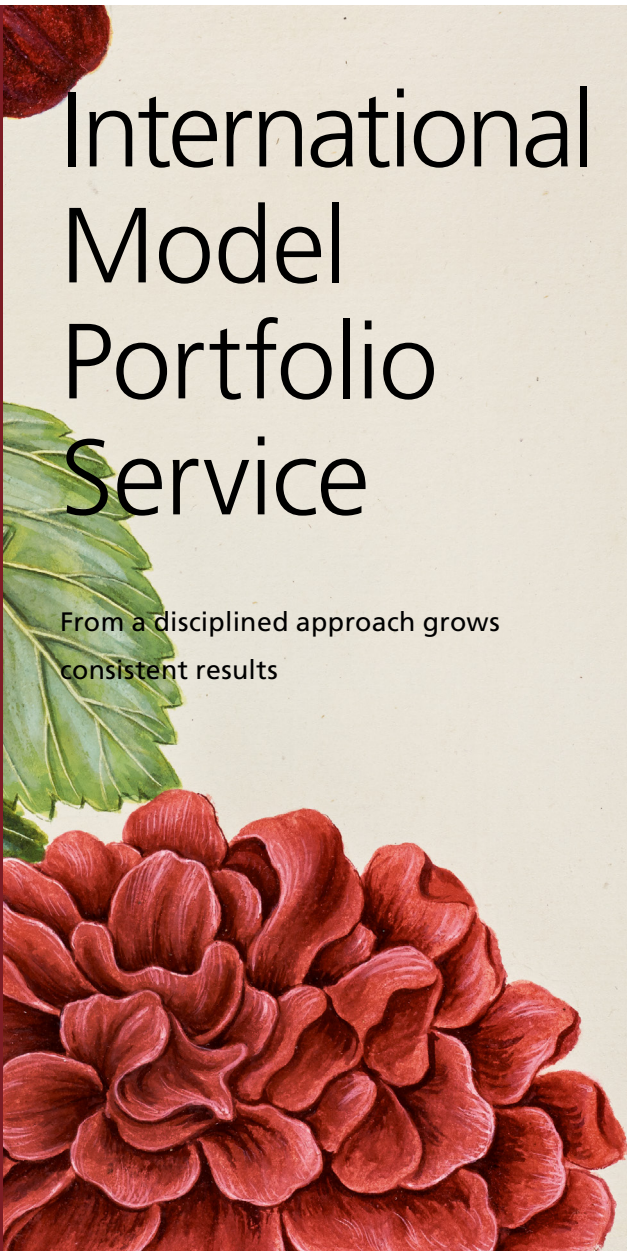




Wealth
Management

International Model Portfolio Service

From a disciplined approach grows
consistent results



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 "Rosa Sinensis flore multiplici", 1795

© LIECHTENSTEIN. The Princely Collections, Vaduz–Vienna

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Your International Model Portfolio Service

From a disciplined approach grows
consistent results

The LGT Wealth Management International Model Portfolio Service (International MPS) is a discretionary investment service comprising of six diversified portfolios denominated in euro, US dollar and sterling. The portfolios have been designed to meet a range of objectives and risk appetites allowing your financial adviser to choose the right portfolio for you.

Asset allocation

The International MPS utilises a wide range of asset classes including equities, bonds, absolute return, commodities and cash. A combination of active and passive investment vehicles are used in portfolio construction. This combination generates greater diversification within the portfolios and provides exposure to investment themes, sectors and asset classes you may not otherwise have access to.

Dedicated team

Our dedicated team work in conjunction with your financial adviser to ensure your investment needs are achieved.

- Long-term stable returns
- Peer-group beating performance
- Industry-leading investment research and analysis

Our range of International Model Portfolios

Risk profile	Description
Defensive	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 (expected to be no greater than 40%) and other risk assets.
Cautious	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 (expected to be no greater than 55%) and other risk assets.
Balanced	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 (expected to be no greater than 75%) and other risk assets.
Growth	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 (expected to be no greater than 85%) and other risk assets.
Adventurous	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 (expected to be as high as 100%) and other risk assets.
Strategic income	The primary objective of this portfolio aims to achieve a return in excess of inflation and incorporates a target income yield of 3.5%. The portfolio seeks to limit fluctuations in the capital value of the portfolio by investing in a diverse range of funds investing in asset classes including cash, bonds and equities.

Investment process overview

A dedicated Investment Committee

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

Dynamic portfolio construction

On a monthly basis your portfolio's asset allocation will be reviewed in order to reflect the LGT Market Views. Additional risk analysis and dedicated asset allocation research is also incorporated into the portfolio's construction process by a team of investment managers. This means your portfolio will be benefitting from the most current investment thinking and our best ideas through dynamic portfolio construction.

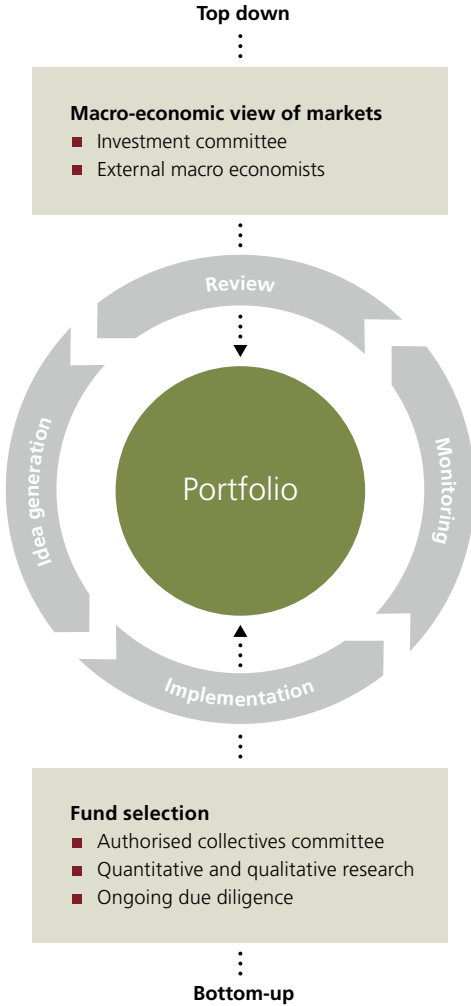
You will be able to see the trades on your portfolio via the LGT Wealth web portal or third party platform.

Portfolio construction

The process involves defining the best method to execute asset allocation. This optimises your portfolio to reflect the desired positioning based upon:

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

Model Portfolio investment process



Portfolio construction

To trust is to know

Your portfolio is constructed using a range of funds. We select each of the funds from a universe of many thousand and in each case, the fund selected is in our minds the best in class. Each individual fund is used to access a specific geography, asset class, sector or investment theme.

Aligned to objectives

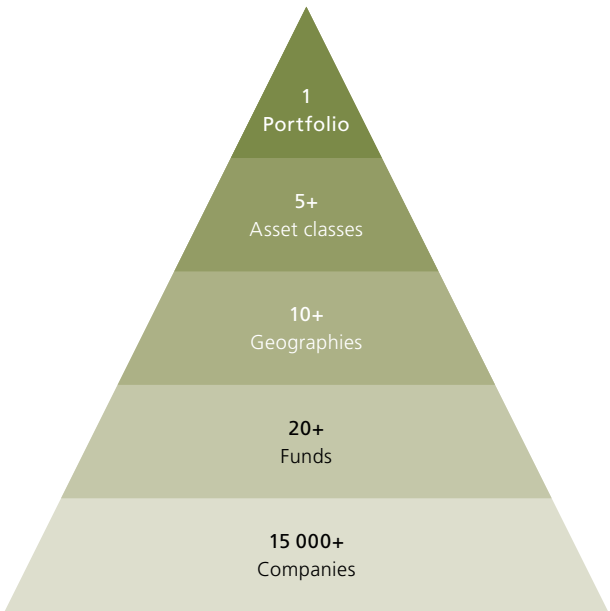
The funds selected for a portfolio are consistent with your portfolio objectives and associated risk profile. If you are a risk averse investor targeting a lower level of investment growth, your portfolio will typically contain a higher percentage of fixed income and alternative funds. The opposite is true for an investor targeting higher levels of capital growth. For these clients, the portfolio will contain a higher percentage of equity funds.

A diversified 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 typically made up of 20 to 25 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 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.



Monitoring your investments

Clearly communicated

For portfolios in LGT Wealth Management custody, LGT will provide you and your financial adviser a valuation, cash statement and a transaction schedule every quarter. Portfolios in LGT Wealth Management custody can be viewed online via the LGT website.

For portfolios held on a third party platform, 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 a third party platform.

We understand that you want to keep informed about your portfolio's positioning. On a monthly basis, we produce a portfolio factsheet and on a quarterly basis, you can receive a portfolio review document discussing investment performance and changes to the portfolio. These are available from your financial adviser.

Our fees

Transparency is at the core of our proposition

Our fees

- 0.25 percent per annum on external platforms
- Model Portfolios with LGT Wealth Management
0.25 percent per annum, and 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 cost of funds

The fees we charge in relation to our International MPS are based on a percentage of the value of your portfolio. There are no dealing fees charged on model portfolios held with LGT Wealth Management, 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.

We offer a fresh approach to wealth management with a transparent fee structure. There are no initial charges, exit charges or transfer fees for you to pay. The only fee paid is a percentage of the value of your portfolio; which aligns our interests to yours.

Your overall wealth solution

Your investment portfolio is only one part

The model portfolios are “tax wrapper neutral” and can be accessed via an appropriate pension or offshore bond wrapper. You can also invest in the model portfolios through a General Investment Account. Your financial adviser can provide further guidance on the tax structures suitable and benefits, depending on your circumstances.

Your Model Portfolio will likely be positioned within a wider wealth solution built by your financial adviser. The Model Portfolio is fully diversified across asset classes and geographies so it can complement a range of other investments.

Meet the team



**Sanjay Rijhsinghani,
Partner and
Chief Investment Officer**

Sanjay is a founding Partner of LGT and is Chief Investment Officer. With over 30 years' of investment experience, he is responsible for the implementation of the firm's investment process through oversight of the investment research and asset allocation positioning decisions. Sanjay chairs the Investment Committee.



**Phoebe Stone
Head of Intermediary
Investment Services**

Phoebe oversees the management of the Model Portfolio Service. She is a member of the Central Investment Committee, the Authorised Collectives Committee, and the MPS Investment Committee. Phoebe is a fellow of the CISI and has been at LGT since 2014.



**Olivia Wingrove
Lead International
Portfolio Manager**

Olivia joined LGT in 2022 as a Portfolio Manager responsible for the International MPS and SMPS. Olivia is a member of the Sustainable Investment Committee. She is a CFA Charterholder and also holds the IMC and CFA Certificate in ESG Investing.

“Our Model Portfolios are fully diversified across asset classes and geographies.”

Phoebe Stone, Head of Intermediary Investment Services

Important information

LGT Wealth Management UK LLP is authorised and regulated by the Financial Conduct Authority ("FCA"). Our regulation details are set out in the FCA register: Firm Reference No: 471048; register.fca.org.uk/. Registered in England and Wales: OC329392. Registered office: 14 Cornhill, London, EC3V 3NR.

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. Registration number: 102243; www.jerseyfsc.org/industry/regulated-entities, Registered office: 30-32 New Street, St Helier, Jersey, JE2 3TE.

LGT Wealth Management US Limited is authorised and regulated by the Financial Conduct Authority and is a Registered Investment Adviser with the US Securities & Exchange Commission ("SEC"). Our regulation details are set out in the FCA register: Firm Reference No: 585547; register.fca.org.uk/ and the SEC Investment Adviser Public Disclosure: www.adviserinfo.sec.gov/IAPD/Default.aspx. Registered in England and Wales: 06455240. Registered Office: 14 Cornhill, London, EC3V 3NR.

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LGT Wealth Management UK LLP

14 Cornhill, London, EC3V 3NR

Phone +44 (0)20 3207 8000, info-uk@lgt.com

www.lgtwm.com

VALUES WORTH SHARING

LGT Wealth Management UK LLP

15 Queen Square, Bristol, BS1 4NP

Phone +44 (0)117 422 4022, info-uk@lgt.com

LGT Wealth Management Jersey Limited

Charles Bisson House, 30-32 New Street, St. Helier, Jersey, JE2 3TE

Phone +44 (0)1534 786400, info-jersey@lgt.com

LGT Wealth Management US Limited

14 Cornhill, London, EC3V 3NR

Phone +44 (0)20 3207 8000, info-us@lgt.com