# TWP Sustainable Cautious

TITAN Wealth
Wealth Planning

## Portfolio Objectives

The Sustainable Cautious portfolio aims to achieve long-term capital growth by investing across a selection of funds that we believe, in aggregate, address global social and environmental challenges through Doing Good, Avoiding Harm and Leading Change.

## Portfolio Summary

| | |
|---|---|
| Launch Date | 10 September 2024 |
| Platform Availability | 7IM, Aberdeen, Aegon, Aegon (Arc), AJ Bell, Aviva, Elevate, M&G, Nucleus Wrap, Parmenion, Quilter, Titan, Transact |
| Yield*** | 1.5% |

| Direct Costs and Charges for Managed Portfolio Service (MPS) | |
|---|---|
| Titan Square Mile Fee | 0.25% |

| Costs and Charges for Manufacturing and Managing the Fund (deducted from returns of fund)* | |
|---|---|
| Underlying Holding Charge** | 0.51% |

## Commentary

The third quarter saw markets supported by resilient global growth, positive corporate earnings and continued investor focus on artificial intelligence and long-term structural themes. Equity markets delivered positive returns across the US, Asia and Emerging Markets, although persistent inflation, higher bond yields and geopolitical uncertainty created periods of volatility. Fixed income markets remained more mixed as expectations for central bank policy continued to shift.

| | Performance to latest month end | | | | Calendar Year | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 3 Months | 1 Year | 5 Years | Since Launch | 2025 | 2024 | 2023 | 2022 | 2021 |
| Portfolio | -0.4% | 6.3% | 8.8% | 15.4% | 7.3% | 4.9% | 6.8% | -14.5% | 7.2% |
| IA Mixed Investment 20-60% Shares | -0.1% | 8.2% | 21.1% | - | 10.2% | 6.2% | 6.8% | -9.8% | 7.5% |

Performance data prior to launch date is simulated, based on a real portfolio that Titan Square Mile has run for another client with a similar mandate. The performance start date is 17/12/2020. Simulated past performance data is a guide only and past performance data is not a reliable indicator of future performance. Returns are net of income reinvested and investment management fees in GBP. Performance does not consider platform or adviser fees. Performance numbers are shown in discrete periods. The investment performance may vary depending upon Platform and availability of share classes. Source: Titan Square Mile & LSEG Lipper (all rights reserved).
The Investment Association (IA) is the trade body that represents the UK investment management industry. It publishes data on UK funds and investment trends and oversees fund classifications, including the widely used IA sector classifications for UK funds. The IA Mixed Investment sectors are a way they group multi-asset funds so investors can compare similar funds based mainly on how much equity a fund is allowed to hold.

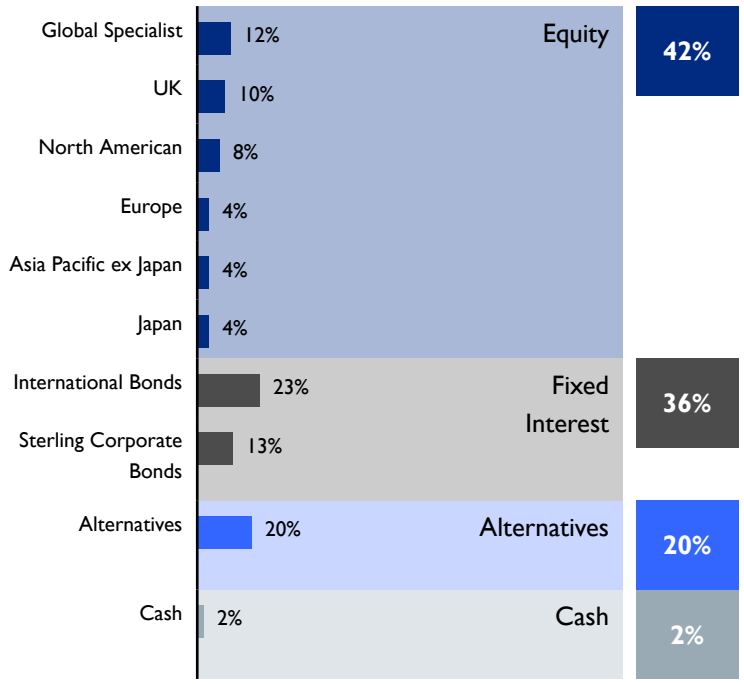
*The costs and charges of manufacturing the fund will impact the overall return received by investors. Other costs deducted from fund returns are transaction costs which include trading costs, broker commissions and spreads. More information is available on request.
**Underlying Holdings Charge: Weighted average of the OCF (Ongoing Charge Figure) of all holdings. Where OCF is unavailable TER (Total Expense Ratio) is used. The actual charge may vary depending upon Platform and availability of and access to share classes.
*** Historic yield figures will only be provided for funds with at least 12 months of performance history. Where quoted, the yield is the aggregate and weighted position of each underlying fund within the portfolio and is based on the yield published by the manager of each respective fund.

## Portfolio Composition %

### Fund Breakdown

| | |
|---|---|
| 8% | CT UK Social Bond Fund |
| 8% | GS Green Bond |
| 7% | Trojan Ethical Fund |
| 7% | Vontobel TwentyFour Sustainable Short Term Bond Income |
| 6% | PIMCO GIS Climate Bond Fund |
| 6% | Trium ESG Emissions Improvers Fund |
| 5% | BlueBay Impact-Aligned Bond |
| 5% | Liontrust Sustainable Future Corporate Bond Fund |
| 5% | Storebrand Global Plus Lux |
| 4% | FSSA Asia Focus Fd |
| 4% | FTGF ClearBridge US Equity Sustainability Leaders Fund |
| 4% | L&G FW ESG Tilted And Optimised Japan Index Fund |
| 4% | L&G FW ESG Tilted And Optimised N Am Index Fund |
| 4% | Legal & General Future World ESG UK Index Fund |
| 4% | Schroder Global Sustainable Value Equity |
| 4% | Wellington Global Impact Bond Fund |
| 3% | Artemis Income (Exclusions) Fund |
| 3% | Royal London Sustainable Leaders Trust |
| 3% | WS Montanaro Better World Fund |
| 2% | Cash |
| 2% | EdenTree European Equity Fund |
| 2% | FP Carmignac European Leaders Fund |

### Portfolio Breakdown



# SUSTAINABILITY DATA

## Commentary

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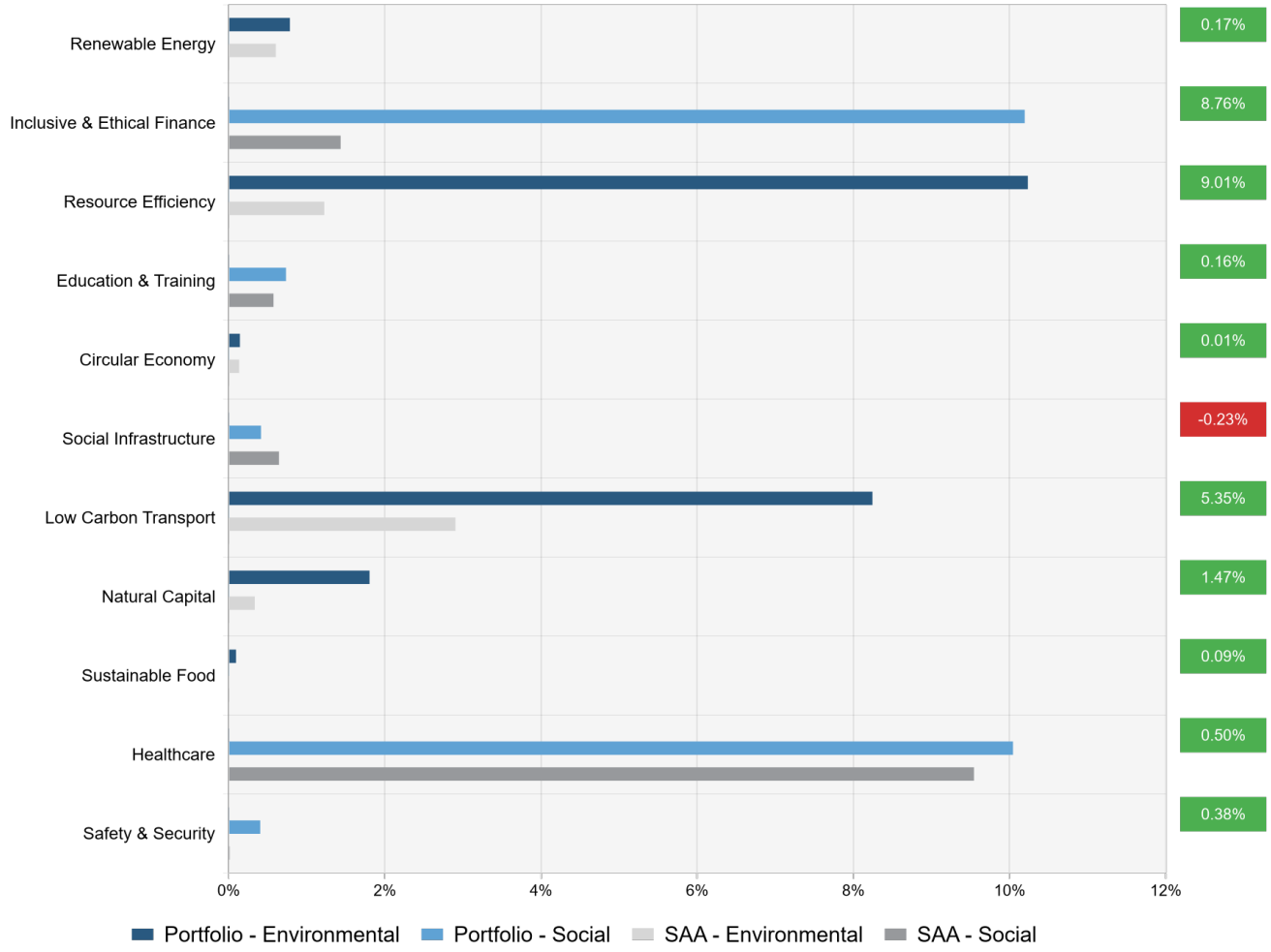
## Do Good

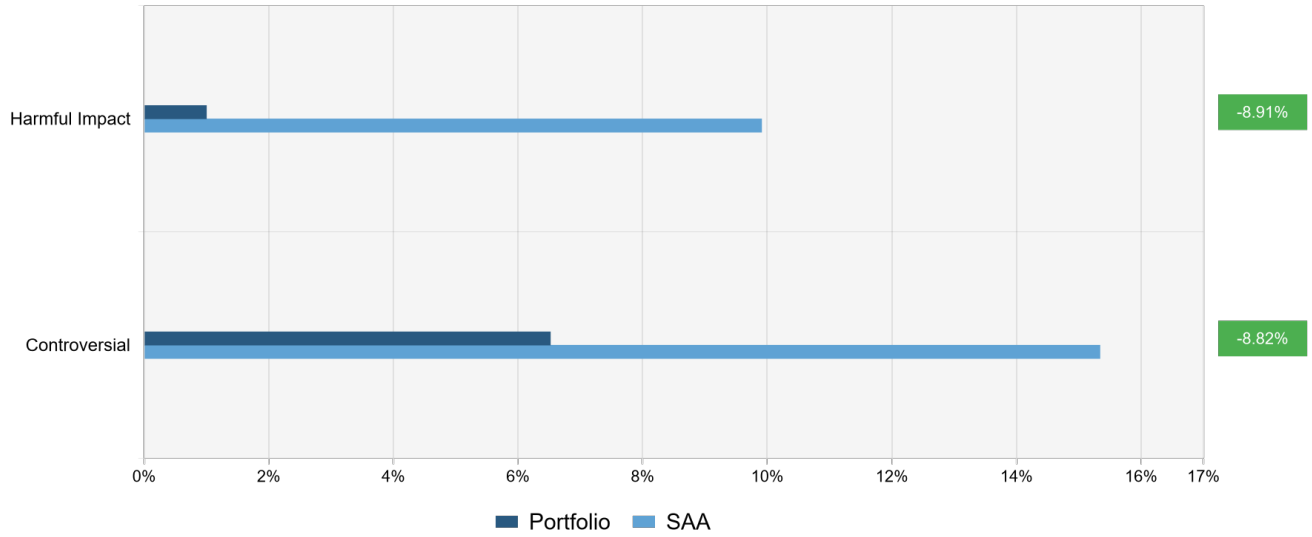
Do Good refers to the level of alignment within the portfolio to companies offering solutions to global social and environmental challenges. It is measured according to the 3D Investing methodology, which uses a large data set to individually map lines of revenue of all underlying businesses to environmental and social solutions. The chart below shows the total revenue exposure to the 3D Investing defined solutions of the portfolio versus the Strategic Asset Allocation (SAA), the latter comprising representative index tracking funds and ETFs.




Source: Titan Square Mile. The comparator used reflects the strategic asset class allocation based on the underlying investment exposure of the portfolio to equities and fixed income at the date of data. This information is for illustrative purposes only to provide an indicative comparison to a nonsustainable market equivalent.

## Avoid Harm

Avoid Harm refers to the level of exposure to the revenue lines of companies that confer negative contributions to society and the environment. As with Do Good, it is measured according to 3D Investing's proprietary methodology, individually mapping the revenues of underlying companies to activities our analysts consider harmful, or controversial. The chart below shows the total revenue exposure to the 3D Investingdefined controversial activities and harmful impact of the portfolio versus the SAA, the latter comprising representative index tracking funds and ETFs




Source: Titan Square Mile. The comparator used reflects the strategic asset class allocation based on the underlying investment exposure of the portfolio to equities and fixed income at the date of data. This information is for illustrative purposes only to provide an indicative comparison to a nonsustainable market equivalent.

## Lead Change

Lead Change refers to the active role that fund managers play in influencing the companies they invest in. This involves engaging with these companies to encourage improvements in areas like governance, environmental practices, and social responsibility. Our 3D Investing team analyses all rated funds based on their ability to effect positive change through measurable and structured engagements. Fund managers may work independently or collaborate with other investors and advocacy groups to drive positive change. The aim is to ensure that the companies in their portfolios are not only financially strong but also operate in a more sustainable and ethical way. Engagement is key to responsible investing because it helps address longterm risks and opportunities that might not be immediately evident. Through this ongoing dialogue, fund managers can guide companies towards better practices, fostering more sustainable growth over time.
However, meaningful change in large organisations takes time, so these engagements often span years rather than fitting into a single quarter. This is why engagement activities aren't typically reported on a quarterly basis.

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