

Hoyl Model Portfolio 7

As of 30/09/2025



INVESTMENT OBJECTIVES AND POLICY

The investment objective of the Model is to generate income and capital growth over the medium to long term.

The Model will seek to achieve its objectives by investing in collective investment funds which will provide exposure to a diversified portfolio. The Model will have between 40% and 85% exposure to higher risk assets such as equities (and to an even lesser extent, alternatives such as property, infrastructure and commodities) and will have less emphasis on exposure to lower risk assets such as fixed interest investments (such as bonds, which may be government or corporate and vary in terms of investment grade credit ratings, including sub-investment grade to a limited extent).

SNAPSHOT

Model Comparator

The Investment Association (IA) is the trade body of the UK investment management industry. It classifies funds into a number of sectors based on their characteristics. The comparator for Hoyl Model Portfolio 7 is:

IA Mixed Investment 40%-85% Shares

Launch Date

31 October 2023

Risk Score

7/10

Ongoing Charges Figure (OCF)

0.25%

Asset Management Fee

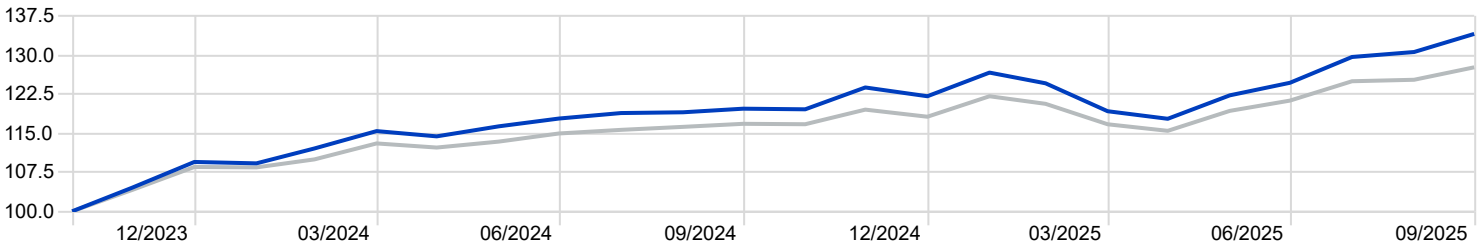
0.21%

Total Investment Management Fee

0.46%

The value of investments, and the income from them, can go down as well as up, and you may not recover the amount of your original investment

INVESTMENT GROWTH - SINCE INCEPTION



— Hoyl Model Portfolio 7

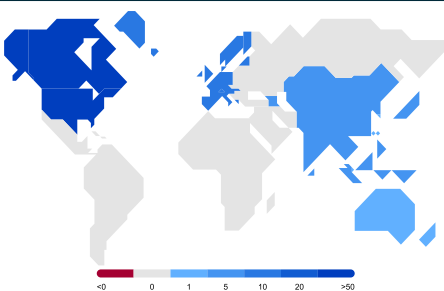
— IA Mixed Investment 40-85% Shares

TRAILING RETURNS

	MTD	QTD	YTD	1 Year	3 Years	5 Years	Since Inception
Hoyl Model Portfolio 7	2.7%	7.5%	9.8%	12.0%	—	—	34.0%
IA Mixed Investment 40-85% Shares	1.9%	5.3%	8.0%	9.3%	31.0%	37.2%	27.6%

	01/10/2024 - 30/09/2025	01/10/2023 - 30/09/2024	01/10/2022 - 30/09/2023	01/10/2021 - 30/09/2022	01/10/2020 - 30/09/2021
Hoyl Model Portfolio 7	12.0%	—	—	—	—
IA Mixed Investment 40-85% Shares	9.3%	13.8%	5.3%	-10.3%	16.8%

EQUITY REGIONAL EXPOSURE



	%
North America	51.1
United Kingdom	17.4
Europe dev	11.6
Japan	6.1
Asia emrg	5.6
Asia dev	4.5
Australasia	1.9
Latin America	0.8
Africa/Middle East	0.8
Europe emrg	0.3

Performance is shown net of asset management fees (inc. fund fees and PMX fees)

LEADING CONTRIBUTORS (YTD)

Time Period: 01/01/2025 to 30/09/2025

	Return
T. Rowe Price Em Mkts Discv Eq C Acc 9	19.7%
Vanguard FTSE Dev €pe exUKEqldxlnsPIEAcc	19.7%
Vanguard Em Mkts Stk Idx Ins PI £ Acc	18.8%
Baillie Gifford Japanese B Acc	17.9%
JPM UK Equity Plus S1 Net Acc	17.4%
Vanguard FTSE UKAIIShrldxUnitTrlnsPIEAcc	16.5%
M&G Japan GBP PP Acc	15.7%
Lazard Emerging Mkts Eq Advtg E Acc GBP	15.0%
Invesco European Focus UK F Acc	14.2%
Vanguard Pac exJpn Stk Idx Ins PI £ Acc	12.2%

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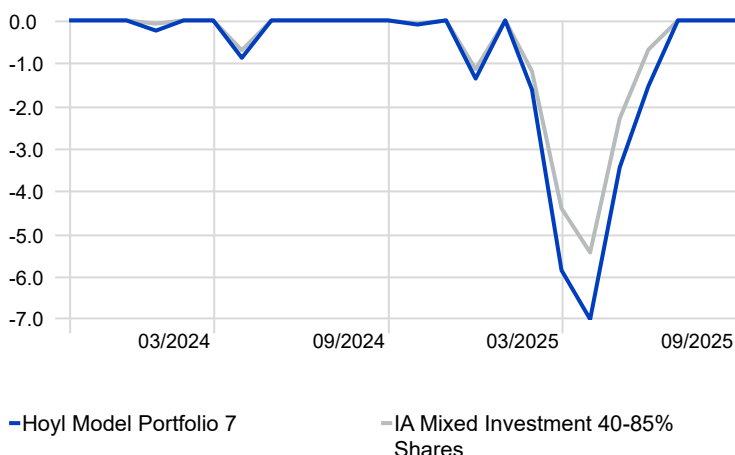
PORTFOLIOMETRIX

Hoyl Model Portfolio 7

As of 30/09/2025



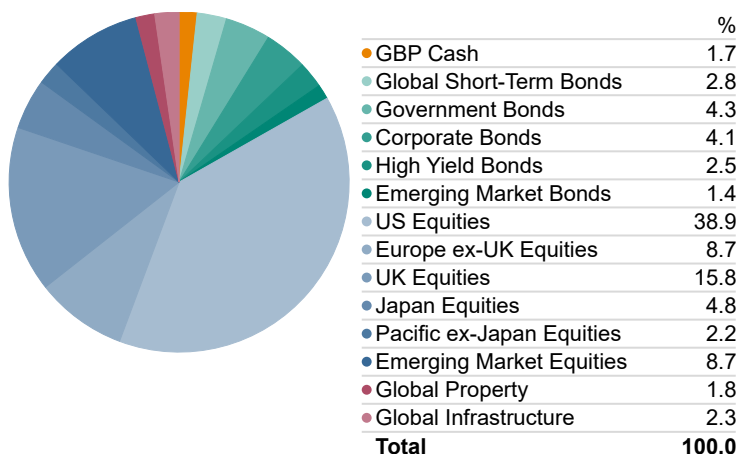
DRAWDOWN



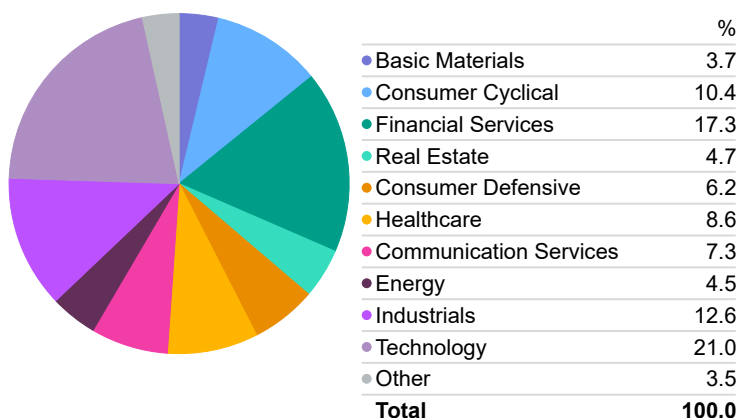
HOLDINGS (%)

Vanguard U.S. Eq Idx Ins PI £ Acc	18.2
HSBC American Index C Acc	17.7
Vanguard FTSE UKAllShrdIdxUnitTrInsPI£Acc	9.4
JPM UK Equity Plus S1 Net Acc	4.7
Vanguard FTSE Dev €pe exUKEqldxInsPI£Acc	4.3
Lazard Emerging Mkts Eq Advtg E Acc GBP	4.0
Royal London International Govt Bd M Inc	4.0
CT American Smaller Coms(US) L Acc GBP	3.5
Amundi Fds Europe Ex UK Eq J22 GBP C	3.5
T. Rowe Price Em Mkts Discv Eq C Acc 9	2.7
Man Hi Yld Opps IF GBP Net-Dist MO H	2.4
M&G Japan GBP PP Acc	2.4
iShares Japan Equity Index (UK) D Acc	2.4
M&G Global Listed Infrs GBP L Acc	2.3
Vanguard Em Mkts Stk Idx Ins PI £ Acc	2.2
Vanguard Pac exJpn Stk Idx Ins PI £ Acc	2.1
Neuberger Berman GlnGd Crdt GBP X Dis	2.0
Vanguard Global Credit Bond Ins GBPH Acc	2.0
CT Global Real Estate Securities 3 Acc	1.8
Royal London S/T Fxd Inc Enh Y Inc	1.6
WS Gresham House UK Smaller Coms F Acc	1.6
PIMCO GIS Em Mkts Bd Instl GBPH Inc	1.4
Vanguard Glb S/T Corp Bd Idx Ins PI£HAcc	0.9
Vontobel TwentyFour Abs RetCrdt G GBP	0.9
Vanguard UK S/T Invmt Grd Bd IdxInsPI£Acc	0.9
Janus Henderson European Smr Coms I Acc	0.9
Vanguard UK Govt Bd Idx Ins PI £ Acc	0.2

ASSET ALLOCATION



EQUITY SECTORS



LEAD INVESTMENT TEAM

Alex Funk, CFA®

Alex is a CFA® charterholder with over 13 years' worth of financial services experience. Alex is the Chief Investment Officer at PortfolioMetrix.

Phil Wellington, CFA®

Phil is a CFA® charterholder and has over 16 years' worth of financial services experience. Phil is a Portfolio Manager at PortfolioMetrix.

Oliver Jones, CFA®

Oliver is a CFA® charterholder and has over 8 years' worth of financial services experience. Oliver is a Portfolio Manager at PortfolioMetrix.

Rob Starkey, CFA®

Rob is a CFA® charterholder and has over 16 years' worth of financial services experience. Rob is a Portfolio Manager at PortfolioMetrix.

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