

# Hoyl Model Portfolio 5

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.

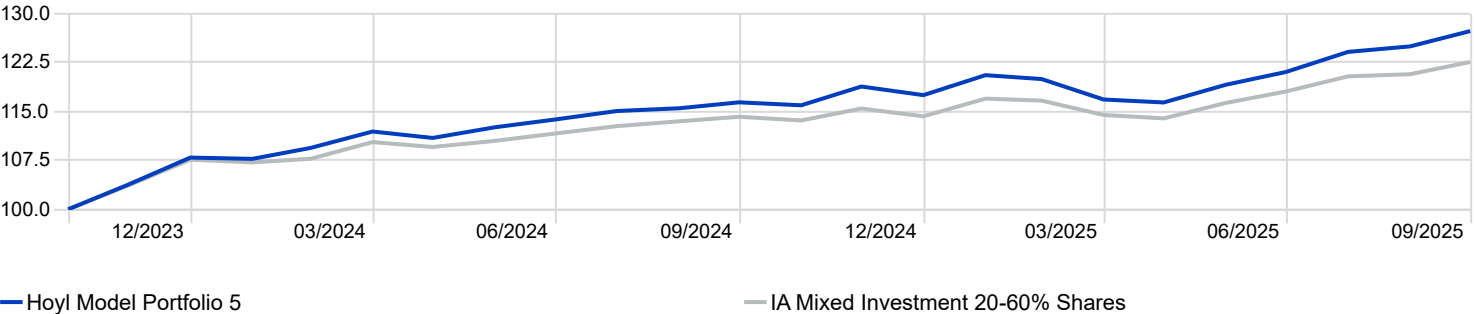
The Model will seek to achieve its objectives by investing in collective investment funds which will provide exposure to a diversified portfolio. The Model will have a minimum exposure of 30% to assets such as fixed interest investments (such as bonds, which may be government or corporate and vary in terms of investment grade credit ratings, including sub-investment grade to a limited extent) and between 20% and 60% exposure to higher risk assets such as equities (and to an even lesser extent, alternatives such as property, infrastructure and commodities).

## SNAPSHOT

<b>Model Comparator</b>	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 5 is:  IA Mixed Investment 20%-60% Shares
<b>Launch Date</b>	31 October 2023
<b>Risk Score</b>	5/10
<b>Ongoing Charges Figure (OCF)</b>	0.27%
<b>Asset Management Fee</b>	0.21%
<b>Total Investment Management Fee</b>	0.48%

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



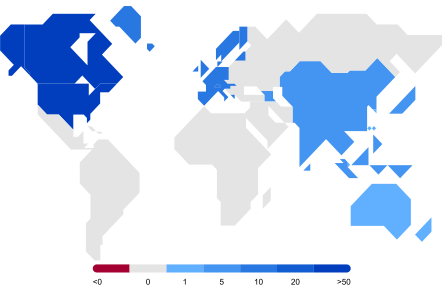
## TRAILING RETURNS

	MTD	QTD	YTD	1 Year	3 Years	5 Years	Since Inception
Hoyl Model Portfolio 5	1.9%	5.2%	8.4%	9.4%	—	—	27.4%
IA Mixed Investment 20-60% Shares	1.5%	3.8%	7.3%	7.4%	25.5%	24.7%	22.6%

	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 5	9.4%	—	—	—	—
IA Mixed Investment 20-60% Shares	7.4%	12.1%	4.2%	-10.7%	11.3%

## EQUITY REGIONAL EXPOSURE



	%
North America	51.2
United Kingdom	17.1
Europe dev	11.8
Japan	6.1
Asia emrg	5.5
Asia dev	4.4
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 UKAllShrldxUnitTrlnsPIEAcc	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%

## DISCLAIMER

This document is only for professional financial advisers, their clients and their prospective clients. The information given here is for information purposes only and is not intended to constitute financial, legal, tax, investment or other professional advice. It should not be relied upon as such and PortfolioMetrix cannot accept any liability for loss for doing so. 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. Past performance is not a reliable indicator of future performance. Fund holdings and asset allocation can change at any time without notice. For further information on the risks and risk profiles of our funds, please refer to the relevant Key Investor Information Document and Prospectus. PortfolioMetrix Asset Management Ltd is authorised and regulated by the Financial Conduct Authority

© 2025 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

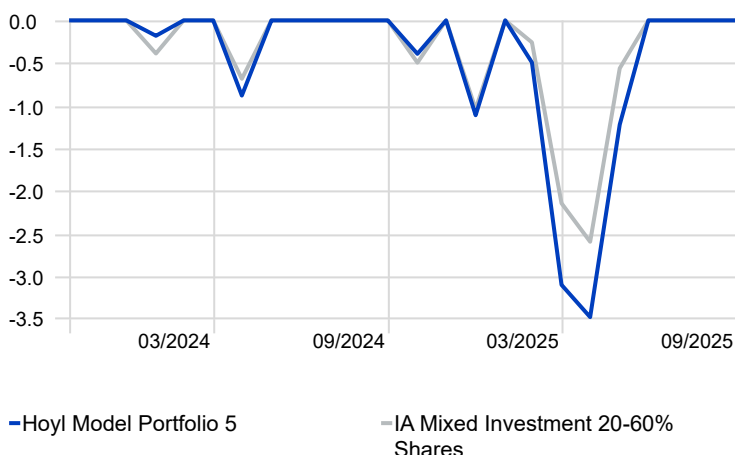
PORTFOLIOMETRIX

# Hoyl Model Portfolio 5

As of 30/09/2025



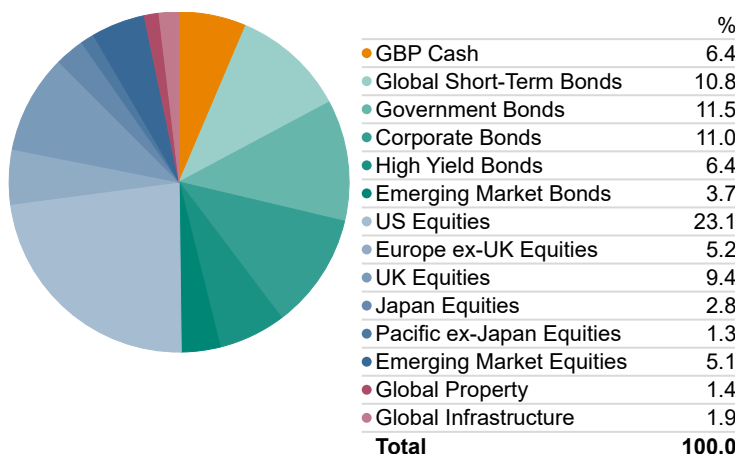
## DRAWDOWN



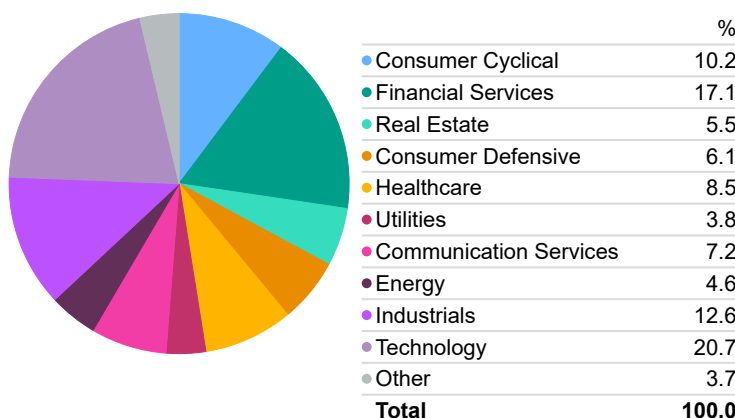
## HOLDINGS (%)

Vanguard U.S. Eq Idx Ins Pl £ Acc	10.9
Royal London International Govt Bd M Inc	10.8
HSBC American Index C Acc	10.6
Man Hi Yld Opps IF GBP Net-Dist MO H	6.3
Royal London S/T Fxd Inc Enh Y Inc	6.1
Vanguard FTSE UKAllShrldxUnitTrlnsPl£Acc	5.6
Neuberger Berman GllnGd Crdt GBP X Dis	5.5
Vanguard Global Credit Bond Ins GBPH Acc	5.5
PIMCO GIS Em Mkts Bd Instl GBPH Inc	3.7
Vanguard Glb S/T Corp Bd Idx Ins Pl£HAcc	3.5
Vontobel TwentyFour Abs RetCrdt G GBP	3.5
Vanguard UK S/T Invn Grd Bd IdxInsPl£Acc	3.5
JPM UK Equity Plus S1 Net Acc	2.8
Vanguard FTSE Dev €pe exUKEqldxInsPl£Acc	2.6
Lazard Emerging Mkts Eq Advtg E Acc GBP	2.4
CT American Smaller Coms(US) L Acc GBP	2.1
Amundi Fds Europe Ex UK Eq J22 GBP C	2.1
M&G Global Listed Infrs GBP L Acc	1.9
T. Rowe Price Em Mkts Discv Eq C Acc 9	1.6
CT Global Real Estate Securities 3 Acc	1.5
M&G Japan GBP PP Acc	1.4
iShares Japan Equity Index (UK) D Acc	1.4
Vanguard Em Mkts Stk Idx Ins Pl £ Acc	1.3
Vanguard Pac exJpn Stk Idx Ins Pl £ Acc	1.3
WS Gresham House UK Smaller Coms F Acc	0.9
Vanguard UK Govt Bd Idx Ins Pl £ Acc	0.6
Janus Henderson European Smr Coms I Acc	0.5

## 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.

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

## DISCLAIMER

This document is only for professional financial advisers, their clients and their prospective clients. The information given here is for information purposes only and is not intended to constitute financial, legal, tax, investment or other professional advice. It should not be relied upon as such and PortfolioMetrix cannot accept any liability for loss for doing so. 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. Past performance is not a reliable indicator of future performance. Fund holdings and asset allocation can change at any time without notice. For further information on the risks and risk profiles of our funds, please refer to the relevant Key Investor Information Document and Prospectus. PortfolioMetrix Asset Management Ltd is authorised and regulated by the Financial Conduct Authority.

© 2025 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

PORTFOLIOMETRIX