Hoyl Responsible Model 5

As of 30/09/2024

INVESTMENT OBJECTIVES AND POLICY

The investment objective of the Model is to generate income and capital growth over the medium to long term. The underlying funds focus on companies delivering a positive net benefit to society and the environment, exclude companies with negative social or environmental impacts and seek to improve corporate behaviour.

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).

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

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 Hoyl Responsible Model Portfolio 5 is a member of the following sector which we use as its comparator: IA Mixed Investments 20%-60% Shares
Launch Date	31 October 2023
Risk Score	5/10
Ongoing Charges Figure (OCF)	0.47%
Asset Management Fee	0.21%
Total Investment Management Fee	0.68%

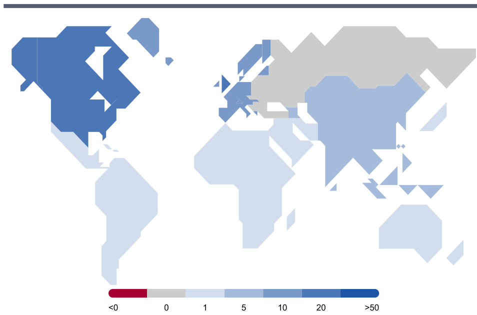
INVESTMENT GROWTH - SINCE INCEPTION

[Performance available after 12 months of history]

TRAILING RETURNS

[Performance available after 12 months of history]

EQUITY REGIONAL EXPOSURE



	%
North America	41.1
United Kingdom	25.9
Europe dev	11.1
Asia emrg	8.1
Asia dev	5.7
Japan	3.1
Latin America	2.0
Africa/Middle East	1.4
Australasia	1.4
Europe emrg	0.3

LEADING CONTRIBUTORS (YTD)

[Performance available after 12 months of history]

DISCLAIMER

Source: Morningstar Direct

Hoyl Responsible Model 5 As of 30/09/2024

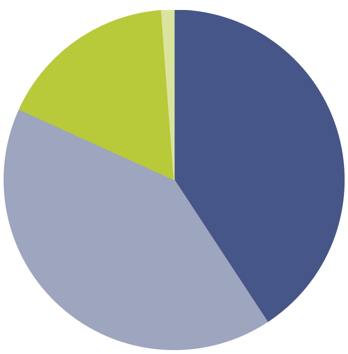
DRAWDOWN

[Performance available after 12 months of history]

HOLDINGS (%)

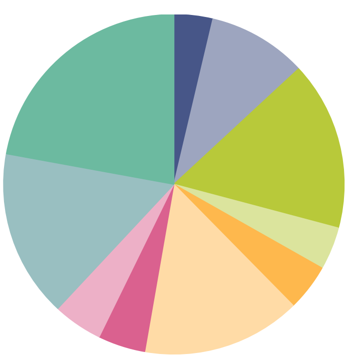
Fund Name	Weighting (%)
Vanguard ESG DevWldAllCpEqIdxUKInsPl£Acc	8.6
Wellington Glbl Impact Bond GBP S Q1 DiH	8.1
Dimensional Glb Sstby ShrtFxd IncGBPDist	8.0
Robeco SDG High Yield Bonds IEH £ Dist	5.9
Dimensional Global Sust Cor Eq GBP Dist	5.8
PIMCO GIS Climate Bond Instl GBP H Acc	4.9
Dimensional Global Sstby Fxd Inc GBP Acc	4.9
Royal London Sustainable Leaders D Inc	4.7
Liontrust Sust Fut UK Gr 2 Net Acc	4.7
Ninety One UK Sustainable Equity K £ Acc	4.6
Royal London S/T Fxd Inc Enh Y Inc	4.0
Vanguard ESG Em Mkts AllCpEqIdxInsPl£Acc	3.9
FP Foresight Global Rl Infras A GBP Acc	3.0
PIMCO GIS Em Mkts Bd ESG Ins GBP H Inc	3.0
RLBFIIRoyalLondonSstShrtDurCorpBdFdZ£Acc	2.7
EdenTree Responsible & Sust Shrt Dtd B	2.7
GS Green Bnd ShrtDur-I CapGBP(HGi)	2.6
TM Natixis Mirova Glbl Sust EqS1/AGBPAcc	2.5
Janus Henderson Global Sust Eq I Acc	2.4
CT Responsible Global Equity 2 Inc	1.9
CT Sustainable Global Eq Inc C GBP Acc	1.7
FP WHEB Sustainability Impact C	1.4
Baillie Gifford Positive Change B Acc	1.3
American Cntry EM Sust Impct Eq F GBP	1.3
Regnan Global Equity Imp Solu F GBP Acc	1.3
Candriam Sst Eq Em Mkts V £ UnH Acc	1.3
Montanaro Better World GBP Dis	1.3
CT (Lux) Rspnb Glb Em Mkts Eq R Acc GBP	1.3

ASSET ALLOCATION



	%
Stock	40.8
Bond	41.0
Cash	17.0
Other	1.2
Total	**100.0**

EQUITY SECTORS



	%
Basic Materials	3.7
Consumer Cyclical	9.4
Financial Services	16.1
Real Estate	4.1
Consumer Defensive	4.4
Healthcare	15.1
Utilities	4.5
Communication Services	4.7
Industrials	15.9
Technology	21.9
Other	0.3
Total	**100.0**

LEAD INVESTMENT TEAM

Alex Funk, CFA®

Alex is a CFA® charterholder with over 12 years' of financial services experience. Alex is the Chief Investment Officer at PortfolioMetrix.

Phil Wellington, CFA®

Phil is a CFA® charterholder and has over 15 years' worth of financial services experience. Phil is an Investment Analyst at PortfolioMetrix.

Oliver Jones, CFA®

Oliver is a CFA® charterholder and has over 7 years' worth of financial services experience. Oliver is an Investment Analyst at PortfolioMetrix.

DISCLAIMER

Source: Morningstar Direct