Hoyl Responsible Model 3

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 but with a majority towards 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) and less emphasis on exposure to higher risk assets such as equities (and to an even lesser extent, alternatives such as property, infrastructure and commodities). The model will have a maximum equity exposure of 35%.

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 3 is a member of the following sector which we use as its comparator: IA Mixed Investments 0%-35% Shares
Launch Date	31 October 2023
Risk Score	3/10
Ongoing Charges Figure (OCF)	0.40%
Asset Management Fee	0.21%
Total Investment Management Fee	0.61%

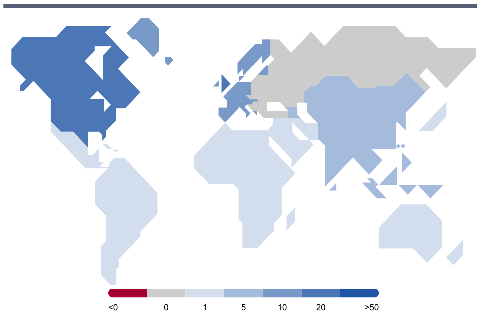
INVESTMENT GROWTH - SINCE INCEPTION

[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	25.4
Europe dev	10.2
Asia emrg	8.7
Asia dev	6.3
Japan	2.9
Australasia	1.8
Latin America	1.6
Africa/Middle East	1.4
Europe emrg	0.6

LEADING CONTRIBUTORS (YTD)

[Performance available after 12 months of history]

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.

Source: Morningstar Direct

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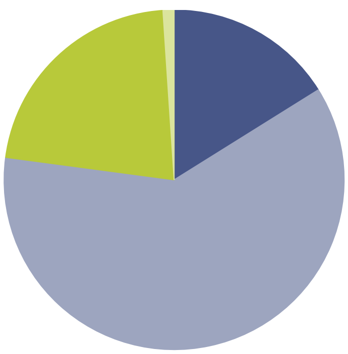
DRAWDOWN

[Performance available after 12 months of history]

HOLDINGS (%)

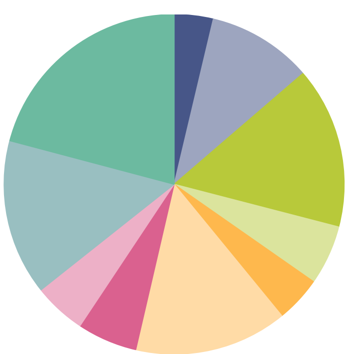
Fund Name	Weighting (%)
Dimensional Glb Sstby ShrtFxd IncGBPDist	18.1
Wellington Glbl Impact Bond GBP S Q1 DiH	9.9
Royal London S/T Fxd Inc Enh Y Inc	9.1
PIMCO GIS Climate Bond Instl GBP H Acc	6.6
Dimensional Global Sstby Fxd Inc GBP Acc	6.6
Robeco SDG High Yield Bonds IEH £ Dist	6.0
RLBFIIRoyalLondonSstShrtDurCorpBdFdZ£Acc	4.5
Vontobel TwentyFour Sust S/T Bd IncAQNG£	4.5
EdenTree Responsible & Sust Shrt Dtd B	4.5
GS Green Bnd ShrtDur-I CapGBP(HGi)	4.5
Vanguard ESG DevWldAllCpEqIdxUKInsPl£Acc	3.8
PIMCO GIS Em Mkts Bd ESG Ins GBP H Inc	3.3
Dimensional Global Sust Cor Eq GBP Dist	2.7
FP Foresight Global Rl Infras A GBP Acc	2.2
Royal London Sustainable Leaders D Inc	1.9
Liontrust Sust Fut UK Gr 2 Net Acc	1.9
Vanguard ESG Em Mkts AllCpEqIdxInsPl£Acc	1.9
TM Natixis Mirova Glbl Sust EqS1/AGBPAcc	1.9
Candriam Sst Eq Em Mkts V £ UnH Acc	1.8
Ninety One UK Sustainable Equity K £ Acc	1.8
CT Sustainable Global Eq Inc C GBP Acc	1.4
FP WHEB Sustainability Impact C	1.1
Rathbone Ethical Bond Fund I Inc	0.0

ASSET ALLOCATION



	%
Stock	16.1
Bond	61.0
Cash	21.8
Other	1.1
Total	**100.0**

EQUITY SECTORS



	%
Basic Materials	3.7
Consumer Cyclical	10.0
Financial Services	15.4
Real Estate	5.7
Consumer Defensive	4.4
Healthcare	14.5
Utilities	5.7
Communication Services	5.0
Industrials	14.8
Technology	20.6
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