



Hoyal Responsible Model 7

As of 31/12/2024

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.

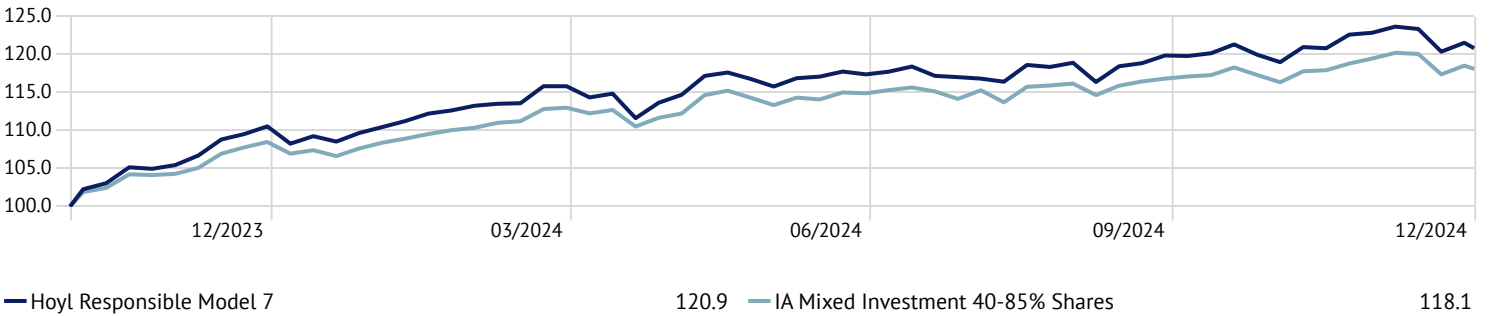
The Model will seek to achieve its objectives by investing in collective investment funds which will provide exposure to a diversified portfolio. The Model will have between 40% and 85% exposure to higher risk assets such as equities (and to an even lesser extent, alternatives such as property, infrastructure 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).

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 comparator for Hoyal Responsible Model Portfolio 7 is: IA Mixed Investments 40%-85% Shares
Launch Date	31 October 2023
Risk Score	7/10
Ongoing Charges Figure (OCF)	0.50%
Asset Management Fee	0.21%
Total Investment Management Fee	0.71%

INVESTMENT GROWTH - SINCE INCEPTION

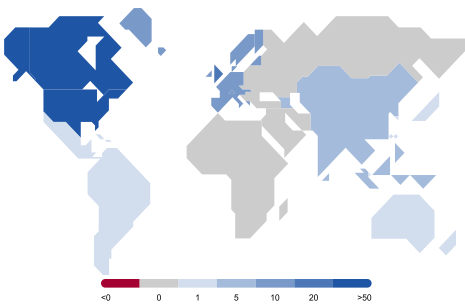


TRAILING RETURNS

	MTD	QTD	YTD	1 Year	3 Years	5 Years	Since Inception
Hoyal Responsible Model 7	-1.7	1.0	9.3	9.3	—	—	20.87
IA Mixed Investment 40-85% Shares	-1.1	1.2	8.9	8.9	5.7	24.05	18.14

	01/01/2024 - 31/12/2024	01/01/2023 - 31/12/2023	01/01/2022 - 31/12/2022	01/01/2021 - 31/12/2021	01/01/2020 - 31/12/2020
Hoyal Responsible Model 7	9.3	—	—	—	—
IA Mixed Investment 40-85% Shares	8.9	8.1	-10.2	11.2	5.5

EQUITY REGIONAL EXPOSURE



LEADING CONTRIBUTORS (YTD)

Fund Name	Return
Vanguard ESGScrnDevWldAllCpEqldxInsPIAcc	20.29
Dimensional Global Sust Cor Eq GBP Dist	18.49
TM Natixis Mirova Gbl Sust EqS1/AGBPAcc	17.50
CT Sustainable Global Eq Inc C GBP Acc	15.94
CT Responsible Global Equity 2 Inc	13.98
Vanguard ESG Em Mkts AllCpEqldxInsPIEAcc	13.89
Janus Henderson Global Sust Eq I Acc	12.75
American Cntry EM Sust Impct Eq F GBP	11.39
Liontrust Sust Fut UK Gr 2 Net Acc	11.22
Candriam Sst Eq Em Mkts V £ UnH Acc	10.03

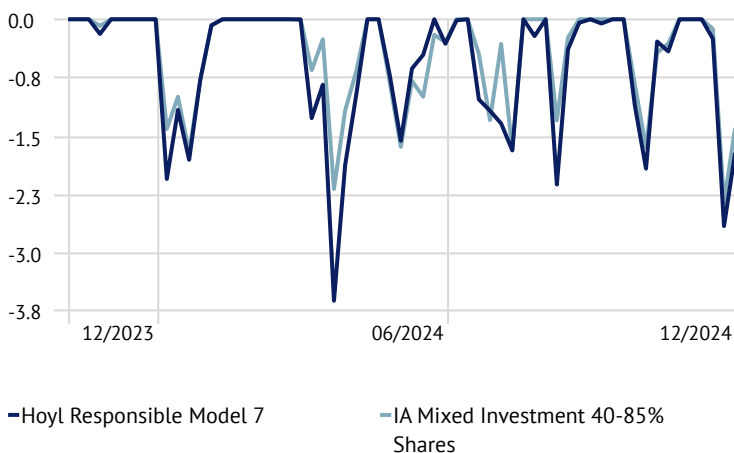
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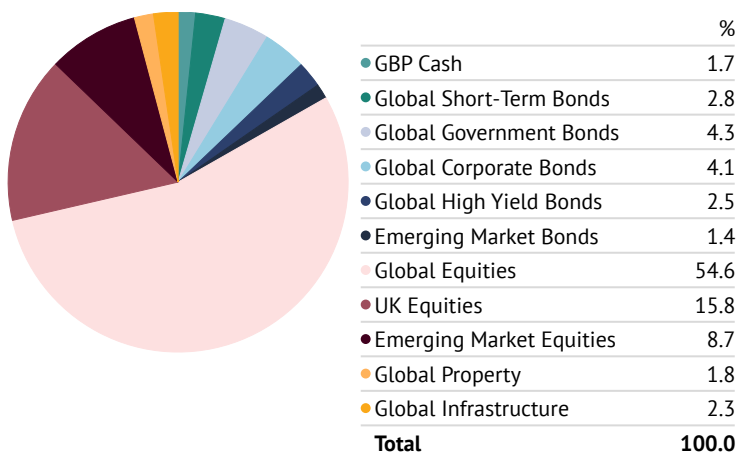
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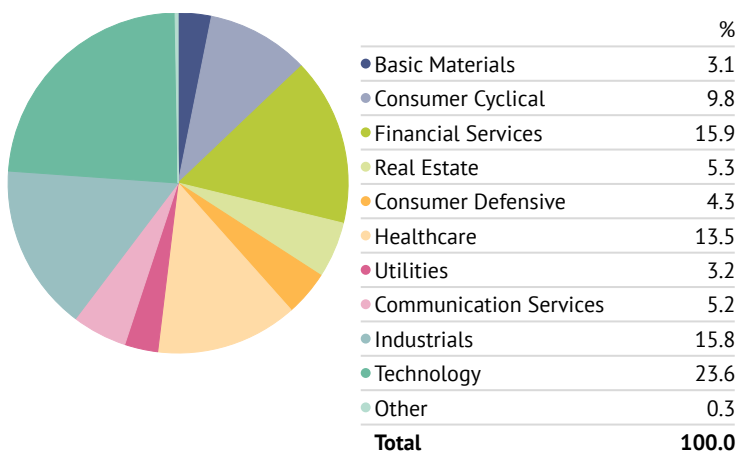
HOLDINGS (%)

Fund Name	Weighting (%)
Vanguard ESGScrDevWldAllCpEqIdxInsPIAcc	16.5
Dimensional Global Sust Cor Eq GBP Dist	10.8
CT Sustainable Global Eq Inc C GBP Acc	6.4
CT Responsible Global Equity 2 Inc	6.3
Janus Henderson Global Sust Eq I Acc	6.2
Liontrust Sust Fut UK Gr 2 Net Acc	5.3
Ninety One UK Sustainable Equity K £ Acc	5.3
Royal London Sustainable Leaders D Inc	5.3
Vanguard ESG Em Mkts AllCpEqIdxInsPI£Acc	4.4
Wellington Gbl Impact Bond GBP S Q1 DiH	4.4
Robeco SDG High Yield Bonds IEH £ Dist	2.5
FP Foresight Global RI Infrs A GBP Acc	2.3
PIMCO GIS Climate Bond Instl GBP H Acc	2.1
Dimensional Global Sstby Fxd Inc GBP Acc	2.1
Baillie Gifford Positive Change B Acc	2.0
FP WHEB Sustainability Impact C	2.0
Montanaro Better World GBP Dis	2.0
Regnan Global Equity Imp Solu F GBP Acc	2.0
FP Foresight Sust RI Estt Scs A GBP Acc	1.7
Royal London S/T Fxd Inc Enh Y Inc	1.7
CT (Lux) Rspnb Glb Em Mkts Eq R Acc GBP	1.5
Candriam Sst Eq Em Mkts V £ UnH Acc	1.5
American Cntry EM Sust Impct Eq F GBP	1.4
PIMCO GIS Em Mkts Bd ESG Ins GBP H Inc	1.4
Dimensional Gbl Sstby ShrtFxd IncGBPDist	1.2
GS Green Bnd ShrtDur-I CapGBP(HGi)	0.4

ASSET ALLOCATION



EQUITY SECTORS



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.

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