



Hoyl Responsible Model 5

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.

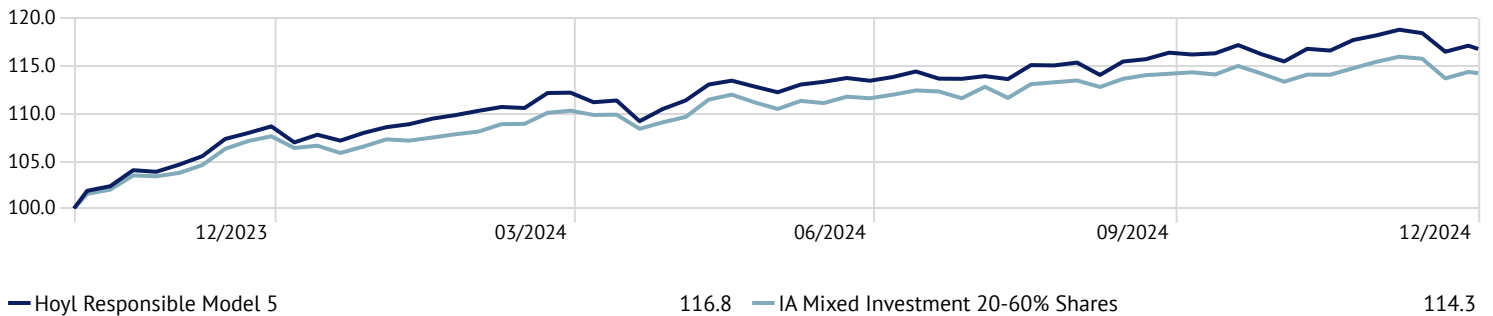
The Model will seek to achieve its objectives by investing in collective investment funds which will provide exposure to a diversified portfolio. The Model will have a minimum exposure of 30% to assets such as fixed interest investments (such as bonds, which may be government or corporate and vary in 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 comparator for Hoyl Responsible Model Portfolio 5 is: 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

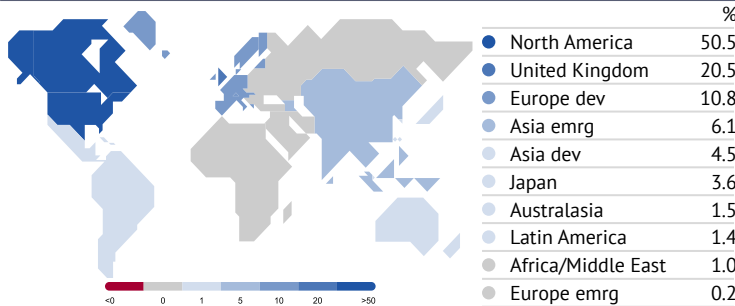


TRAILING RETURNS

	MTD	QTD	YTD	1 Year	3 Years	5 Years	Since Inception
Hoyl Responsible Model 5	-1.2	0.5	7.5	7.5	—	—	16.83
IA Mixed Investment 20-60% Shares	-1.0	0.1	6.2	6.2	2.5	12.76	14.27

	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
Hoyl Responsible Model 5	7.5	—	—	—	—
IA Mixed Investment 20-60% Shares	6.2	6.9	-9.7	6.3	3.5

EQUITY REGIONAL EXPOSURE



LEADING CONTRIBUTORS (YTD)

Fund Name	Return
Vanguard ESGScrnDevWldAIIcPEqldxInsPIAcc	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 AIIcPEqldxInsPIEAcc	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

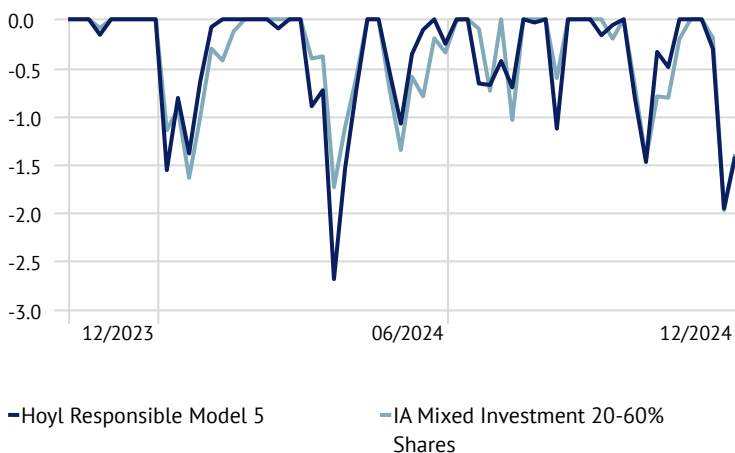
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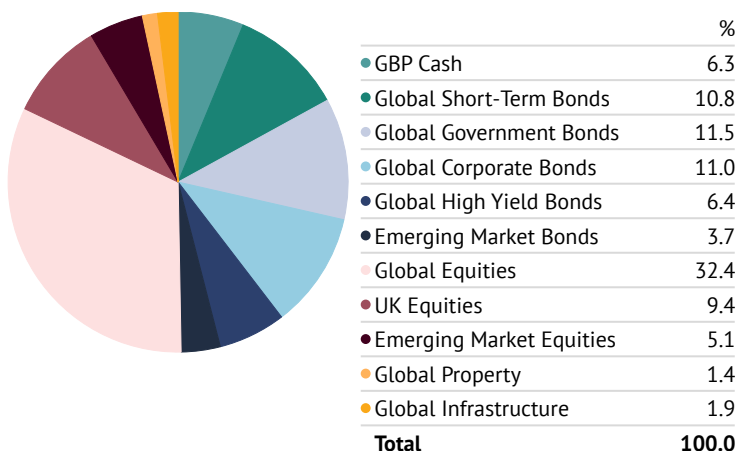
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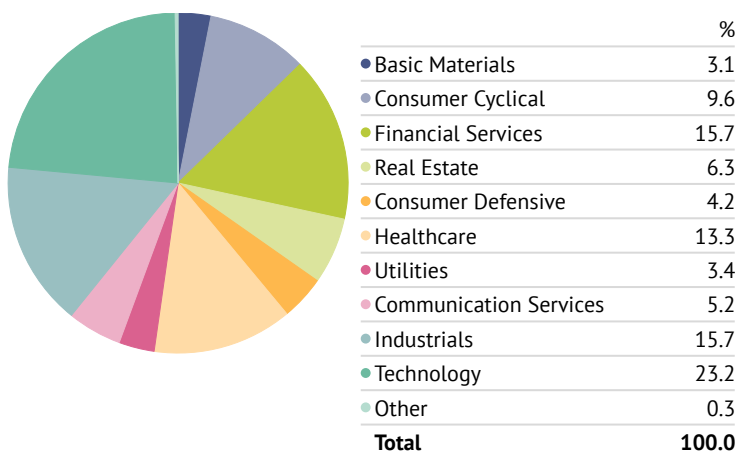
HOLDINGS (%)

Fund Name	Weighting (%)
Wellington Gbl Impact Bond GBP S Q1 DiH	11.6
Vanguard ESGScrnDevWldAllCpEqIdxInsPIAcc	9.7
Robeco SDG High Yield Bonds IEH £ Dist	6.5
Dimensional Global Sust Cor Eq GBP Dist	6.4
Royal London S/T Fxd Inc Enh Y Inc	6.4
PIMCO GIS Climate Bond Instl GBP H Acc	5.6
Dimensional Global Sstby Fxd Inc GBP Acc	5.5
Dimensional Gbl Sstby ShrtFxd IncGBPDist	4.4
CT Sustainable Global Eq Inc C GBP Acc	3.7
PIMCO GIS Em Mkts Bd ESG Ins GBP H Inc	3.7
CT Responsible Global Equity 2 Inc	3.7
Janus Henderson Global Sust Eq I Acc	3.7
Liontrust Sust Fut UK Gr 2 Net Acc	3.1
Ninety One UK Sustainable Equity K £ Acc	3.1
Royal London Sustainable Leaders D Inc	3.1
Vanguard ESG Em Mkts AllCpEqIdxInsPI£Acc	2.6
FP Foresight Global RI Infrasa A GBP Acc	1.9
GS Green Bnd ShrtDur-I CapGBP(HGi)	1.6
RLBFIIIRoyalLondonSstShrtDurCorpBdFdZ£Acc	1.6
EdenTree Responsible & Sust Shrt Dtd B	1.6
Vontobel TwentyFour Sust S/T Bd IncAQN£	1.6
FP Foresight Sust RI Estt Scs A GBP Acc	1.4
Baillie Gifford Positive Change B Acc	1.2
FP WHEB Sustainability Impact C	1.2
Montanaro Better World GBP Dis	1.2
Regnan Global Equity Imp Solu F GBP Acc	1.2
CT (Lux) Rspnb Gbl Em Mkts Eq R Acc GBP	0.9
Candriam Sst Eq Em Mkts V £ UnH Acc	0.9
American Cntry EM Sust Impct Eq F GBP	0.9


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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