



# Hoyl Model Portfolio 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.

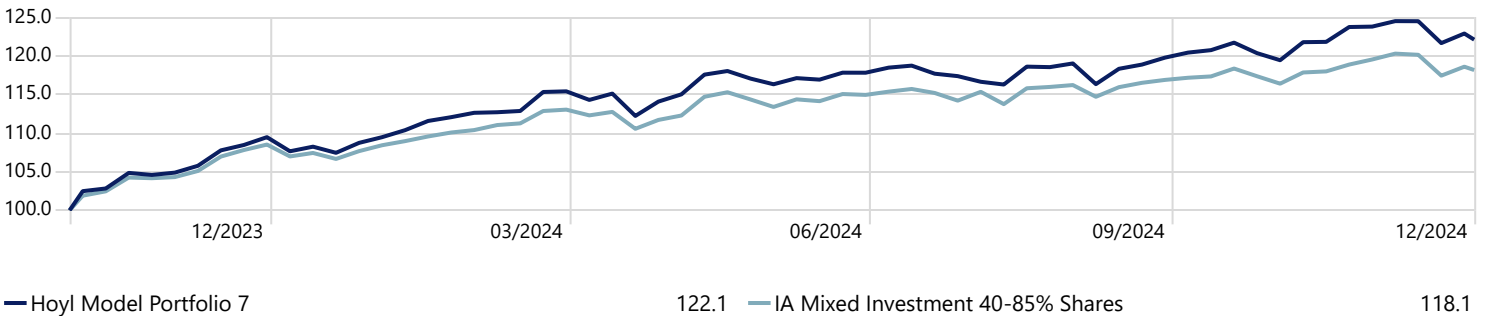
The Model will seek to achieve its objectives by investing in collective investment funds which will provide exposure to a diversified portfolio. The Model will have between 40% and 85% exposure to higher risk assets such as equities (and to an even lesser extent, alternatives such as property, infrastructure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

**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

<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 7 is:  IA Mixed Investments 45%-85% Shares
<b>Launch Date</b>	31 October 2023
<b>Risk Score</b>	7/10
<b>Ongoing Charges Figure (OCF)</b>	0.28%
<b>Asset Management Fee</b>	0.21%
<b>Total Investment Management</b>	0.49%

### INVESTMENT GROWTH - SINCE INCEPTION



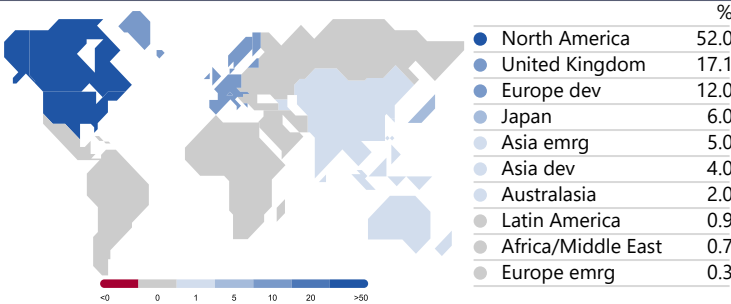
### TRAILING RETURNS

	MTD	QTD	YTD	1 Year	3 Years	5 Years	Since Inception
Hoyl Model Portfolio 7	-1.4	2.0	11.5	11.5	—	—	22.07
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

Hoyl Model Portfolio 7	11.5	—	—	—	—
IA Mixed Investment 40-85% Shares	8.9	8.1	-10.2	11.2	5.5

### EQUITY REGIONAL EXPOSURE



### LEADING CONTRIBUTORS (YTD)

Time Period: 01/01/2024 to 31/12/2024

Fund Name	Return
HSBC American Index C Acc	26.95
Vanguard U.S. Eq Idx Ins Pl £ Acc	25.77
Artemis SmartGARP Glb EM Eq I Acc GBP	14.34
M&G Japan GBP PP Acc	11.70
Candriam Sst Eq Em Mkts V £ UnH Acc	10.03
WS Gresham House UK Smaller Coms F Acc	9.85
Vanguard Em Mkts Stk Idx Ins Pl £ Acc	9.61
Man Undervalued Assets Prof Acc C	9.52
Vanguard FTSE UK All Shrd Unit Trlns Pl £ Acc	9.34
Royal London Sustainable Leaders D Inc	8.85

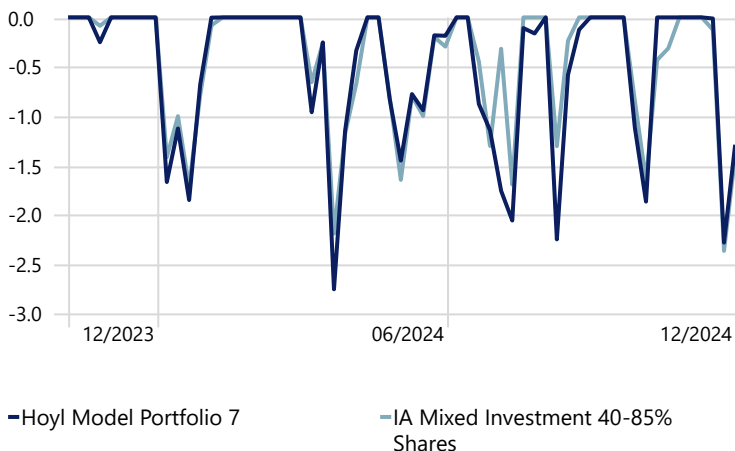
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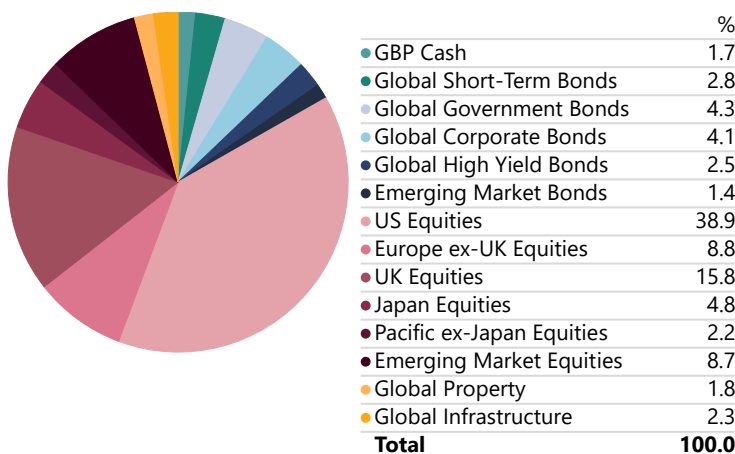
## DRAWDOWN



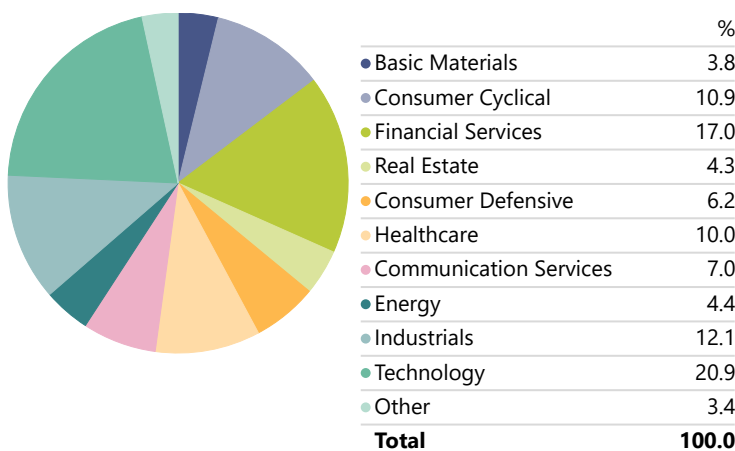
## HOLDINGS (%)

Fund Name	Weighting (%)
Vanguard U.S. Eq Idx Ins PI £ Acc	16.1
HSBC American Index C Acc	14.1
Dimensional U.S. Core Equity GBP Acc	10.0
Vanguard FTSE UKAllShrIdxUnitTrInsPI£Acc	6.2
JPM UK Equity Plus S Net Acc	4.6
Vanguard FTSE Dev €pe exUKEqIdxInsPI£Acc	4.2
Royal London Sustainable Leaders D Inc	3.1
Vanguard Em Mkts Stk Idx Ins PI £ Acc	2.8
T. Rowe Price EM Discv Eq CAcc9GBP	2.8
PIMCO GIS Glb Bd Instl GBPH Acc	2.8
Candriam Sst Eq Em Mkts V £ UnH Acc	2.8
M&G Japan GBP PP Acc	2.5
Man Hi Yld Opps IF GBP Net-Dist MO H	2.5
Baillie Gifford Japanese B Acc	2.4
Premier Miton European Opports B Acc	2.2
M&G Global Listed Infrs GBP L Acc	2.2
Invesco European Focus UK F Acc	2.1
Vanguard Pac exJpn Stk Idx Ins PI £ Acc	2.1
Vanguard Global Credit Bond Ins GBPH Acc	2.0
Vanguard Glb Corp Bd Idx Ins PI £ H Acc	2.0
CT Global Real Estate Securities 3 Acc	1.7
Royal London S/T Fxd Inc Enh Y Inc	1.6
WS Gresham House UK Smaller Coms F Acc	1.6
Vanguard UK Govt Bd Idx Ins PI £ Acc	1.4
PIMCO GIS Em Mkts Bd Instl GBPH Inc	1.4
Vontobel TwentyFour Abs RetCrdt G GBP	0.7
Vanguard Glb S/T Corp Bd Idx Ins PI£HAcc	0.7
Vanguard UK S/T Invn Grd Bd IdxInsPI£Acc	0.7
Royal London Shrt Dur Glb Idx Lnkd Z Inc	0.7

## 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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