

Dynamic Portfolio Management Service - Monthly Update

Key Facts

As at 30th November 2023

Model Launch dates:

1st September 2012 - 1st April 2017

Minimum investments

- If investing directly with Whitechurch:
 - » Lump sum £3,000 (incl transfers)
 - » Regular savings £100 per month
- Different minimum amounts may apply if investing through a platform

Whitechurch Initial Fee

- 0% of amount invested

Whitechurch Annual Management Fee*

- If investing directly with Whitechurch the fee is 0.10% per annum of the portfolio value (+VAT)
- If investing through a platform the fee is 0.20% per annum of the portfolio value (+VAT)

Custodian Fee*

- If investing directly with Whitechurch the custodian fee is 0.40% per annum of the portfolio value (charged monthly). This is capped at £1,000
- If investing through a platform there will be no Whitechurch custodian fee, however, a platform fee may apply

Advisory Fees*

To be agreed with Financial Adviser

Income

Income generated can be withdrawn or reinvested back into the portfolio.

* Please refer to the direct or platform service brochure for full details of charges.

Please note underlying fund charges are in addition to the charges listed above.

Award Winning Services



Whitechurch Dynamic Portfolios

The Whitechurch Dynamic portfolios are low fee portfolios which focus on index tracking funds to minimise costs with up to 20% invested in active funds. Asset allocation is dynamically managed.

Investment starts from £3,000 and the portfolios are available directly through Whitechurch or through a range of platforms.

The portfolio range offers risk profiles 3 through to 7 and they are independently risk rated by Dynamic Planner.

Strategy	Whitechurch Risk Rating	Key Objectives
Whitechurch Dynamic Defensive Strategy	3	Aims to generate a medium-term positive return whilst minimising risk through a balance of cash, equity, fixed interest, and other lower risk strategies. The portfolio can invest up to 20% in equities.
Whitechurch Dynamic Cautious Strategy	4	Aims to generate a medium-term positive return whilst adopting a cautious risk profile through a blend of cash, equity, fixed interest, and other lower risk strategies. The portfolio can invest up to 35% in equities.
Whitechurch Dynamic Balanced Strategy	5	Aims to provide an attractive total-return through income generation and long-term capital growth through a blend of predominantly equities and fixed interest. The portfolio can invest up to 60% in equities.
Whitechurch Dynamic Steady Growth Strategy	6	Aims to provide an attractive total-return through income generation and long-term capital growth through a blend of predominantly equities and fixed interest. The portfolio can invest up to 80% in equities.
Whitechurch Dynamic Growth Strategy	7	Aims to provide long term capital growth through investment predominantly in equities.

Performance to 30th November 2023

Start	31/10/2023	31/08/2023	31/05/2023	30/11/2022	30/11/2020	30/11/2018	30/11/2020
End	30/11/2023	30/11/2023	30/11/2023	30/11/2023	30/11/2023	30/11/2023	30/11/2023
Performance Comparison Table	1M	3M	6M	12M	3 Years	5 Years	Volatility (3 Years)
PMS Dynamic Defensive	2.1%	0.7%	0.1%	-0.1%	-4.5%	6.4%	5.4%
BoE Base Rate + 2%	0.6%	1.8%	3.5%	6.6%	12.3%	18.1%	0.6%
PMS Dynamic Cautious	2.3%	0.6%	0.8%	0.4%	0.3%	12.5%	6.2%
ARC £ Cautious PCI	2.2%	1.0%	1.2%	1.0%	-0.8%	8.5%	4.5%
PMS Dynamic Balanced	3.7%	0.3%	1.2%	1.8%	5.5%	20.2%	8.2%
ARC £ Balanced Asset PCI	3.0%	0.8%	1.5%	1.1%	2.0%	13.4%	6.3%
PMS Dynamic Steady Growth	4.4%	0.5%	1.8%	1.7%	9.8%	29.0%	9.3%
ARC £ Steady Growth PCI	3.5%	0.5%	1.6%	1.4%	4.5%	18.0%	7.8%
PMS Dynamic Growth	4.6%	-0.2%	1.7%	1.0%	12.8%	29.2%	10.3%
ARC £ Equity Risk PCI	4.0%	0.3%	1.5%	1.5%	6.3%	22.8%	9.2%

Performance figures are calculated to 30/11/2023 net of fees in sterling. Unit Trust prices are calculated on a bid-to-bid basis OEICs, Investment Trust and Share prices are calculated on a mid to mid basis, with net income reinvested. The value of investments and any income will fluctuate and investors may not get back the full amount invested. Currency exchange rates may affect the value of investment. ARC benchmark figures are based on estimates and are subject to revision. Bank of England benchmark figures are based on the Base Rate +2%. Source: Whitechurch Securities Ltd, FE Analytics.

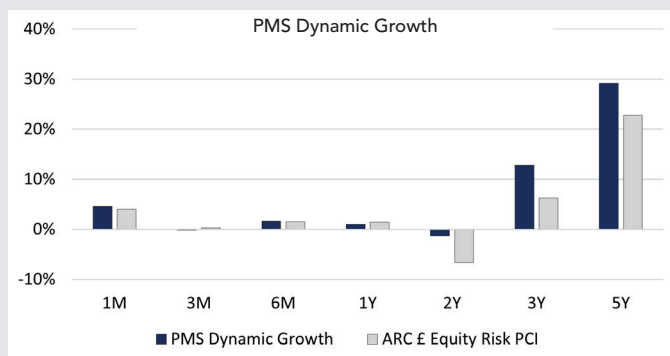
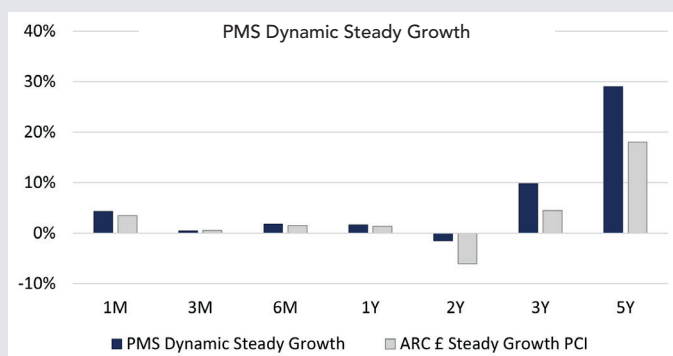
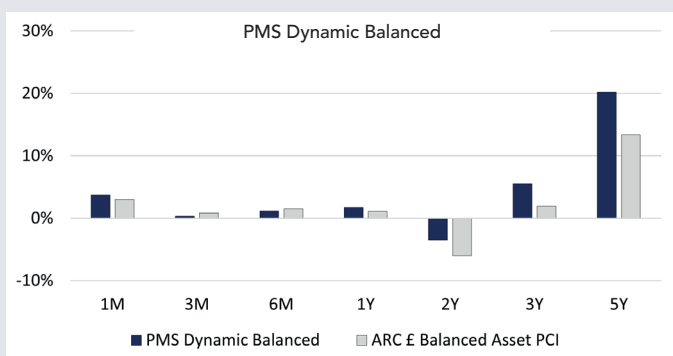
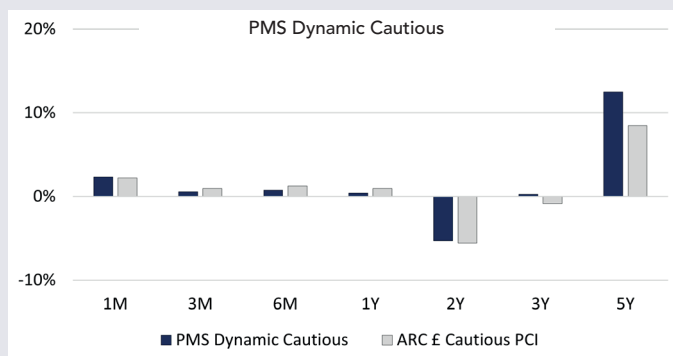
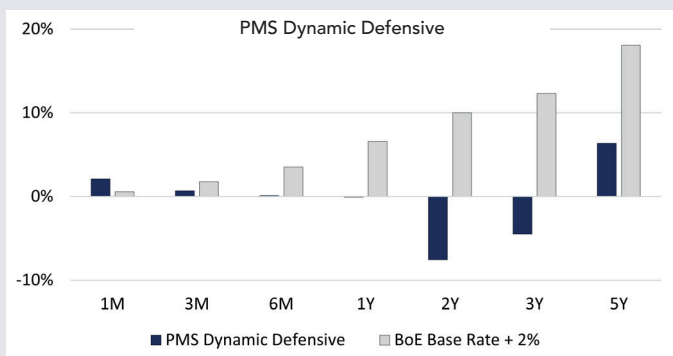
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This fact sheet is intended to provide information of a general nature and does not represent a personal recommendation of the service. If you are unsure, seek professional advice before making an investment. Whilst we have made great efforts to ensure complete accuracy we cannot accept responsibility for inaccuracies. The past is not necessarily a guide to future performance. The value of investments and any income produced can go down as well as up and you may not get back the full amount invested. Levels and bases of, and reliefs from, taxation are subject to change.



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