

Whitechurch Ethical Investments - Monthly Update

Key facts

As at 29th February 2024

Model Launch dates -

31st March 2016 - 29th May 2021

Minimum investments

- Prestige - £50,000
- PMS Ethical - £3,000
- Regular savings options available
- Different minimums may apply if investing through platforms.

Whitechurch Initial Fee

0% of amount invested

Whitechurch AMC

- PMS Responsible Dynamics = 0.10%
- PMS Ethical Balanced = 0.35%
- Prestige - direct with Whitechurch
 - » £50,000-£200,000 = 0.4%
 - » £200,000-£300,000 = 0.35%
 - » £300,000-£400,000 = 0.30%
 - » £400,000-£500,000 = 0.25%
 - » £500,000 + = 0.20%

Investing through a platform the fee is:

- » PMS Responsible Dynamics = 0.20%
- » PMS Ethical Balanced = 0.35%
- » Prestige = 0.40%

Whitechurch Custodian Fee*

- PMS Responsible Dynamics: 0.40% per annum of the portfolio value (charged monthly). This is capped at £1,000
- PMS Ethical Balanced: 0.52% per annum of portfolio value (charged monthly). Capped at £1,300.
- Prestige: 0.52% per annum of portfolio value (charged monthly). Capped at £1,300.
- 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

Risk Ratings

From 4/10 - Cautious to 7/10 - High

* Please refer to brochure for full details of charges

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

Whitechurch Ethical Strategies

Whitechurch Ethical portfolios are suited to clients looking to invest whilst taking into consideration a range of environmental and socially responsible criteria. Our ethical portfolios are available through our range of investment management services and are available through a number of platforms.

PMS Responsible Dynamics – These strategies are low fee portfolios which focus on index tracking funds to minimise costs, available in a range of risk profiles in line with our ethical investment policy. Up to 30% can be invested in active funds and the asset allocation is dynamically managed. These strategies are suitable for clients looking to invest £3,000 or more and are available on a number of platforms.

PMS Ethical Balanced – This strategy is risk rated 5 (medium risk) with an income and growth objective and invests in line with our ethical investment policy. Suitable for clients looking to invest £3,000 upwards. The strategy is available on a range of platforms.

Prestige Ethical – These strategies are available in a range of risk profiles with an income and growth objective and invest in line with our ethical investment policy. These strategies are suitable for clients looking to invest £50,000 or more and are available on a number of platforms.

Personally Tailored Service – For investors with £250,000 or more who need a more tailored ethical solution our investment managers can create a bespoke client solution.

Our Ethical Investment Philosophy

Our portfolios combine both positive and negative screening. Positive screens seek to invest in companies providing products and services which are beneficial for the environment and society, many fund managers also look to map their fund investments to the UN Sustainable Development Goals.

We also use a negative screen as we appreciate that many clients want to be clear about areas not to be invested in. Therefore, we look to exclude investment in companies:

- Substantially involved in or causing animal testing (non-medical)*
- With, or operating in, companies with poor human rights records
- Whose main source of revenue is gambling
- Involved in arms production and export
- Involved in the production and sale of tobacco**
- Involved in the production and sale of alcohol**
- Involved in adult entertainment and nuclear power
- With negative environmental impact

*PMS Responsible Dynamics do not exclude non-medical animal testing

**Where the majority of the company's proceeds come from sources other than alcohol or tobacco sales they may not be excluded. Often managers will implement a threshold level e.g. no more than 5% of revenues to come from tobacco sales.

Award Winning Services



Performance to 29th February 2024

Start	31/01/2024	30/11/2023	31/08/2023	28/02/2023	28/02/2021	28/02/2019	28/02/2021
End	29/02/2024	29/02/2024	29/02/2024	29/02/2024	29/02/2024	29/02/2024	29/02/2024
Performance Comparison Table	1M	3M	6M	12M	3 Years	5 Years	Volatility (3 Years)
PMS Dynamic Responsible Defensive	-0.4%	1.8%	3.2%	3.3%	-	-	
BoE Base Rate + 2%	0.6%	1.8%	3.6%	7.0%	13.8%	19.4%	0.6%
PMS Dynamic Responsible Cautious	-0.3%	2.3%	4.2%	3.4%	-	-	
ARC £ Cautious PCI	0.2%	2.2%	3.1%	2.8%	0.8%	10.0%	4.6%
PMS Dynamic Responsible Balanced	0.1%	3.9%	5.8%	4.9%	-	-	
ARC £ Balanced Asset PCI	0.7%	3.9%	4.9%	4.6%	5.0%	17.2%	6.5%
PMS Dynamic Responsible Steady Growth	0.8%	4.5%	5.0%	2.1%	-	-	
ARC £ Steady Growth PCI	1.2%	5.0%	5.9%	5.9%	8.2%	23.4%	8.0%
PMS Dynamic Responsible Growth	1.8%	5.8%	5.9%	3.1%	-	-	
ARC £ Equity Risk PCI	1.6%	6.0%	6.7%	6.8%	10.1%	29.7%	9.4%
PMS Ethical Balanced	1.3%	5.4%	6.0%	4.3%	0.3%	23.7%	9.6%
ARC £ Balanced Asset PCI	0.7%	3.9%	4.9%	4.6%	5.0%	17.2%	6.5%
Prestige Ethical Income & Growth 4	0.1%	3.4%	4.8%	2.8%	-1.4%	15.2%	7.3%
ARC £ Cautious PCI	0.2%	2.2%	3.1%	2.8%	0.8%	10.0%	4.6%
Prestige Ethical Income & Growth 5	1.1%	5.4%	6.1%	3.9%	1.9%	24.5%	9.4%
ARC £ Balanced Asset PCI	0.7%	3.9%	4.9%	4.6%	5.0%	17.2%	6.5%
Prestige Ethical Income & Growth 6	1.5%	6.1%	6.0%	2.7%	2.2%	28.6%	11.2%
ARC £ Steady Growth PCI	1.2%	5.0%	5.9%	5.9%	8.2%	23.4%	8.0%
Prestige Ethical Income & Growth 7	2.1%	7.1%	5.6%	1.3%	3.8%	35.6%	12.9%
ARC £ Equity Risk PCI	1.6%	6.0%	6.7%	6.8%	10.1%	29.7%	9.4%

Please note: it has come to our attention that there was an error in our calculations for the Prestige Ethical Income & Growth 4 strategy that means some of the performance figures since 31/10/22 have been slightly misreported, on this strategy only. The above figures, from this date until 30/11/23 have now been corrected.

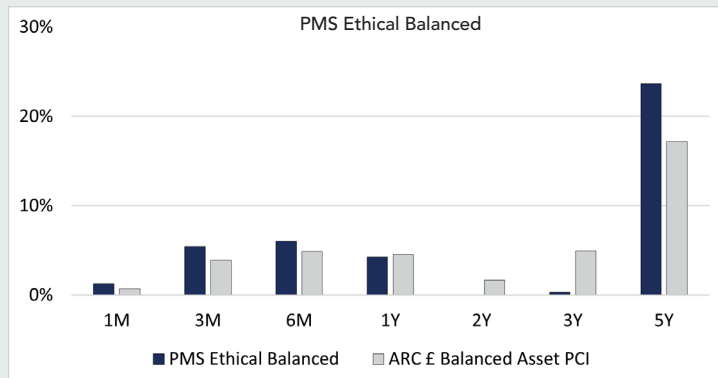
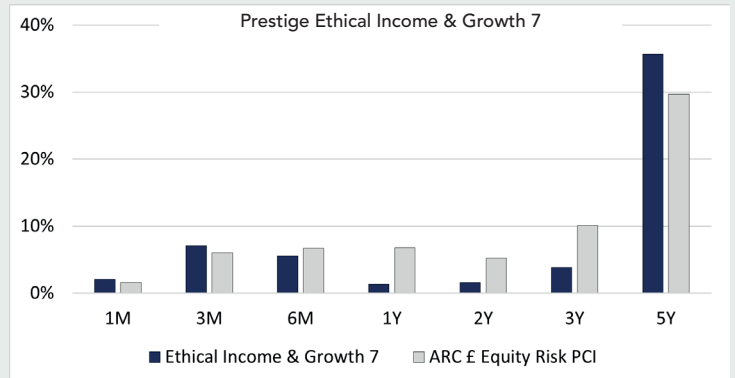
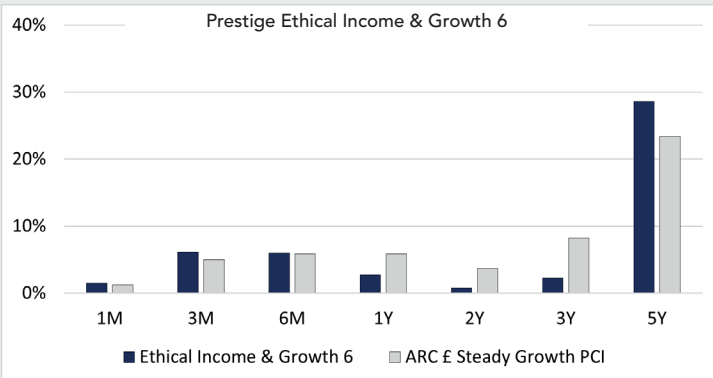
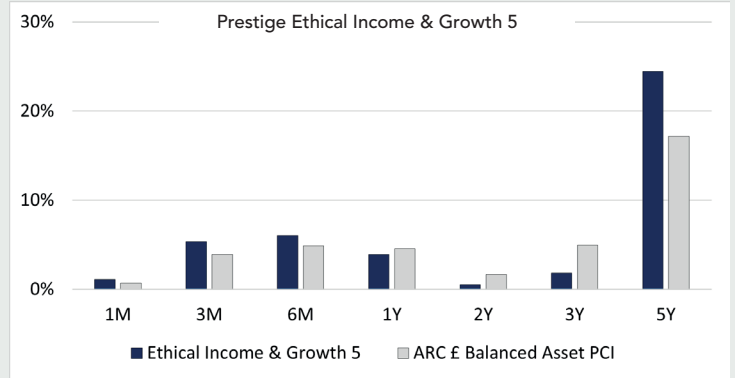
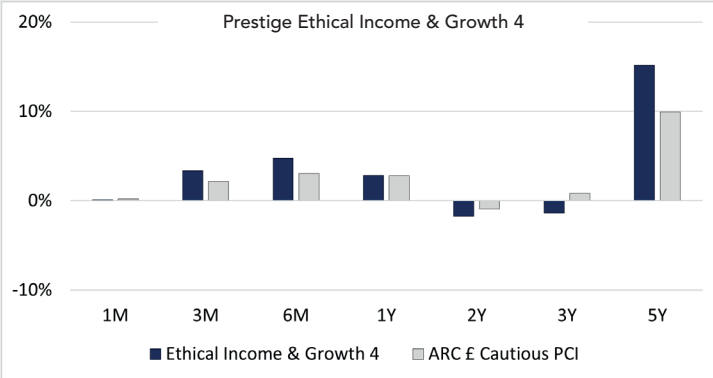
Performance figures are calculated to 29/02/2024 net of fees in sterling. Unit Trust prices are calculated on a bid-to-bid basis. OEICs, Investment Trust and Share prices are calculated on a mid to mid basis, with net income reinvested. The value of investments and any income will fluctuate and investors may not get back the full amount invested.

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Sustainable Performance to 29th February 2024



Performance figures are calculated to 29/02/2024 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. Benchmark figures are based on ARC estimates and are subject to revision. Source: Whitechurch Securities Ltd, FE Analytics.

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