Whitechurch
Securities Ltd
WEALTH MANAGERS

www.whitechurch.co.uk

August 2025

Prestige Investment Management Service - Monthly Update

Key Facts
As at 31st August 2025

Model Launch dates
31st May 2008 - 30th September 2012

Minimum investment
Lump Sum - £50,000
Regular Savings - £250 per month

Whitechurch Initial Fee
0% of amount invested

Whitechurch Annual Management Fee*
£50,000 - £200,000 = 0.40%
£200,000 - £300,000 = 0.35%
£300,000 - £400,000 = 0.30%
£400,000 - £500,000 = 0.25%
£500,000 + = 0.20%

Whitechurch Custodian Fee*
0.52% per annum of portfolio value (charged monthly). Capped at £1,300

Advisory Fees*
To be agreed with Financial Adviser

Risk Ratings
From 3/10 - Low through to 8/10 - High

* Please refer to brochure for full details of charges

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

Award Winning Services

FT ADVISER Financial Adviser Service Awards 2021 Winner DFMS Whitechurch

FUND AWARDS 2021 Whitechurch Securities Ltd WEALTH MANAGERS BEST DISCRETIONARY WEALTH MANAGER 2021 & AWARD FOR EXCELLENCE IN ETHICAL INVESTMENT SOLUTIONS

UKSIF UK Sustainable Investment and Finance Association

BusinessGreen Leaders Awards 2021 SHORTLISTED ESG Investor of the Year Whitechurch Securities Ltd

Professional Adviser PA AWARDS 2022 FINALIST Best ESG Solution for Advisers

defaqto DFM MPS Direct 2024 EXPERT RATED

PORTFOLIO ADVISER WEALTH PARTNERSHIP AWARDS '22 WINNER RISING STAR INDIVIDUAL: WEALTH MANAGER

PORTFOLIO ADVISER WEALTH PARTNERSHIP AWARDS 2022 SHORTLISTED Fund Selection Team of the Year (Wealth Manager) Whitechurch Securities

defaqto DFM MPS on Platform 2024 EXPERT RATED

3D AWARDED BY ARC FOR COMMITMENT TO TRANSPARENCY 2024

Disclaimer: The ARC 3D Award indicates Whitechurch's engagement with ARC's Investment Manager Research Programme and fulfilment of the due diligence criteria. It is not a rating or endorsement of suitability for specific clients but a validation of our commitment to transparency.

Whitechurch Prestige Portfolios

The Whitechurch Prestige portfolios offer a range of risk levels and objectives:

	Investment Objective			
	Income	Income and Growth	Capital Growth	Aggressive Growth
10	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 9 and 10. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio to meet such a speculative strategy. However, investors whose risk profile is 9 or 10 may want to consider balancing their total investment position with an Aggressive Growth 8 out of 10 portfolio.			
9				
8	✗	✗	✗	✓
7	✗	✓*	✓	✗
6	✓	✓*	✓	✗
5	✓	✓*	✓	✗
4	✓	✓*	✓	✗
3	✓	✓	✓	✗
2	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 1 and 2. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio. If investors are looking to reduce the risk of a portfolio for a short period, we can provide a cash reserve facility (risk profile 2).			
1				

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Performance to 31st August 2025

Start	31/07/2025	31/05/2025	28/02/2025	31/08/2024	31/08/2022	31/08/2020	31/08/2022
End	31/08/2025	31/08/2025	31/08/2025	31/08/2025	31/08/2025	31/08/2025	31/08/2025
Performance Comparison Table	1M	3M	6M	12M	3 Years	5 Years	Volatility (3 Years)
Prestige Capital Growth 3	-0.4%	1.3%	0.5%	1.7%	6.8%	9.0%	3.5%
Prestige Income & Growth 3	-0.5%	1.3%	0.5%	1.8%	7.6%	8.5%	3.5%
Prestige Income 3	-0.4%	1.3%	0.5%	2.0%	7.9%	8.8%	3.4%
BoE Base Rate + 2%	***0.5%***	***1.5%***	***3.1%***	***6.6%***	***21.1%***	***27.0%***	***0.3%***
Prestige Capital Growth 4	-0.5%	2.4%	1.8%	3.3%	12.8%	18.3%	5.2%
Prestige Income & Growth 4	-0.5%	2.3%	2.2%	3.5%	11.1%	15.3%	4.9%
Prestige Income 4	-0.6%	1.6%	1.1%	2.6%	8.6%	12.9%	4.6%
ARC £ Cautious PCI	***0.2%***	***2.6%***	***2.6%***	***5.0%***	***10.7%***	***12.3%***	***3.7%***
Prestige Capital Growth 5	0.1%	3.7%	3.1%	4.3%	14.2%	21.6%	7.1%
Prestige Income & Growth 5	0.1%	4.1%	3.8%	5.0%	15.6%	24.4%	7.2%
Prestige Income 5	-0.1%	3.6%	3.1%	5.0%	16.6%	26.5%	6.6%
ARC £ Balanced Asset PCI	***0.3%***	***4.0%***	***2.8%***	***5.8%***	***15.1%***	***21.5%***	***5.7%***
Prestige Capital Growth 6	0.1%	4.5%	3.6%	4.4%	12.6%	22.1%	8.0%
Prestige Income & Growth 6	0.2%	5.1%	4.1%	5.9%	16.9%	28.2%	7.9%
Prestige Income 6	0.0%	4.5%	3.9%	6.4%	18.6%	33.8%	7.3%
ARC £ Steady Growth PCI	***0.3%***	***4.7%***	***2.9%***	***6.3%***	***18.2%***	***28.6%***	***7.1%***
Prestige Capital Growth 7	0.1%	4.8%	4.1%	5.2%	15.8%	29.1%	8.9%
Prestige Income & Growth 7	0.0%	5.4%	4.5%	6.0%	17.3%	32.3%	8.8%
ARC £ Equity Risk PCI	***0.3%***	***5.7%***	***3.3%***	***7.0%***	***21.3%***	***35.5%***	***8.4%***
Prestige Aggressive Growth	0.1%	6.5%	5.6%	7.0%	19.3%	32.2%	9.3%
ARC £ Equity Risk PCI	***0.3%***	***5.7%***	***3.3%***	***7.0%***	***21.3%***	***35.5%***	***8.4%***

Performance figures are calculated to 31/08/2025 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.

Our Environmental, Social, and Governance (ESG) Credentials:
Whitechurch Securities Limited are fully committed to the FCA's Anti-Greenwashing Rules and have a robust process to ensure all our ethical investment strategies are managed to strict mandates. However, as we rely on third party fund managers for the underlying investment decisions, we cannot guarantee that our own ESG criteria are being met 100% of the time, despite our best efforts to do so. Our ESG fund screening, selection, review and ongoing monitoring process is available on our website or upon request.

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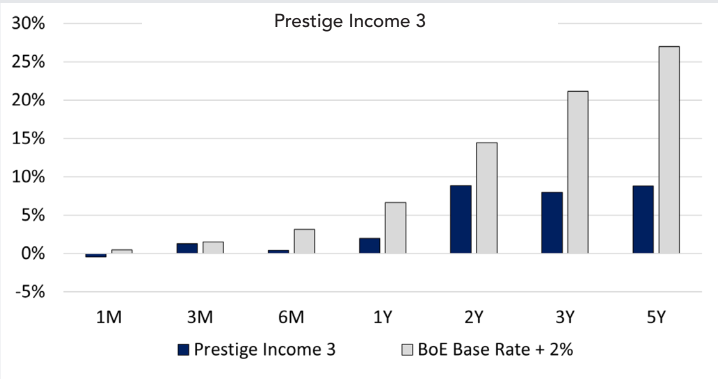
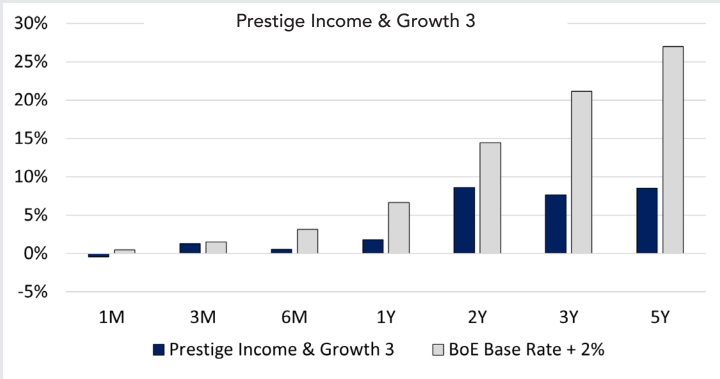
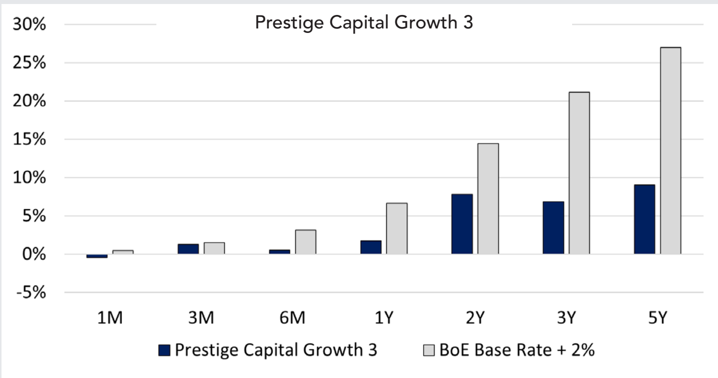
Risk Level 3 Performance to 31st August 2025







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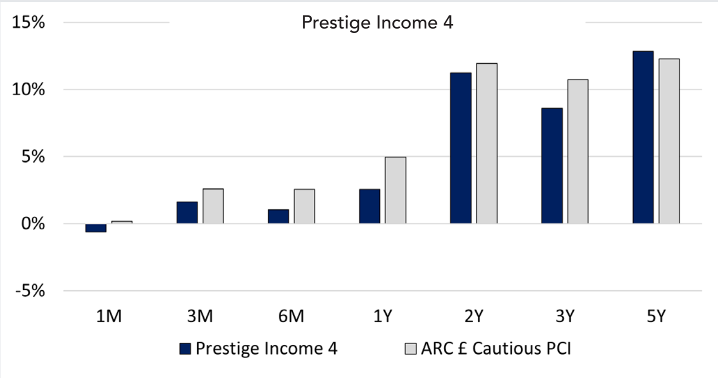
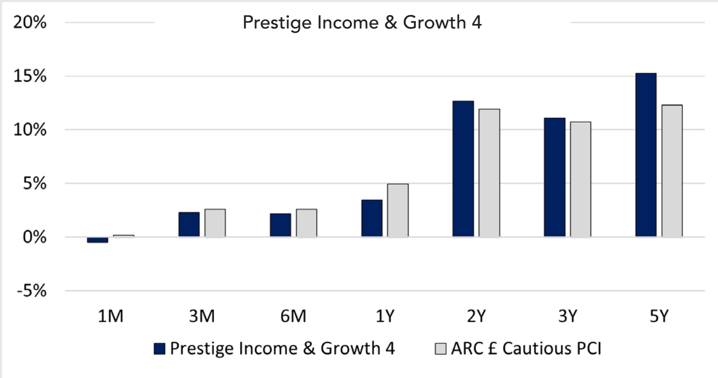
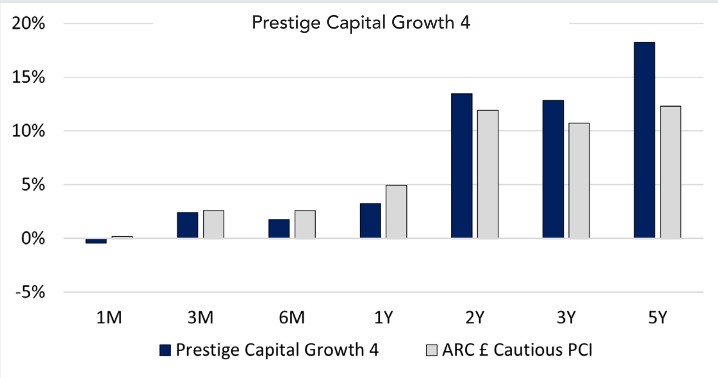
Risk Level 4 Performance to 31st August 2025







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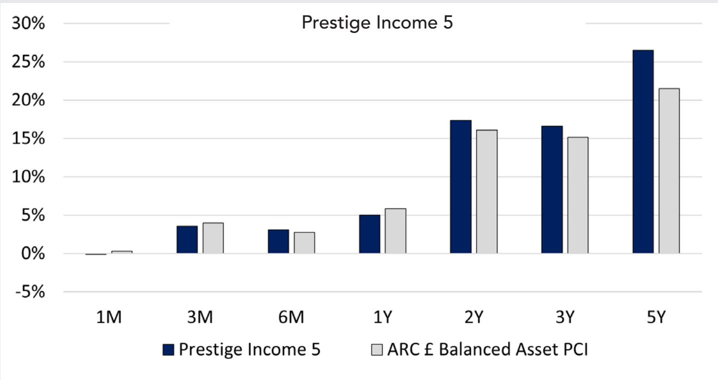
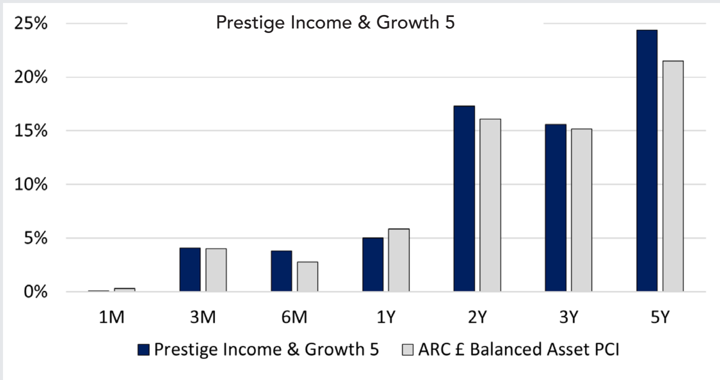
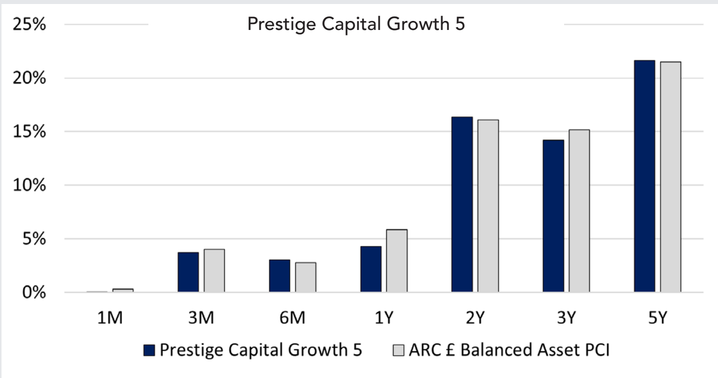
Risk Level 5 Performance to 31st August 2025







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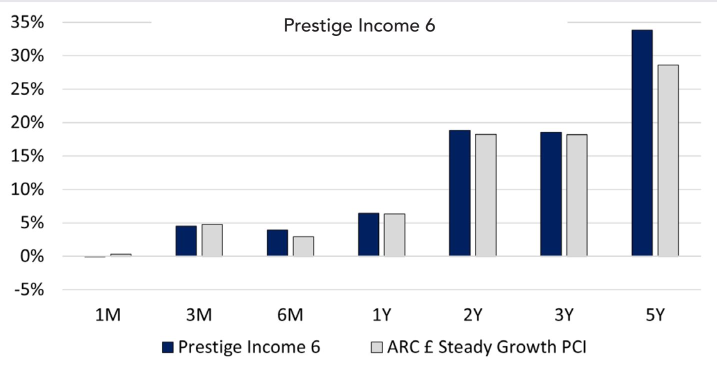
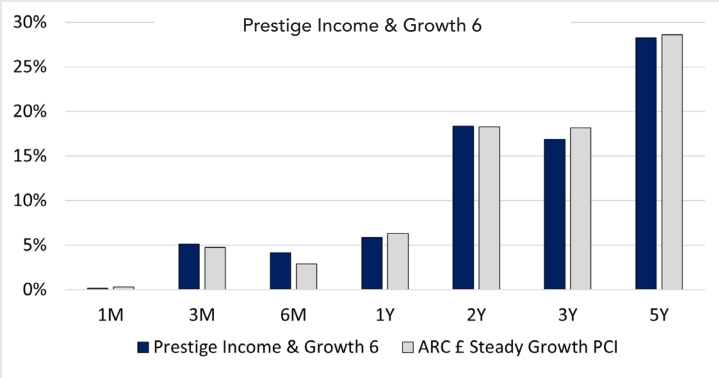
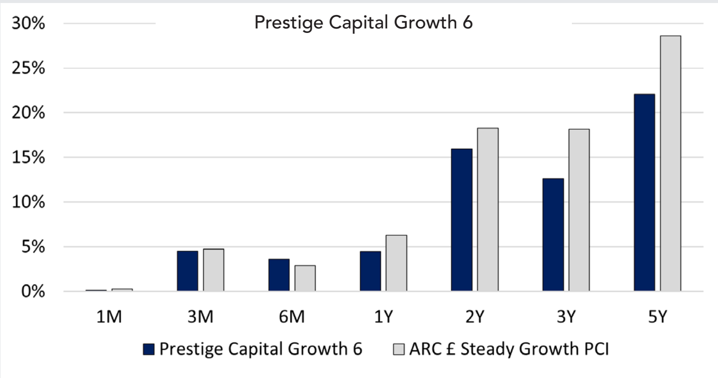
Risk Level 6 Performance to 31st August 2025







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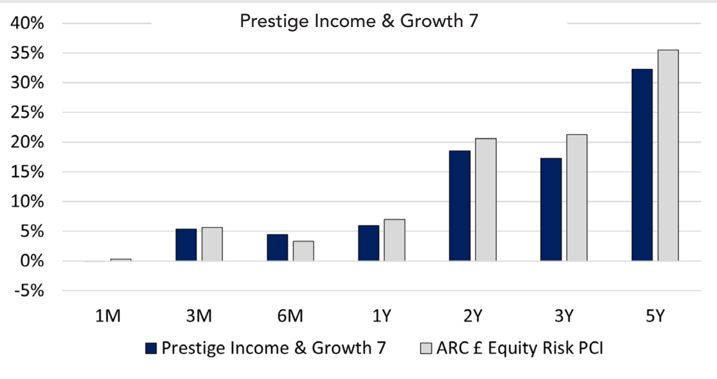
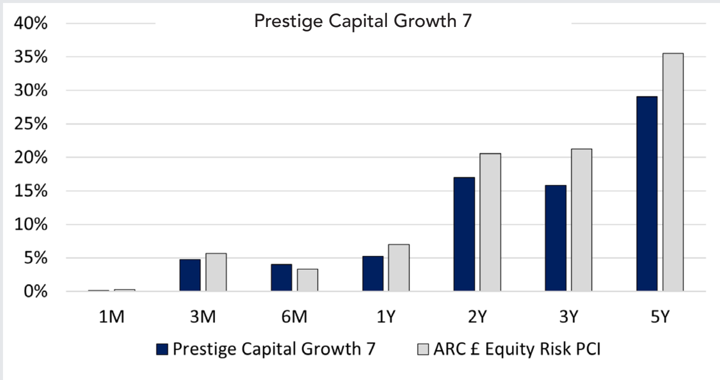
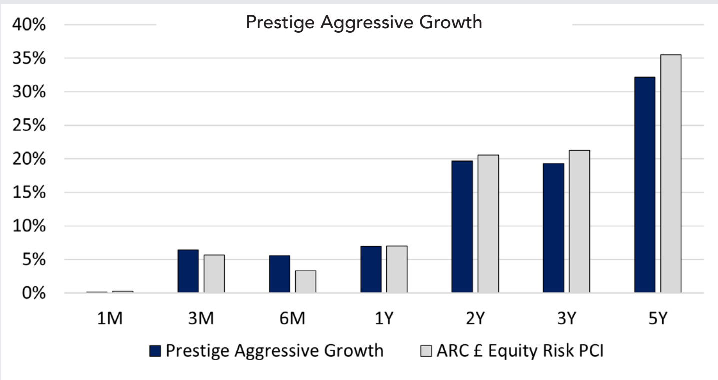
Risk Level 7 & 8 Performance to 31st August 2025







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