

## Dynamic Portfolio Management Service - Monthly Update

### Key Facts

As at 30<sup>th</sup> April 2025

#### Model Launch dates:

1<sup>st</sup> September 2012 - 1<sup>st</sup> 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Income generated can be withdrawn or reinvested back into the portfolio.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 30<sup>th</sup> April 2025

Start	31/03/2025	31/01/2025	31/10/2024	30/04/2024	30/04/2022	30/04/2020	30/04/2022
End	30/04/2025	30/04/2025	30/04/2025	30/04/2025	30/04/2025	30/04/2025	30/04/2025
Performance Comparison Table	1M	3M	6M	12M	3 Years	5 Years	Volatility (3 Years)
PMS Dynamic Defensive	0.5%	-0.5%	0.8%	3.5%	2.1%	7.5%	5.3%
BoE Base Rate + 2%	0.5%	1.6%	3.3%	7.0%	20.0%	25.3%	0.4%
PMS Dynamic Cautious	0.1%	-1.9%	0.7%	4.3%	6.1%	17.2%	6.4%
ARC £ Cautious PCI	-0.1%	-1.2%	0.9%	3.6%	4.4%	12.7%	4.2%
PMS Dynamic Balanced	0.5%	-3.0%	0.6%	4.6%	11.0%	32.1%	8.3%
ARC £ Balanced Asset PCI	-1.0%	-4.2%	-0.7%	2.6%	5.9%	20.9%	6.3%
PMS Dynamic Steady Growth	0.3%	-3.8%	0.2%	5.0%	13.6%	44.5%	9.2%
ARC £ Steady Growth PCI	-1.5%	-6.2%	-1.8%	1.6%	7.2%	27.8%	7.7%
PMS Dynamic Growth	-0.2%	-5.7%	-1.3%	3.4%	12.3%	49.7%	10.4%
ARC £ Equity Risk PCI	-1.8%	-8.2%	-2.8%	0.6%	8.1%	34.1%	9.1%

Performance figures are calculated to 30/04/2025 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.

**Whitechurch**  
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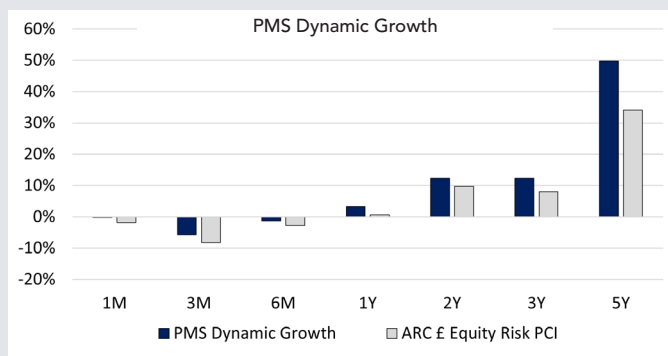
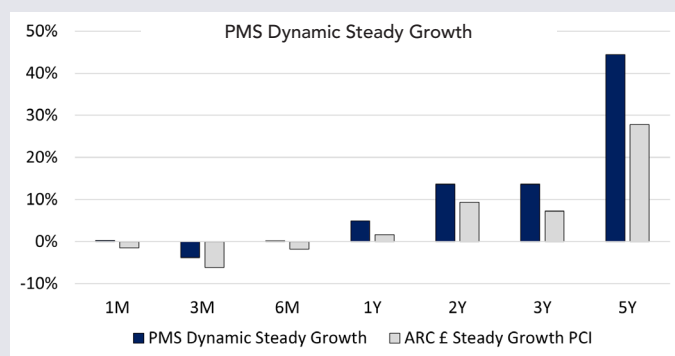
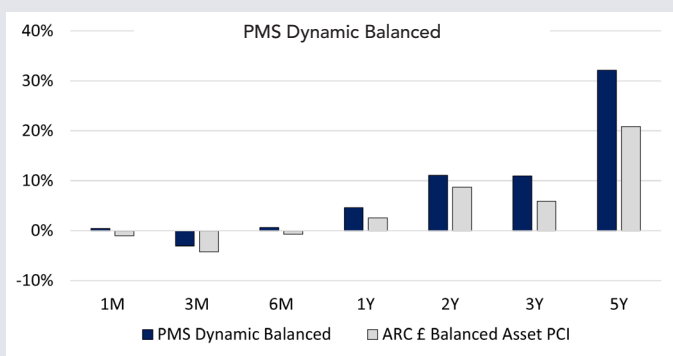
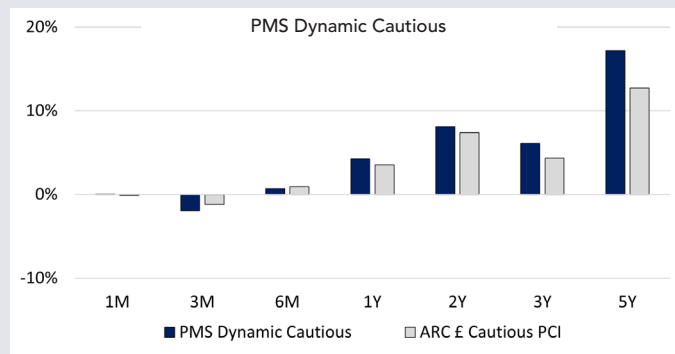
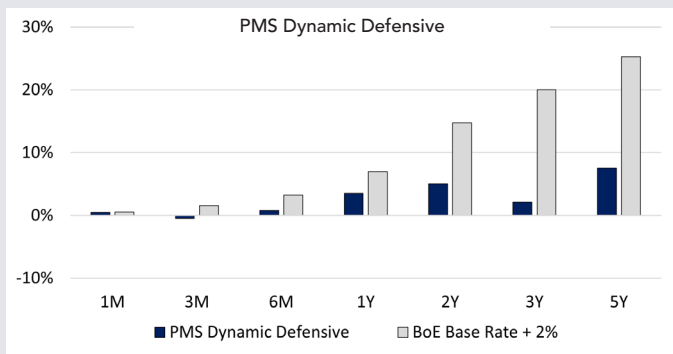
Whitechurch Securities Ltd, The Old Chapel, 14 Fairview Drive, Redland, Bristol, BS6 6PH. Whitechurch Securities Ltd is authorised and regulated by the Financial Conduct Authority.

### Important notes: FOR UK FINANCIAL ADVISERS ONLY. NOT TO BE RELIED UPON BY ANY OTHER PERSON.

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### 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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