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## Whitechurch Ethical Investments - Monthly Update

### Key facts

As at 31<sup>st</sup> May 2022

#### Model Launch dates -

31<sup>st</sup> March 2016 - 29<sup>th</sup> 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.

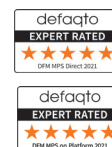
We also use a negative screen as we appreciate that many clients want to be clear about areas not to be invested in. Therefore, we look to exclude investment in companies:

- 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 pornography 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 31<sup>st</sup> May 2022

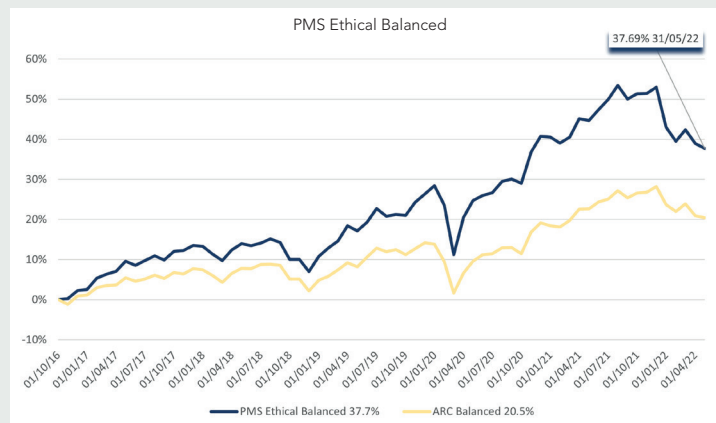
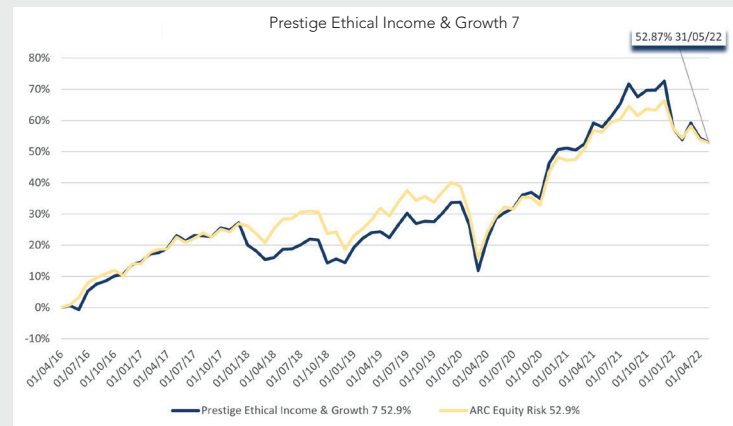
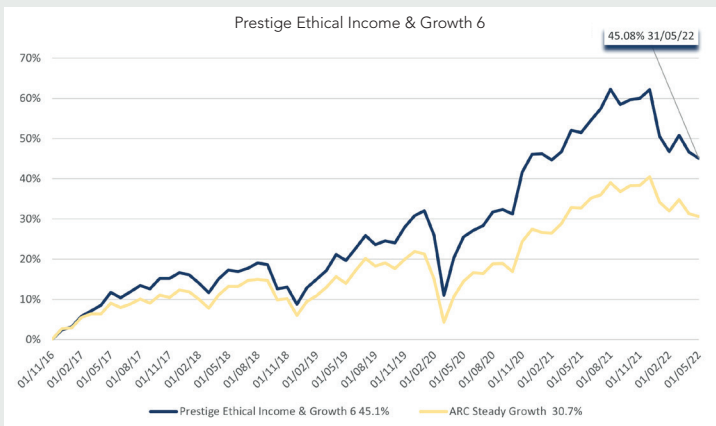
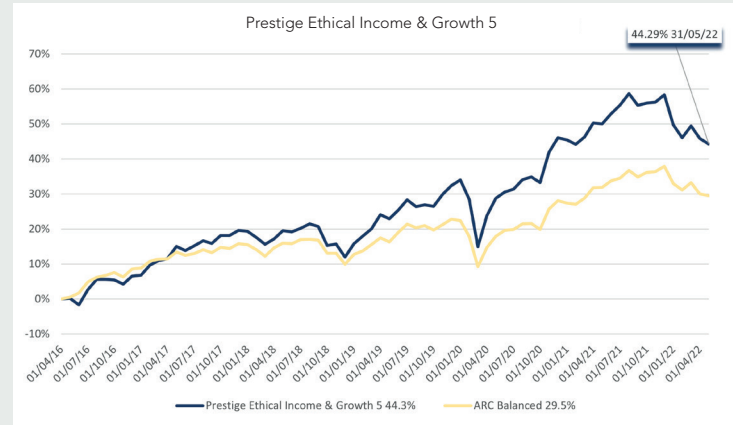
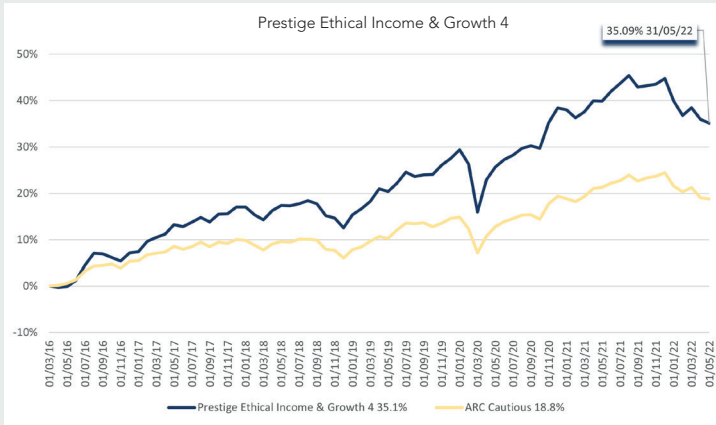
Start	30/04/2022	28/02/2022	30/11/2021	31/05/2021	31/05/2019	31/05/2017	31/05/2019
End	31/05/2022	31/05/2022	31/05/2022	31/05/2022	31/05/2022	31/05/2022	31/05/2022
Performance Comparison Table	1M	3M	6M	12M	3 Years	5 Years	Volatility (3 Years)
PMS Dynamic Responsible Defensive	-0.3%	-2.8%	-6.8%	-5.8%	-	-	
PMS Dynamic Responsible Cautious	-0.5%	-2.9%	-7.5%	-5.8%	-	-	
ARC £ Cautious PCI	-0.2%	-1.3%	-4.0%	-2.1%	7.7%	9.4%	5.1%
PMS Dynamic Responsible Balanced	-1.0%	-2.3%	-7.3%	-4.4%	-	-	
ARC £ Balanced Asset PCI	-0.4%	-1.2%	-5.0%	-1.8%	11.4%	14.3%	7.9%
PMS Dynamic Responsible Steady Growth	-1.3%	-1.3%	-6.9%	-3.8%	-	-	
ARC £ Steady Growth PCI	-0.5%	-1.0%	-5.6%	-1.5%	14.6%	19.8%	10.2%
PMS Dynamic Responsible Growth	-1.5%	-1.2%	-7.3%	-3.4%	-	-	
ARC £ Equity Risk PCI	-0.6%	-0.9%	-6.4%	-2.2%	18.2%	24.7%	12.3%
PMS Ethical Balanced	-0.9%	-1.3%	-9.1%	-4.8%	17.5%	25.6%	11.1%
ARC £ Balanced Asset PCI	-0.4%	-1.2%	-5.0%	-1.8%	11.4%	14.3%	7.9%
Prestige Ethical Income & Growth 4	-0.6%	-1.2%	-5.9%	-3.4%	12.2%	19.3%	8.0%
ARC £ Cautious PCI	-0.2%	-1.3%	-4.0%	-2.1%	7.7%	9.4%	5.1%
Prestige Ethical Income & Growth 5	-1.1%	-1.2%	-7.6%	-3.8%	17.4%	25.5%	11.0%
ARC £ Balanced Asset PCI	-0.4%	-1.2%	-5.0%	-1.8%	11.4%	14.3%	7.9%
Prestige Ethical Income & Growth 6	-1.1%	-1.1%	-9.3%	-4.2%	21.3%	29.9%	12.7%
ARC £ Steady Growth PCI	-0.5%	-1.0%	-5.6%	-1.5%	14.6%	19.8%	10.2%
Prestige Ethical Income & Growth 7	-1.0%	-0.6%	-9.9%	-3.2%	26.7%	39.5%	13.9%
ARC £ Equity Risk PCI	-0.6%	-0.9%	-6.4%	-2.2%	18.2%	24.7%	12.3%

Performance figures are calculated to 31/05/2022 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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**Sustainable Performance to 31<sup>st</sup> May 2022**



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