

## Dynamic Portfolio Management Service - Monthly Update

### Key Facts

As at 31st August 2021

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Income generated can be withdrawn or reinvested back into the portfolio.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

### 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.   |

#### Award Winning Services



## Performance to 31st August 2021

| Start                           | 31/07/2021  | 31/05/2021  | 28/02/2021   | 31/08/2020   | 31/08/2018   | 31/08/2016   | 31/08/2018           |
|---------------------------------|-------------|-------------|--------------|--------------|--------------|--------------|----------------------|
| End                             | 31/08/2021  | 31/08/2021  | 31/08/2021   | 31/08/2021   | 31/08/2021   | 31/08/2021   | 31/08/2021           |
| Performance Comparison Table    | 1M          | 3M          | 6M           | 12M          | 3 Years      | 5 Years      | Volatility (3 Years) |
| PMS Dynamic Defensive           | 0.5%        | 2.3%        | 4.3%         | 6.0%         | 13.0%        | 17.2%        | 5.3%                 |
| PMS Dynamic Cautious            | 0.9%        | 3.1%        | 6.2%         | 9.2%         | 16.1%        | -            | 6.7%                 |
| <b>ARC £ Cautious PCI</b>       | <b>0.9%</b> | <b>1.9%</b> | <b>4.6%</b>  | <b>7.3%</b>  | <b>12.3%</b> | <b>18.6%</b> | <b>5.0%</b>          |
| PMS Dynamic Balanced            | 2.0%        | 4.5%        | 9.1%         | 15.2%        | 20.1%        | 36.0%        | 10.1%                |
| <b>ARC £ Balanced Asset PCI</b> | <b>1.6%</b> | <b>3.2%</b> | <b>7.2%</b>  | <b>12.1%</b> | <b>16.3%</b> | <b>28.2%</b> | <b>7.9%</b>          |
| PMS Dynamic Steady Growth       | 2.6%        | 4.9%        | 9.8%         | 19.2%        | 26.0%        | -            | 12.7%                |
| <b>ARC £ Steady Growth PCI</b>  | <b>2.2%</b> | <b>4.3%</b> | <b>9.4%</b>  | <b>16.4%</b> | <b>20.3%</b> | <b>39.0%</b> | <b>10.4%</b>         |
| PMS Dynamic Growth              | 3.1%        | 5.6%        | 11.1%        | 23.1%        | 24.3%        | 55.4%        | 14.3%                |
| <b>ARC £ Equity Risk PCI</b>    | <b>2.8%</b> | <b>4.9%</b> | <b>11.1%</b> | <b>21.1%</b> | <b>25.2%</b> | <b>49.6%</b> | <b>12.6%</b>         |

Performance figures are calculated to 31/08/2021 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.

## Whitechurch Securities Ltd

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