

## Portfolio Management Service - Responsible Defensive

### Key Facts

As at 30th September 2021

**Launch date:** 31st May 2021

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Income generated can be withdrawn or reinvested back into the portfolio.

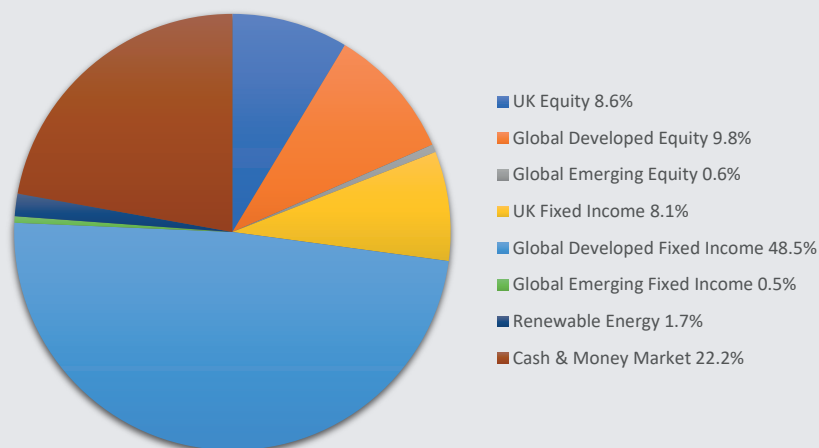
\* Please refer to the direct or platform service brochure for full details of charges.

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

### Key objectives

- » Aims to generate a medium-term positive return, whilst minimising risks.
- » The portfolio invests up to a maximum of 20% in equities.
- » The portfolio will balance equity risk with fixed interest, money market funds and other lower risk strategies.
- » Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.
- » NB: This strategy is available directly from Whitechurch and through external platforms.

### Asset allocation - Portfolio breakdown



Source: Whitechurch Securities Ltd 30.09.2021

### Current holdings

- Amundi European Sustainable Corporates ETF
- EdenTree Responsible and Sustainable Sterling Bond
- Gravis Clean Energy
- iShares Green Bond Index
- Rathbone Ethical Bond
- UBS Global Equities ETF
- UBS Sustainable Development Bank ETF
- UBS UK Socially Responsible Equities ETF
- UBS US Sustainable Corporates ETF
- Cash

For further information about any of the areas included in this or any of our other strategies in the Portfolio Management Service please contact your Financial Adviser.

Performance Table	3M	6M	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
PMS Responsible Defensive	-0.2%	-	-	-	-	-	-	-	-
ARC £ Cautious PCI	-0.2%	2.2%	5.7%	1.5%	3.4%	1.3%	3.9%	16.7%	5.1%

## Risk Profile 3/10 - Low

This is a defensive strategy, where the emphasis is upon capital preservation and steady returns. The majority of the portfolio will be invested in lower risk investments. This strategy will invest up to a maximum of 20% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting the moderate risk in return for potentially achieving returns in excess of cash over the medium to long term.

## Whitechurch Risk Ratings

Risk is defined as the risk to the capital or original investment (based on a minimum 5 year investment term). Whitechurch provides a risk rating of portfolios on a scale of 1 to 10 (1 being the lowest risk and 10 being the highest risk). Full guidelines are available in the Whitechurch Portfolio Management Service brochure.

## Strategies under the Portfolio Management Service

- Dynamic Defensive Strategy 3/10 - Low Risk
- Responsible Defensive Strategy 3/10 - Low Risk
- Dynamic Cautious Strategy 4/10 - Low Risk
- Responsible Cautious Strategy 4/10 - Low Risk
- Cautious Growth Strategy 4/10 - Cautious
- Monthly Distribution Strategy 5/10 - Medium
- Dynamic Balanced Strategy 5/10 - Medium
- Responsible Balanced Strategy 5/10 - Medium
- Ethical Balanced Strategy 5/10 - Medium
- Dynamic Steady Growth Strategy 6/10 - Above Average
- Responsible Steady Growth Strategy 6/10 - Above Average
- Global Income & Growth Strategy 6/10 - Above Average
- Dynamic Growth Strategy 7/10 - High Risk
- Responsible Growth Strategy 7/10 - High Risk
- Stockmarket Growth Strategy 7/10 - High Risk
- Energy & Global Shift Strategy 8/10 - Aggressive

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defaqto  
EXPERT RATED  
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DFM MPS Direct 2021



WAA AWARDS 2014 WINNER  
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WAA AWARDS 2016 WINNER  
WAA AWARDS 2017 WINNER  
WAA AWARDS 2018 WINNER  
WAA AWARDS 2019 WINNER



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Whitechurch Securities Ltd, The Old Chapel, 14 Fairview Drive, Redland, Bristol, BS6 6PH.  
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**Whitechurch**  
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Website: [www.whitechurch.co.uk](http://www.whitechurch.co.uk)

## Portfolio Management Service - Responsible Cautious

### Key Facts

As at 30th September 2021

**Launch date:** 31st May 2021

#### 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.

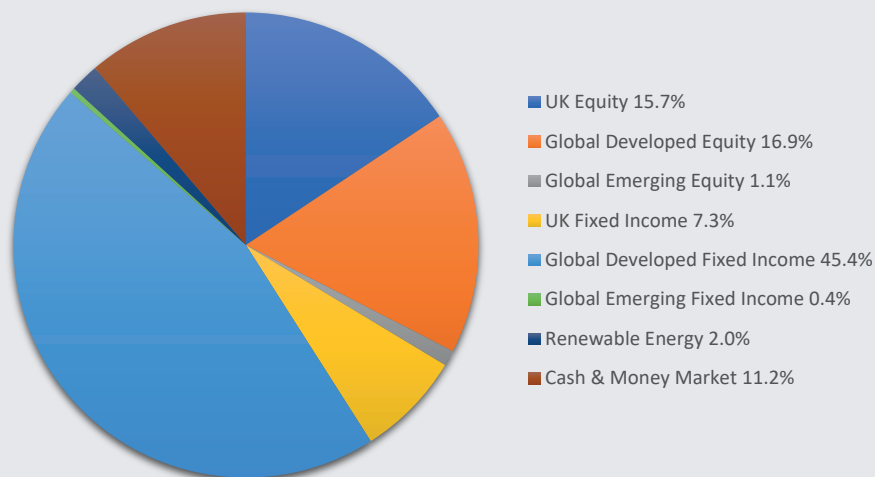
\* Please refer to the direct or platform service brochure for full details of charges.

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

### Key Objectives

- » Aims to generate a medium-term positive return, whilst adopting a cautious risk profile.
- » The portfolio invests up to a maximum of 35% in equities.
- » The portfolio will balance equity risk with fixed interest, money market funds and other lower risk strategies.
- » Asset allocation will be actively managed according to the attractiveness of opportunities in each asset class, whilst maintaining the cautious risk profile.
- » Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.
- » This strategy is available directly from Whitechurch and through external platforms.

### Asset allocation - Portfolio breakdown



Source: Whitechurch Securities Ltd 30.09.2021

### Current holdings

- Amundi European Sustainable Corporates ETF
- EdenTree Responsible and Sustainable Sterling Bond
- Gravis Clean Energy
- iShares Green Bond Index
- Rathbone Ethical Bond
- UBS Global Equities ETF
- UBS Sustainable Development Bank ETF
- UBS UK Socially Responsible Equities ETF
- UBS US Sustainable Corporates ETF
- Cash

For further information about any of the areas included in this or any of our other strategies in the Portfolio Management Service please contact your Financial Adviser.

Performance Table	3M	6M	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
PMS Responsible Cautious	-0.2%	-	-	-	-	-	-	-	-
<b>ARC £ Cautious PCI</b>	<b>-0.2%</b>	<b>2.2%</b>	<b>5.7%</b>	<b>1.5%</b>	<b>3.4%</b>	<b>1.3%</b>	<b>3.9%</b>	<b>16.7%</b>	<b>5.1%</b>

## Risk Profile 4/10 - Low

This is a cautious strategy, where the emphasis is upon steady returns and the majority of the portfolio will be invested in lower risk investments. This strategy will invest up to a maximum of 35% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting the moderate risk in return for potentially achieving returns in excess of cash over the medium to long term.


## Whitechurch Risk Ratings

Risk is defined as the risk to the capital or original investment (based on a minimum 5 year investment term). Whitechurch provides a risk rating of portfolios on a scale of 1 to 10 (1 being the lowest risk and 10 being the highest risk). Full guidelines are available in the Whitechurch Portfolio Management Service brochure.

## Strategies under the Portfolio Management Service

- Dynamic Defensive Strategy 3/10 - Low Risk
- Responsible Defensive Strategy 3/10 - Low Risk
- Dynamic Cautious Strategy 4/10 - Low Risk
- Responsible Cautious Strategy 4/10 - Low Risk
- Cautious Growth Strategy 4/10 - Cautious
- Monthly Distribution Strategy 5/10 - Medium
- Dynamic Balanced Strategy 5/10 - Medium
- Responsible Balanced Strategy 5/10 - Medium
- Ethical Balanced Strategy 5/10 - Medium
- Dynamic Steady Growth Strategy 6/10 - Above Average
- Responsible Steady Growth Strategy 6/10 - Above Average
- Global Income & Growth Strategy 6/10 - Above Average
- Dynamic Growth Strategy 7/10 - High Risk
- Responsible Growth Strategy 7/10 - High Risk
- Stockmarket Growth Strategy 7/10 - High Risk
- Energy & Global Shift Strategy 8/10 - Aggressive

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WAA  
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WAA  
AWARDS 2020  
WINNER




WAA  
AWARDS 2019  
WINNER



WAA  
AWARDS 2018  
WINNER



WAA  
AWARDS 2017  
WINNER



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Website: [www.whitechurch.co.uk](http://www.whitechurch.co.uk)



## Portfolio Management Service - Responsible Balanced

### Key Facts

As at 30th September 2021

**Launch date:** 31st May 2021

#### 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.

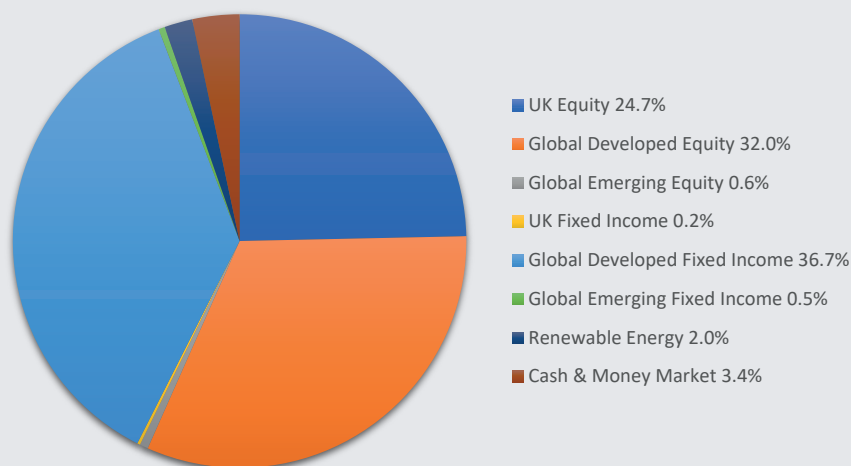
\* Please refer to the direct or platform service brochure for full details of charges.

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

### Key objectives

- » Aims to provide an attractive total return through income generation and long-term capital growth.
- » Invests in UK & international equities (up to 60%), fixed interest and other lower risk assets primarily using passive low-cost index tracking and exchange traded funds.
- » Asset allocation will be actively managed according to the attractiveness of opportunities in each asset class, whilst maintaining the balanced risk profile.
- » Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.
- » This strategy is available directly from Whitechurch and through external platforms.

### Asset allocation - Portfolio breakdown



Source: Whitechurch Securities Ltd 30.09.2021

### Current holdings

- BMO Responsible UK Income
- EdenTree Responsible and Sustainable Sterling Bond
- Gravis Clean Energy
- iShares Green Bond Index
- UBS Europe Socially Responsible Equities ETF
- UBS Global Equities ETF
- UBS Japan Socially Responsible Equities ETF
- UBS Sustainable Development Bank ETF
- UBS UK Socially Responsible Equities ETF
- UBS US Socially Responsible Equities ETF
- UBS US Sustainable Corporates ETF
- Cash

For further information about any of the areas included in this or any of our other strategies in the Portfolio Management Service please contact your Financial Adviser.

Performance Table	3M	6M	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
PMS Responsible Balanced	0.8%	-	-	-	-	-	-	-	-
<b>ARC £ Balanced Asset PCI</b>	<b>0.3%</b>	<b>4.1%</b>	<b>10.3%</b>	<b>0.5%</b>	<b>3.6%</b>	<b>3.1%</b>	<b>6.1%</b>	<b>25.7%</b>	<b>8.0%</b>

## Risk Profile 5/10 - Medium

This is a balanced strategy focused towards investors who accept a degree of risk whilst looking to enhance returns. This strategy will invest up to a maximum of 60% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting a medium level of risk in return for a potentially higher return over the long term.

## Whitechurch Risk Ratings

Risk is defined as the risk to the capital or original investment (based on a minimum 5 year investment term). Whitechurch provides a risk rating of portfolios on a scale of 1 to 10 (1 being the lowest risk and 10 being the highest risk). Full guidelines are available in the Whitechurch Portfolio Management Service brochure.

## Strategies under the Portfolio Management Service

- Dynamic Defensive Strategy 3/10 - Low Risk
- Responsible Defensive Strategy 3/10 - Low Risk
- Dynamic Cautious Strategy 4/10 - Low Risk
- Responsible Cautious Strategy 4/10 - Low Risk
- Cautious Growth Strategy 4/10 - Cautious
- Monthly Distribution Strategy 5/10 - Medium
- Dynamic Balanced Strategy 5/10 - Medium
- Responsible Balanced Strategy 5/10 - Medium
- Ethical Balanced Strategy 5/10 - Medium
- Dynamic Steady Growth Strategy 6/10 - Above Average
- Responsible Steady Growth Strategy 6/10 - Above Average
- Global Income & Growth Strategy 6/10 - Above Average
- Dynamic Growth Strategy 7/10 - High Risk
- Responsible Growth Strategy 7/10 - High Risk
- Stockmarket Growth Strategy 7/10 - High Risk
- Energy & Global Shift Strategy 8/10 - Aggressive

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WAA  
WINNER  
BEST OVERALL SPREAD FUND  
2020



WAA  
WINNER  
BEST OVERALL SMALL FUND  
2020



WAA  
WINNER  
BEST OVERALL ETHICAL FUND  
2020



WAA  
WINNER  
BEST OVERALL SRI FUND  
2020



WAA  
WINNER  
BEST OVERALL SRI FUND  
2020



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## Portfolio Management Service - Responsible Steady Growth

### Key Facts

As at 30th September 2021

**Launch date:** 31st May 2021

#### 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.

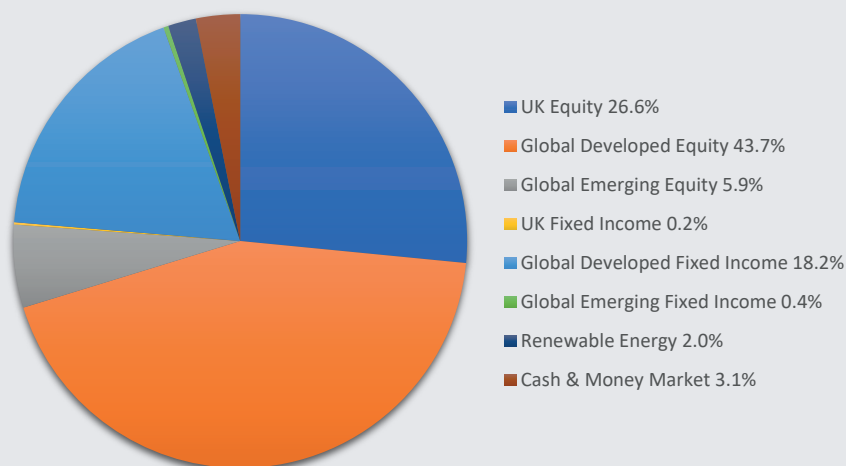
\* Please refer to the direct or platform service brochure for full details of charges.

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

### Key objectives

- » Aims to provide an attractive total return through income generation and long-term capital growth.
- » Invests primarily in UK & international equities (up to 80%) and fixed interest primarily using passive low-cost index tracking and exchange traded funds.
- » Asset allocation will be actively managed according to the attractiveness of opportunities in each asset class, whilst maintaining the risk profile.
- » Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.
- » This strategy is available directly from Whitechurch and through external platforms.

### Asset allocation - Portfolio breakdown



Source: Whitechurch Securities Ltd 30.09.2021

### Current holdings

- Amundi Global Emerging Markets Socially Responsible Equities ETF
- Amundi Pacific ex Japan EM Socially Responsible Equities ETF
- BMO Responsible UK Income
- EdenTree Responsible and Sustainable Sterling Bond
- Gravis Clean Energy
- iShares Green Bond Index
- Liontrust UK Ethical
- NinetyOne Global Environment
- UBS Europe Socially Responsible Equities ETF
- UBS Global Equities ETF
- UBS Japan Socially Responsible Equities ETF
- UBS Sustainable Development Bank ETF
- UBS UK Socially Responsible Equities ETF
- UBS US Socially Responsible Equities ETF
- Cash

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Performance Table	3M	6M	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
PMS Responsible Steady Growth	0.7%	-	-	-	-	-	-	-	-
<b>ARC £ Steady Growth PCI</b>	<b>0.7%</b>	<b>5.6%</b>	<b>14.4%</b>	<b>-0.2%</b>	<b>3.8%</b>	<b>5.2%</b>	<b>8.7%</b>	<b>35.5%</b>	<b>10.4%</b>

## Risk Profile 6/10 - Above Average

This strategy is focused towards investors who accept a higher degree of risk whilst looking to enhance returns. This strategy will invest up to a maximum of 80% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting a higher level of risk in return for a potentially higher return over the long term.


## Whitechurch Risk Ratings

Risk is defined as the risk to the capital or original investment (based on a minimum 5 year investment term). Whitechurch provides a risk rating of portfolios on a scale of 1 to 10 (1 being the lowest risk and 10 being the highest risk). Full guidelines are available in the Whitechurch Portfolio Management Service brochure.

## Strategies under the Portfolio Management Service

- Dynamic Defensive Strategy 3/10 - Low Risk
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- Ethical Balanced Strategy 5/10 - Medium
- Dynamic Steady Growth Strategy 6/10 - Above Average
- Responsible Steady Growth Strategy 6/10 - Above Average
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- Energy & Global Shift Strategy 8/10 - Aggressive

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WAA  
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WAA  
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WINNER



WAA  
AWARDS 2018  
WINNER



WAA  
AWARDS 2017  
WINNER



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## Portfolio Management Service - Responsible Growth

### Key Facts

As at 30th September 2021

**Launch date:** 31st May 2021

#### 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.

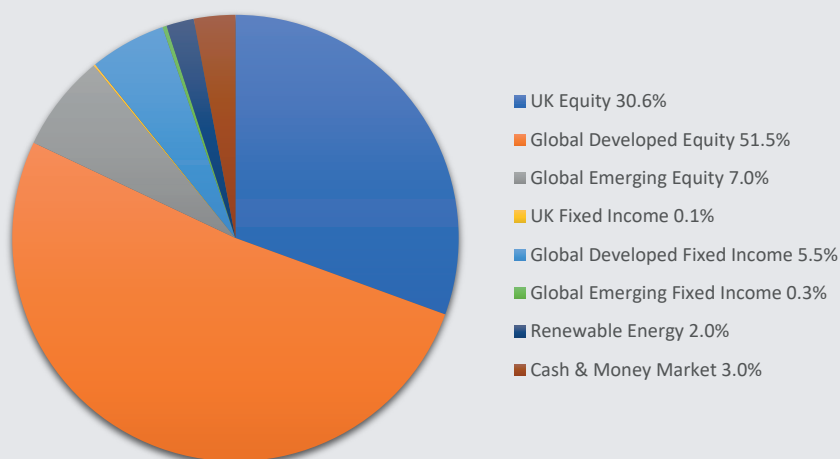
\* Please refer to the direct or platform service brochure for full details of charges.

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

### Key objectives

- » Focused towards providing long-term capital growth from stockmarket investments.
- » Invested in globally diversified equity portfolios primarily using passive low-cost index tracking funds and exchange traded funds.
- » Aims to provide a core exposure to the UK stockmarket, together with a mix of the attractive opportunities offered by overseas funds.
- » Asset allocation will be managed geographically and by investment themes, based on the Whitechurch top down view.
- » Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.
- » This strategy is available directly from Whitechurch and through external platforms.

### Asset allocation - Portfolio breakdown



Source: Whitechurch Securities Ltd 30.09.2021

### Current holdings

- Amundi Global Emerging Markets Socially Responsible Equities ETF
- Amundi Pacific ex Japan EM Socially Responsible Equities ETF
- BMO Responsible UK Income
- Gravis Clean Energy
- iShares Green Bond Index
- Liontrust UK Ethical
- NinetyOne Global Environment
- UBS Europe Socially Responsible Equities ETF
- UBS Global Equities ETF
- UBS Japan Socially Responsible Equities ETF
- UBS UK Socially Responsible Equities ETF
- UBS US Socially Responsible Equities ETF
- Cash

For further information about any of the areas included in this or any of our other strategies in the Portfolio Management Service please contact your Financial Adviser.

Performance Table	3M	6M	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
PMS Responsible Growth	0.9%	-	-	-	-	-	-	-	-
ARC £ Equity Risk PCI	1.1%	6.8%	19.1%	-0.3%	3.8%	6.5%	10.7%	45.5%	12.6%

## Risk Profile 7/10 - High Risk

This is a higher risk strategy which will invest up to 100% of monies into stockmarket investments. Investors must accept that it may experience material fluctuations and losses of capital do occur over certain time periods. In this strategy there may be additional risks from currency fluctuations via investment in overseas markets. Investors accept a higher level of risk in return for a potentially higher return over the long term.

## Whitechurch Risk Ratings

Risk is defined as the risk to the capital or original investment (based on a minimum 5 year investment term). Whitechurch provides a risk rating of portfolios on a scale of 1 to 10 (1 being the lowest risk and 10 being the highest risk). Full guidelines are available in the Whitechurch Portfolio Management Service brochure.

## Strategies under the Portfolio Management Service

- Dynamic Defensive Strategy 3/10 - Low Risk
- Responsible Defensive Strategy 3/10 - Low Risk
- Dynamic Cautious Strategy 4/10 - Low Risk
- Responsible Cautious Strategy 4/10 - Low Risk
- Cautious Growth Strategy 4/10 - Cautious
- Monthly Distribution Strategy 5/10 - Medium
- Dynamic Balanced Strategy 5/10 - Medium
- Responsible Balanced Strategy 5/10 - Medium
- Ethical Balanced Strategy 5/10 - Medium
- Dynamic Steady Growth Strategy 6/10 - Above Average
- Responsible Steady Growth Strategy 6/10 - Above Average
- Global Income & Growth Strategy 6/10 - Above Average
- Dynamic Growth Strategy 7/10 - High Risk
- Responsible Growth Strategy 7/10 - High Risk
- Stockmarket Growth Strategy 7/10 - High Risk
- Energy & Global Shift Strategy 8/10 - Aggressive

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WINNER  
BEST OVERALL FUND  
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For further information about any of the areas included in this or any of our other strategies in the Portfolio Management Service please contact your Financial Adviser.

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.

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