

Prestige Investment Management Service - Capital Growth 3

Key Facts

As at 31st December 2021

Launch date

30th September 2010

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 Rating

3/10 - Low

* Please refer to brochure for full details of charges

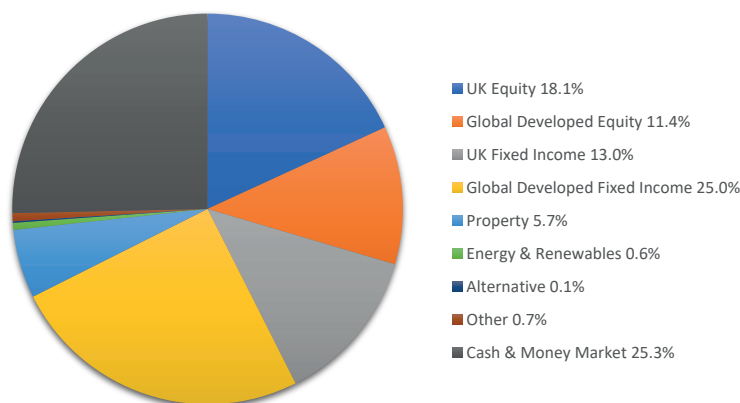
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

This strategy aims to generate medium-term returns, whilst minimising risks to capital. The portfolio will aim to operate with a lower risk than more traditional approaches to portfolio management and will invest up to 20% in stockmarket investments with the balance invested in a blend of fixed interest, money market funds and other lower risk strategies. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Aberforth Split Level Income ZDP
- BMO UK Property
- CG Absolute Return
- CG Real Return
- Evenlode Income
- Franklin UK Equity Income
- Janus Henderson Strategic Bond
- Jupiter Strategic Bond
- L&G Short Dated Sterling Corporate Bond Index
- Liontrust Sustainable Future Global Growth
- Man GLG Sterling Corporate Bond
- Man GLG UK Income
- NinetyOne Diversified Income
- RM Alternative Income
- Royal London Cash Plus
- RWC Global Equity Income
- TwentyFour Absolute Return Credit
- TwentyFour Corporate Bond
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Capital Growth - Risk 3	1.4%	2.2%	4.5%	0.7%	6.2%	-2.5%	2.2%	11.3%	5.1%
ARC £ Cautious PCI	1.3%	1.7%	4.1%	4.2%	8.1%	-3.6%	4.5%	18.0%	4.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 3/10

This investment strategy is suitable for a cautious investor, unable to handle significant losses but prepared to accept a degree of risk if restricted to a small portion of the investment portfolio.

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 Prestige Investment Management Service brochure.

Award Winning Services










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.

This fact sheet is intended to provide information of a general nature and does not represent a personal recommendation of the service. If you are unsure, seek professional advice before making an investment. Whilst we have made great efforts to ensure complete accuracy we cannot accept responsibility for inaccuracies. The past is not necessarily a guide to future performance. The value of investments and any income produced can go down as well as up and you may not get back the full amount invested. Levels and bases of, and reliefs from, taxation are subject to change.

Whitechurch Securities Ltd
WEALTH MANAGERS

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Prestige Investment Management Service - Capital Growth 4

Key Facts

As at 31st December 2021

Launch date

30th June 2008

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 Rating

4/10 - Cautious

* Please refer to brochure for full details of charges

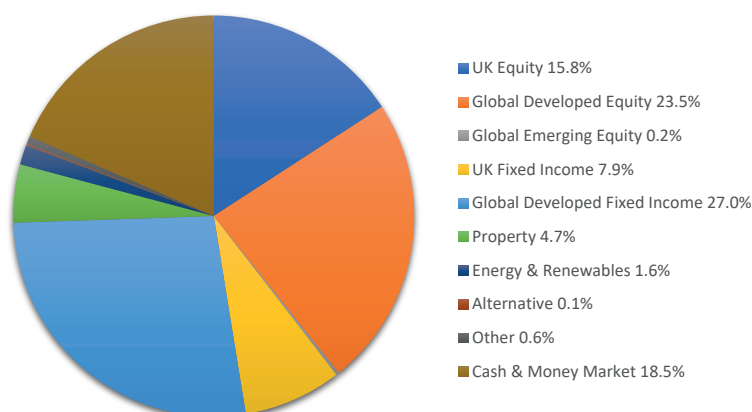
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy aims to generate medium-term positive returns, through investing in a range of investment strategies that have potential to generate positive returns, irrespective of market conditions. The portfolio will aim to operate with a lower risk than more traditional approaches to portfolio management and will invest up to a maximum of 35% in equities. Any income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- BMO Property Growth & Income
- BMO UK Property
- CG Absolute Return
- CG Real Return
- Evenlode Income
- Fidelity Global Dividend
- Fidelity UK Index
- Franklin UK Equity Income
- Gravis Clean Energy
- Janus Henderson Strategic Bond
- Jupiter Strategic Bond
- L&G US Index
- Liontrust Sustainable Future Global
- Growth
- Man GLG High Yield Opportunities
- Man GLG Sterling Corporate Bond
- Merian UK Mid Cap
- NinetyOne Diversified Income
- RM Alternative Income
- Royal London Cash Plus
- Royal London Global Bond Opportunities
- TwentyFour Corporate Bond
- Vanguard FTSE Developed World ex UK Equity Index
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Capital Growth - Risk 4	2.2%	3.3%	7.3%	2.0%	9.4%	-4.0%	4.3%	20.0%	7.3%
ARC £ Cautious PCI	1.3%	1.7%	4.1%	4.2%	8.1%	-3.6%	4.5%	18.0%	4.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 4/10

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 Prestige Investment Management Service brochure.

Award Winning Services



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

Signatory of:



PRI | Principles for
Responsible
Investment



defaqto
EXPERT RATED
★★★★★
DFMS Direct 2021



defaqto
EXPERT RATED
★★★★★
DFMS on Platform 2021



3D
2021
AWARDED BY
ARC



**WHITECHURCH
SECURITIES LIMITED**
2021
AWARDED BY
ARC

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WEALTH MANAGERS

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Prestige Investment Management Service - Capital Growth 5

Key Facts

As at 31st December 2021

Launch date

31st May 2008

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 Rating

5/10 - Medium

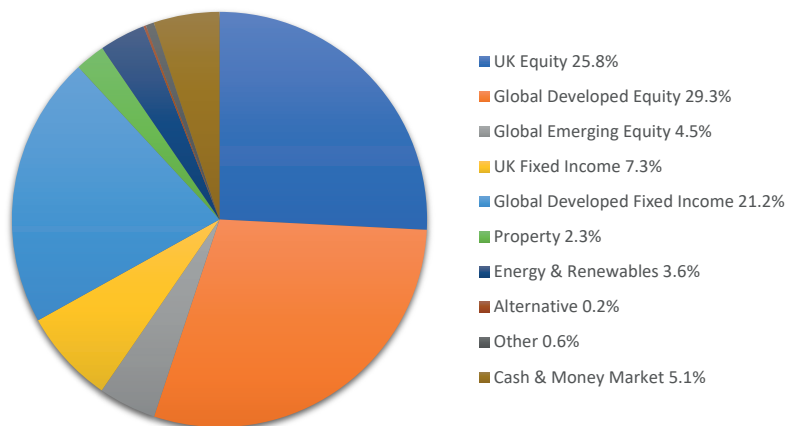
* Please refer to brochure for full details of charges

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

Key Objectives

The strategy is focused towards providing long-term capital growth from stockmarket investments through a diversified portfolio of UK and global equity, commercial property and fixed interest funds with some exposure to alternative investments. The portfolio invests up to a maximum of 60% in equities. Any income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings (at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Artemis US Smaller Companies
- Baillie Gifford Japan Income Growth
- BMO Property Growth & Income
- CG Absolute Return
- CG Real Return
- Crux European Special Situations
- Evenlode Income
- Fidelity UK Index
- Franklin UK Equity Income
- Hermes Global Emerging Markets
- Jupiter Strategic Bond
- L&G US Index
- Majedie US Equity
- Man GLG High Yield Opportunities
- Man GLG Sterling Corporate Bond
- Merian UK Mid Cap
- Mitton UK Multi Cap Income
- NinetyOne Diversified Income
- Renewables Infrastructure Group
- RM Alternative Income
- Royal London Global Bond Opportunities
- Stewart Investors Asia Pacific Leaders
- TwentyFour Corporate Bond
- Vanguard FTSE Developed World ex UK Equity Index
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Capital Growth - Risk 5	1.9%	3.1%	9.2%	3.1%	13.3%	-5.6%	6.0%	27.7%	10.1%
ARC £ Balanced Asset PCI	2.5%	3.4%	7.9%	4.3%	11.7%	-5.1%	6.7%	27.3%	7.5%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 5/10

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 Prestige Investment Management Service brochure.

Award Winning Services










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Prestige Investment Management Service - Capital Growth 6

Key Facts

As at 31st December 2021

Launch date

31st May 2008

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 Rating

6/10 - Above Average

* Please refer to brochure for full details of charges

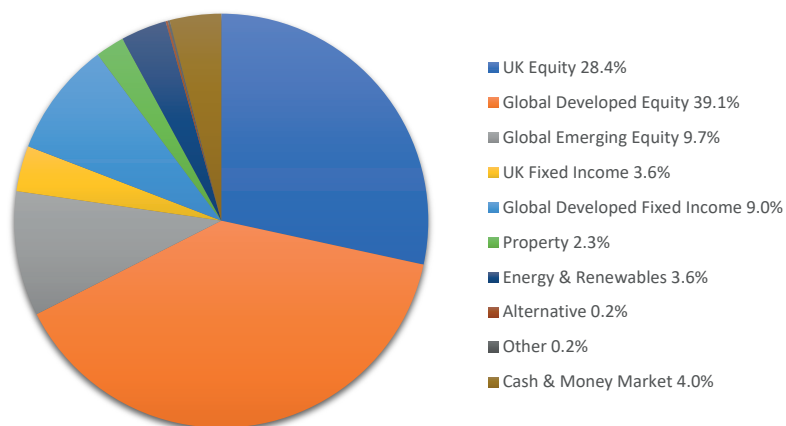
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy is focused towards providing long-term capital growth from stockmarket investments through a diversified portfolio of UK and global equity, commercial property and fixed interest funds with some exposure to alternative investments. The portfolio invests up to a maximum of 80% in equities.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Artemis US Smaller Companies
- Baillie Gifford Japanese Income Growth
- BMO Property Growth & Income
- CFP SDL UK Buffettology
- CG Absolute Return
- CG Real Return
- Crux European Special Situations
- Evenlode Income
- Fidelity UK Index
- Franklin UK Equity Income
- Fundsmith Equity
- Hermes Global Emerging Markets
- Jupiter Strategic Bond
- L&G US Index
- M&G Positive Impact
- Majedie US Equity
- Merian UK Mid Cap
- Renewables Infrastructure Group
- RM Alternative Income
- Stewart Investors Asia Pacific Leaders
- TwentyFour Corporate Bond
- Vanguard FTSE Developed World ex UK Equity Index
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Capital Growth - Risk 6	2.2%	3.8%	10.9%	6.8%	14.8%	-7.3%	9.9%	38.4%	11.5%
ARC £ Steady Growth PCI	3.2%	4.5%	10.8%	4.6%	15.0%	-5.6%	9.4%	37.5%	9.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

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Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 6/10

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 potentially higher returns 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 Prestige Investment Management Service brochure.

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Prestige Investment Management Service - Capital Growth 7

Key Facts

As at 31st December 2021

Launch date

31st July 2008

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 Rating

7/10 - High Risk

* Please refer to brochure for full details of charges

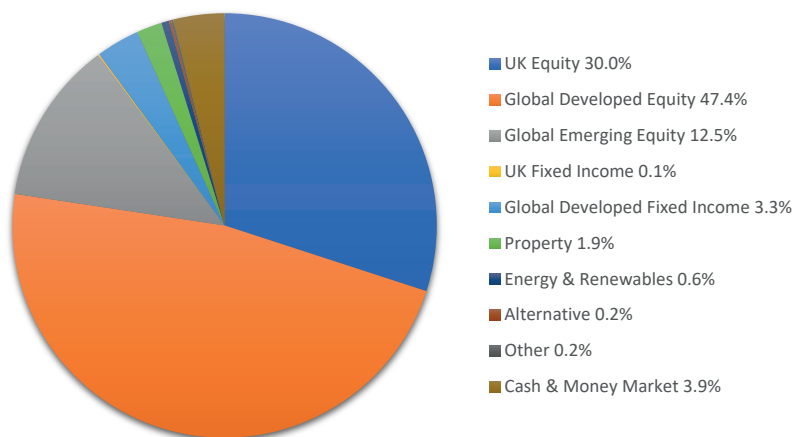
Please note underlying fund charges are in addition to the charges listed above.

Key objectives

The strategy is focused towards providing long-term capital growth from stockmarket investments. It invests in a globally diversified equity portfolio which aims to provide a core exposure to the UK stockmarket, together with a mix of overseas funds. The strategy also has scope to invest in fixed interest, alternatives and commercial property.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Artemis US Smaller Companies
- Baillie Gifford Japan Income Growth
- Baillie Gifford Positive Change
- BMO Property Growth & Income
- CFP SDL UK Buffettology
- CG Absolute Return
- CG Real Return
- Crux European Special Situations
- Evenlode Income
- Fidelity EM Focus
- Fidelity UK Index
- Franklin UK Equity Income
- Fundsmith Equity
- Hermes Global Emerging Markets
- L&G US Index
- Majedie US Equity
- Man GLG UK Income
- Merian Chrysalis Investment Company Ltd
- Merian UK Mid Cap
- Ninety One Global Environment
- RM Alternative Income
- Stewart Investors Asia Pacific Leaders
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- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Capital Growth - Risk 7	1.4%	4.1%	13.6%	14.2%	17.7%	-7.7%	13.7%	60.2%	13.3%
ARC £ Equity Risk PCI	3.9%	5.3%	13.3%	5.8%	18.0%	-6.5%	11.4%	47.4%	11.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

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Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 7/10

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 with a view to potentially receiving higher returns 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 Prestige Investment Management Service brochure.

Award Winning Services



Winner DFMS Whitechurch



UKSIF
UK Sustainable Investment and Finance Association



ESG Investor of the Year Whitechurch Securities Ltd

Signatory of:



Principles for Responsible Investment



DFM MPS Direct 2021



DFM MPS on Platform 2021



WHITECHURCH SECURITIES LIMITED
2021 AWARDED BY ARC

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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Whitechurch Securities Ltd
WEALTH MANAGERS

Tel: 0117 452 1207
E-mail: info@whitechurch.co.uk
Website: www.whitechurch.co.uk

Prestige Investment Management Service - Aggressive Growth 8

Key Facts

As at 31st December 2021

Launch date

31st May 2008

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 Rating

8/10 - High

* Please refer to brochure for full details of charges

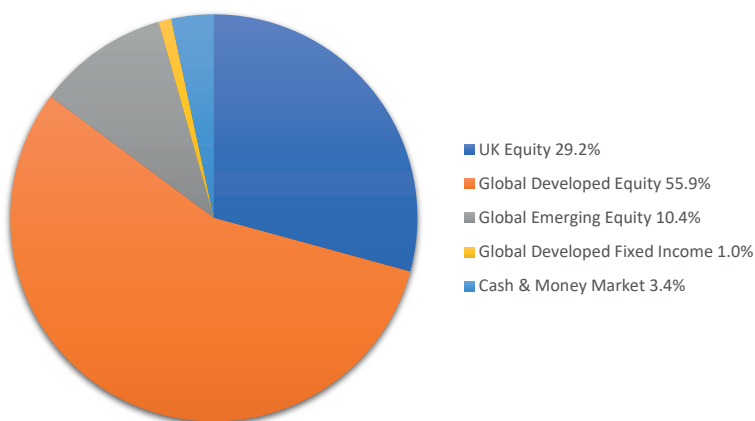
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

This strategy aims to produce above average returns primarily through capital growth generated by the underlying funds. The portfolio will be well-diversified and will invest predominantly across global stockmarkets and can also include fixed interest markets, commercial property funds and alternative investments (these can include absolute return funds, multi asset funds and specialist funds when deemed appropriate). In keeping with the risk profile of the portfolio, equity exposure will make up a material part of your portfolio and we can invest up to 100% of the total portfolio in stockmarket investments with a large proportion being invested in specialist higher risk areas.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Artemis US Smaller Companies
- Baillie Gifford Japan Income Growth
- Baillie Gifford Positive Change
- CFP SDL UK Buffettology
- CG Absolute Return
- Crux European Special Situations
- Evenlode Income
- Fidelity EM Focus
- Fidelity Special Values
- Fidelity UK Index
- Franklin UK Equity Income
- Fundsmith Equity
- Hermes Asia Ex Japan Equity
- Hermes Global Emerging Markets
- L&G US Index
- Majedie US Equity
- Merian Chrysalis Investment Company Ltd
- Merian UK Mid Cap
- Ninety One Global Environment
- Stewart Investors Asia Pacific Leaders
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Aggressive Growth - Risk 8	0.7%	3.9%	14.8%	14.3%	16.3%	-8.5%	12.7%	57.5%	14.0%
ARC £ Equity Risk PCI	3.9%	5.3%	13.3%	5.8%	18.0%	-6.5%	11.4%	47.4%	11.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 8/10

You are willing to take a high risk with your investment. You accept that at this level losses are common, in return for higher potential growth. You understand that some investments in this category may not be readily realisable or may have to be held long term.

Up to 100% invested in equities. Any balance of the portfolio will be invested across other asset classes such as cash, fixed interest, property and absolute return funds, with the objective of increasing diversification and reducing overall risk.

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 Prestige Investment Management Service brochure.

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Whitechurch Securities Ltd
WEALTH MANAGERS

Tel: 0117 452 1207
E-mail: info@whitechurch.co.uk
Website: www.whitechurch.co.uk

Prestige Investment Management Service - Income 3

Key Facts

As at 31st December 2021

Launch date

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 Rating

3/10 - Low

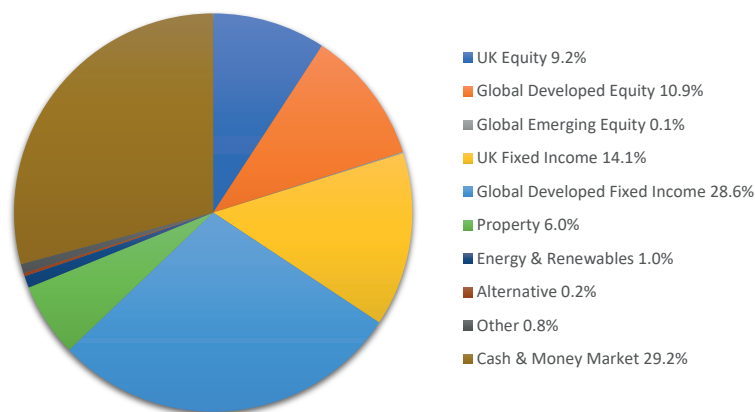
* Please refer to brochure for full details of charges

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

Key Objectives

The strategy aims to produce a sustainable level of income whilst aiming to preserve capital over the long term. It will invest up to 20% in stockmarket investments with the balance invested in a blend of fixed interest, money market funds and other lower risk strategies. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings (at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Aegon Property Income
- BMO UK Property
- CG Absolute Return
- CG Real Return
- Evenlode Income
- Fidelity Global Dividend
- Janus Henderson Strategic Bond
- Jupiter Strategic Bond
- L&G Short Dated Sterling Corporate Bond Index
- Man GLG High Yield Opportunities
- Man GLG Sterling Corporate Bond
- Man GLG UK Income
- NinetyOne Diversified Income
- RM Alternative Income
- Royal London Cash Plus
- Royal London Global Bond Opportunities
- RWC Global Equity Income
- Schroder UK-Listed Equity Income Maximiser
- TwentyFour Absolute Return Credit
- TwentyFour Corporate Bond
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Income - Risk 3	1.1%	1.6%	3.4%	-1.2%	5.7%	-4.4%	1.7%	5.0%	5.4%
ARC £ Cautious PCI	1.3%	1.7%	4.1%	4.2%	8.1%	-3.6%	4.5%	18.0%	4.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 3/10

This investment strategy is suitable for a cautious investor, unable to handle significant losses but prepared to accept a degree of risk if restricted to a small portion of the investment portfolio.

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 Prestige Investment Management Service brochure.

Award Winning Services












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Whitechurch Securities Ltd
WEALTH MANAGERS

Tel: 0117 452 1207
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Website: www.whitechurch.co.uk

Prestige Investment Management Service - Income 4

Key Facts

As at 31st December 2021

Launch date

31st March 2011

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 Rating

4/10 - Cautious

* Please refer to brochure for full details of charges

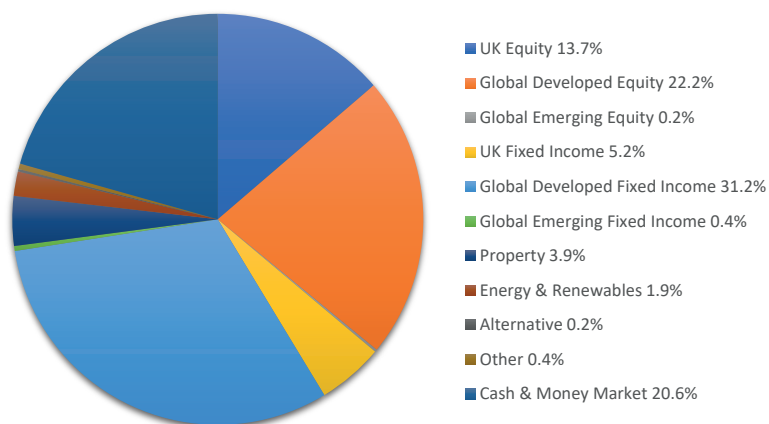
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy aims to produce a sustainable higher income along with some capital growth. This will be achieved through investing in a diversified portfolio with 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. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Aegon Property Income
- BMO Property Growth & Income
- CG Absolute Return
- CG Real Return
- Evenlode Income
- Fidelity Global Dividend
- Gravis Clean Energy
- Janus Henderson Strategic Bond
- Jupiter Strategic Bond
- Legg Mason IF Brandywine Global Income Optimiser
- Man GLG High Yield Opportunities
- Miton UK Multi Cap Income
- NinetyOne Diversified Income
- RM Alternative Income
- Royal London Cash Plus
- Royal London Global Bond Opportunities
- RWC Global Equity Income
- Schroder UK-Listed Equity Income Maximiser
- Schroder US Equity Income Maximiser
- TwentyFour Corporate Bond
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Income - Risk 4	1.9%	2.6%	5.9%	1.7%	8.7%	-3.8%	5.1%	18.3%	7.2%
ARC £ Cautious PCI	1.3%	1.7%	4.1%	4.2%	8.1%	-3.6%	4.5%	18.0%	4.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 4/10

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 Prestige Investment Management Service brochure.

Award Winning Services










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Whitechurch Securities Ltd
WEALTH MANAGERS

Tel: 0117 452 1207
E-mail: info@whitechurch.co.uk
Website: www.whitechurch.co.uk

Prestige Investment Management Service - Income 5

Key Facts

As at 31st December 2021

Launch date

31st July 2009

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 Rating

5/10 - Medium

* Please refer to brochure for full details of charges

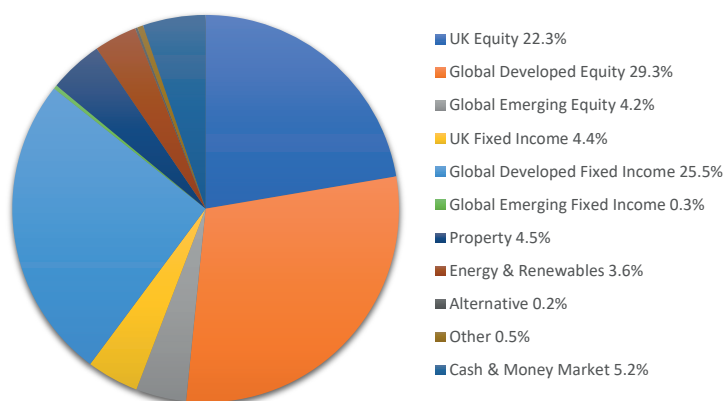
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy aims to produce a sustainable higher income along with some capital growth. This will be achieved through investing in a diversified portfolio of UK and global equity, commercial property and fixed interest funds with some exposure to alternative investments. The portfolio invests up to a maximum of 60% in equities. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Aegon Property Income
- Baillie Gifford Japan Income Growth
- BMO Property Growth & Income
- CG Absolute Return
- CG Real Return
- Evenlode Income
- JPM Emerging Markets Income
- Jupiter Strategic Bond
- L&G US Index
- Legg Mason IF Brandywine Global Income Optimiser
- M&G North American Dividend
- Man GLG High Yield Opportunities
- Man GLG UK Income
- Miton UK Multi Cap Income
- NinetyOne Diversified Income
- Renewables Infrastructure Group
- RM Alternative Income
- Royal London Global Bond Opportunities
- RWC Global Equity Income
- Schroder Asian Income Maximiser
- Schroder European Alpha Income
- Schroder UK-Listed Equity Income Maximiser
- Schroder US Equity Income Maximiser
- Threadneedle UK Equity Income
- TwentyFour Corporate Bond
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Income - Risk 5	2.5%	3.6%	9.0%	-10.0%	12.0%	-5.6%	7.0%	11.0%	9.8%
ARC £ Balanced Asset PCI	2.5%	3.4%	7.9%	4.3%	11.7%	-5.1%	6.7%	27.3%	7.5%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 5/10

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 Prestige Investment Management Service brochure.

Award Winning Services










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Whitechurch Securities Ltd
WEALTH MANAGERS

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Website: www.whitechurch.co.uk

Prestige Investment Management Service - Income 6

Key Facts

As at 31st December 2021

Launch date

31st July 2009

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 Rating

6/10 - Above Average Risk

* Please refer to brochure for full details of charges

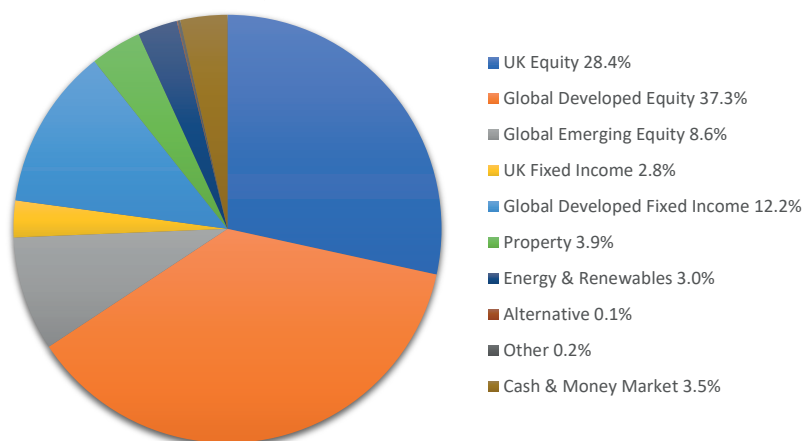
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy aims to produce a sustainable higher income along with some capital growth. This will be achieved through investing in a diversified portfolio of UK and global equity, commercial property and fixed interest funds with some exposure to alternative investments. The portfolio invests up to a maximum of 80% in equities. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Aegon Property Income
- Baillie Gifford Japan Income Growth
- BMO Property Growth & Income
- CG Absolute Return
- CG Real Return
- Evenlode Income
- Fidelity Global Dividend
- Fidelity UK Index
- JPM Emerging Markets Income
- Jupiter Strategic Bond
- L&G US Index
- M&G North American Dividend
- M&G Positive Impact
- Miton UK Multi Cap Income
- NinetyOne Diversified Income
- Renewables Infrastructure Group
- RWC Global Equity Income
- Schroder Asian Income Maximiser
- Schroder European Alpha Income
- Schroder UK-Listed Equity Income Maximiser
- Schroder US Equity Income Maximiser
- Threadneedle UK Equity Income
- TwentyFour Corporate Bond
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Income - Risk 6	3.4%	4.8%	11.9%	-1.1%	13.8%	-6.7%	11.8%	31.4%	10.8%
ARC £ Steady Growth PCI	3.2%	4.5%	10.8%	4.6%	15.0%	-5.6%	9.4%	37.5%	9.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 6/10

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 potentially higher returns 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 Prestige Investment Management Service brochure.

Award Winning Services










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Whitechurch Securities Ltd
WEALTH MANAGERS

Tel: 0117 452 1207
E-mail: info@whitechurch.co.uk
Website: www.whitechurch.co.uk

Prestige Investment Management Service - Income and Growth 3

Key Facts

As at 31st December 2021

Launch date

31st August 2010

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 Rating

3/10 - Low

* Please refer to brochure for full details of charges

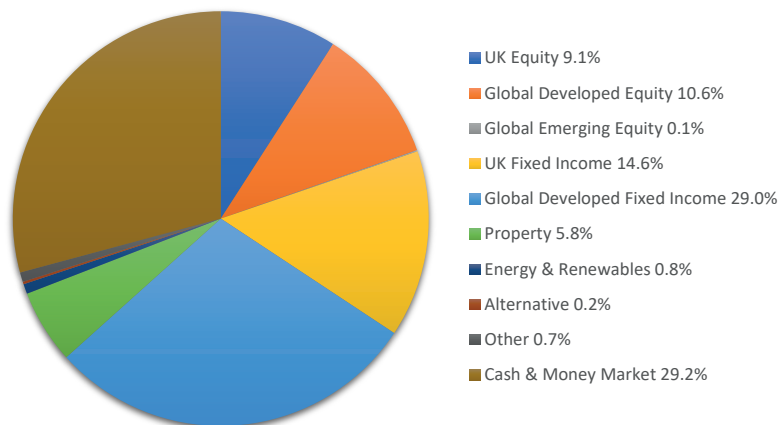
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy aims to produce a total return over the medium-term through some income generation whilst aiming to preserve capital over the long term. It will invest up to 20% in stockmarket investments with the balance invested in a blend of fixed interest, money market funds and other lower risk strategies. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Aegon Property Income
- BMO UK Property
- CG Absolute Return
- CG Real Return
- Evenlode Income
- Fidelity Global Dividend
- Janus Henderson Strategic Bond
- Jupiter Strategic Bond
- L&G Short Dated Sterling Corporate Bond Index
- Man GLG High Yield Opportunities
- Man GLG Sterling Corporate Bond
- Man GLG UK Income
- NinetyOne Diversified Income
- RM Alternative Income
- Royal London Cash Plus
- Royal London Global Bond Opportunities
- RWC Global Equity Income
- Threadneedle UK Equity Income
- TwentyFour Absolute Return Credit
- TwentyFour Corporate Bond
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Income & Growth - Risk 3	1.1%	1.6%	3.2%	0.7%	6.4%	-2.3%	2.5%	10.8%	5.3%
ARC £ Cautious PCI	1.3%	1.7%	4.1%	4.2%	8.1%	-3.6%	4.5%	18.0%	4.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 3/10

This investment strategy is suitable for a cautious investor, unable to handle significant losses but prepared to accept a degree of risk if restricted to a small portion of the investment portfolio.

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 Prestige Investment Management Service brochure.

Award Winning Services



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

Signatory of:



PRI Principles for Responsible Investment



defaqto
EXPERT RATED
★★★★★
DFM MPS Direct 2021



defaqto
EXPERT RATED
★★★★★
DFM MPS on Platform 2021



3D

WHITECHURCH SECURITIES LIMITED
2021 **AWARDED BY ARC**

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Whitechurch Securities Ltd
WEALTH MANAGERS

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Prestige Investment Management Service - Income and Growth 4

Key Facts

As at 31st December 2021

Launch date

31st May 2008

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 Rating

4/10 - Cautious

* Please refer to brochure for full details of charges

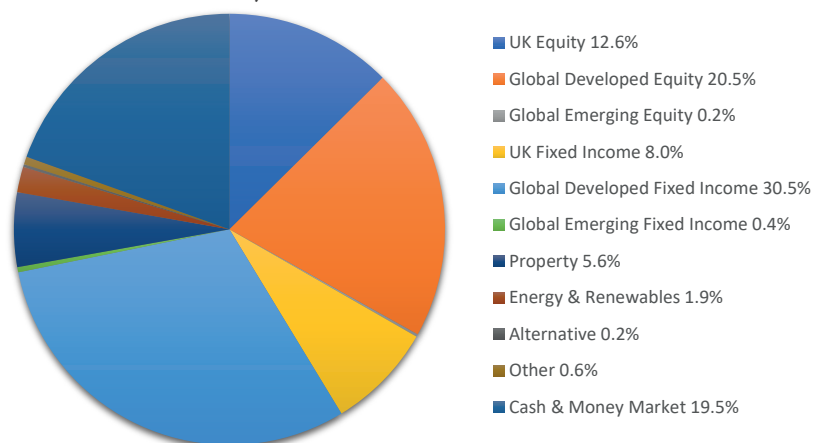
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy 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. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Aegon Property Income
- BMO UK Property
- CG Absolute Return
- CG Real Return
- Evenlode Income
- Fidelity Global Dividend
- Gravis Clean Energy
- Janus Henderson Strategic Bond
- Jupiter Strategic Bond
- L&G US Index
- Legg Mason IF Brandywine Global Income Optimiser
- Man GLG High Yield Opportunities
- Man GLG Sterling Corporate Bond
- Miton UK Multi Cap Income
- NinetyOne Diversified Income
- RM Alternative Income
- Royal London Cash Plus
- Royal London Global Bond Opportunities
- RWC Global Equity Income
- Threadneedle UK Equity Income
- TwentyFour Corporate Bond
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Income & Growth - Risk 4	1.9%	2.6%	5.9%	1.5%	8.2%	-2.4%	3.7%	17.8%	6.9%
ARC £ Cautious PCI	1.3%	1.7%	4.1%	4.2%	8.1%	-3.6%	4.5%	18.0%	4.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 4/10

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 Prestige Investment Management Service brochure.

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WEALTH MANAGERS

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Prestige Investment Management Service - Income and Growth 5

Key Facts

As at 31st December 2021

Launch date

30th September 2008

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 Rating

5/10 - Medium

* Please refer to brochure for full details of charges

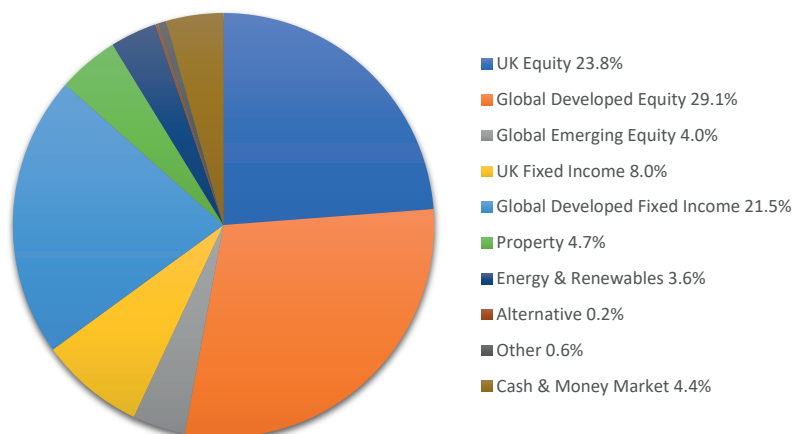
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy aims to provide an attractive total return through income generation and long-term capital growth. The portfolio invests in UK & international equities (up to 60%), combined with fixed interest, commercial property and some alternatives exposure. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Artemis US Smaller Companies
- Baillie Gifford Japan Income Growth
- BMO Property Growth & Income
- BMO UK Property
- CG Absolute Return
- CG Real Return
- Evenlode Income
- Fidelity UK Index
- Hermes Global Emerging Markets
- Jupiter Strategic Bond
- L&G US Index
- M&G North American Dividend
- Man GLG High Yield Opportunities
- Man GLG Sterling Corporate Bond
- Merian UK Mid Cap
- Miton UK Multi Cap Income
- NinetyOne Diversified Income
- Renewables Infrastructure Group
- RM Alternative Income
- Royal London Global Bond Opportunities
- RWC Global Equity Income
- Schroder Asian Income Maximiser
- Schroder European Alpha Income
- Threadneedle UK Equity Income
- TwentyFour Corporate Bond
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Income & Growth - Risk 5	2.2%	3.5%	9.4%	2.3%	11.5%	-5.5%	6.3%	25.3%	9.7%
ARC £ Balanced Asset PCI	2.5%	3.4%	7.9%	4.3%	11.7%	-5.1%	6.7%	27.3%	7.5%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 5/10

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 Prestige Investment Management Service brochure.

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Prestige Investment Management Service - Income and Growth 6

Key Facts

As at 31st December 2021

Launch date

30th September 2008

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 Rating

6/10 - Above Average Risk

* Please refer to brochure for full details of charges

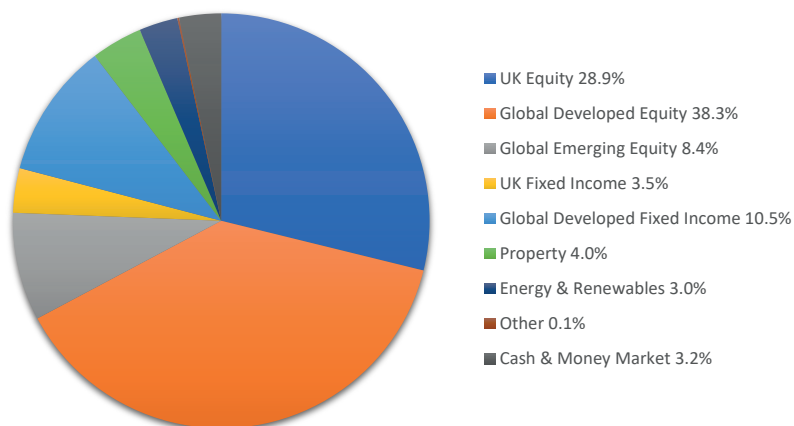
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy aims to provide an attractive total return through income generation and long-term capital growth. It invests primarily in UK & international equities (up to 80%), combined with fixed interest, commercial property and some alternatives exposure. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Artemis US Smaller Companies
- Baillie Gifford Japan Income Growth
- BMO Property Growth & Income
- BMO UK Property
- CG Absolute Return
- CG Real Return
- Evenlode Income
- Fidelity UK Index
- Franklin UK Equity Income
- Fundsmith Equity
- Hermes Global Emerging Markets
- Jupiter Strategic Bond
- L&G US Index
- M&G Positive Impact
- Merian UK Mid Cap
- Renewables Infrastructure Group
- RWC Global Equity Income
- Schroder Asian Income Maximiser
- Schroder European Alpha Income
- Schroder US Equity Income Maximiser
- Threadneedle UK Equity Income
- TwentyFour Corporate Bond
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Income & Growth - Risk 6	2.3%	3.8%	10.7%	0.4%	14.6%	-6.5%	9.9%	31.0%	11.4%
ARC £ Steady Growth PCI	3.2%	4.5%	10.8%	4.6%	15.0%	-5.6%	9.4%	37.5%	9.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 6/10

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 potentially higher returns 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

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Prestige Investment Management Service - Income and Growth 7

Key Facts

As at 31st December 2021

Launch date

31st July 2008

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 Rating

7/10 - High Risk

* Please refer to brochure for full details of charges

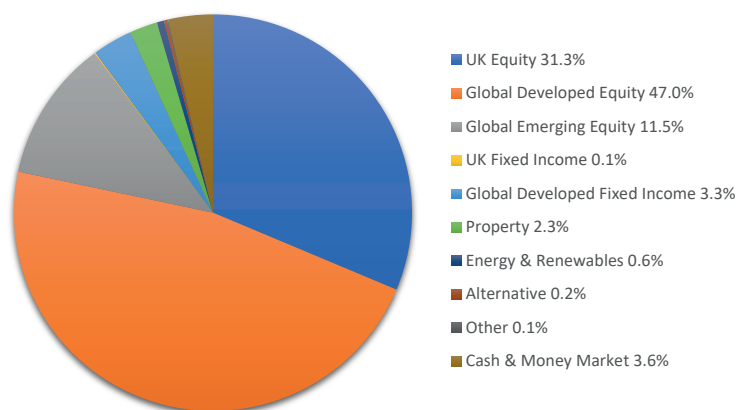
Please note underlying fund charges are in addition to the charges listed above.

Key Objectives

The strategy aims to provide an attractive total return through income generation and long-term capital growth. It invests primarily in UK & international equities (up to 100%) with the scope to invest in fixed interest, commercial property and alternatives where appropriate. Income generated can be withdrawn or reinvested into the portfolio.

Asset Allocation & Holdings

(at 31st December 2021)



Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies.

- Artemis US Smaller Companies
- Baillie Gifford Japan Income Growth
- BMO Property Growth & Income
- CG Absolute Return
- CG Real Return
- Crux European Special Situations
- Evenlode Income
- Fidelity EM Focus
- Fidelity Global Dividend
- Fidelity UK Index
- Franklin UK Equity Income
- Fundsmith Equity
- JPM Emerging Markets Income
- L&G US Index
- Merian Chrysalis Investment Company Ltd
- Merian UK Mid Cap
- Miton UK Multi Cap Income
- NinetyOne Global Environment
- RM Alternative Income
- Schroder Asian Income Maximiser
- Schroder European Alpha Income
- Schroder US Equity Income Maximiser
- Threadneedle UK Equity Income
- Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Income & Growth - Risk 7	2.5%	4.9%	14.1%	4.5%	17.2%	-8.0%	11.7%	43.8%	13.3%
ARC £ Equity Risk PCI	3.9%	5.3%	13.3%	5.8%	18.0%	-6.5%	11.4%	47.4%	11.7%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2021 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.

Prestige Investment Management Service Portfolios

	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			
9				
8	X	X	X	✓
7	X	✓*	✓	X
6	✓	✓*	✓	X
5	✓	✓*	✓	X
4	✓	✓*	✓	X
3	✓	✓	✓	X
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				

*Ethical options available

Risk Profile 7/10

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 with a view to potentially receiving higher returns 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

Award Winning Services









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This fact sheet is intended to provide information of a general nature and does not represent a personal recommendation of the service. If you are unsure, seek professional advice before making an investment. Whilst we have made great efforts to ensure complete accuracy we cannot accept responsibility for inaccuracies. The past is not necessarily a guide to future performance. The value of investments and any income produced can go down as well as up and you may not get back the full amount invested. Levels and bases of, and reliefs from, taxation are subject to change.

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