

## Prestige Investment Management Service - Ethical Income and Growth 4

### Key Facts

As at 30<sup>th</sup> June 2022

#### Launch date

31st March 2016

#### Minimum investment

- If investing directly with Whitechurch:
  - Lump Sum - £50,000
  - Regular Savings - £250 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:
  - £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%
- If investing through a platform the fee is 0.40%

#### Whitechurch Custodian Fee\*

- 0.52% per annum of portfolio value (charged monthly). Capped at £1,300.
- If investing through a platform there will be no Whitechurch custodian fee. However a platform fee may apply.

#### Advisory Fees\*

To be agreed with Financial Adviser

#### Risk Rating

4/10 - Cautious

\* Please refer to brochure for full details of charges

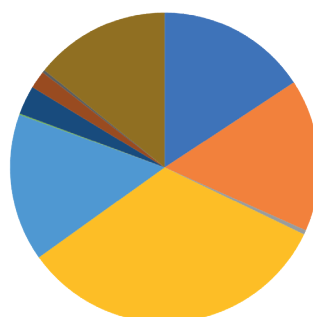
Please note underlying fund charges are in addition to the charges listed above.

### Key Objectives

The strategy aims to generate a medium-term positive return, whilst adopting a cautious risk profile and taking into consideration a broad range of ethical issues. The portfolio will balance equity risk with fixed interest and lower risk alternatives which meet the portfolio's ethical profile. Stockmarket exposure will not exceed more than 35% of the total portfolio. Any income generated can be withdrawn or re-invested into the portfolio.

### Asset Allocation & Holdings

(at 30<sup>th</sup> June 2022)



- UK Equity 15.8%
- Global Developed Equity 15.9%
- Global Emerging Equity 0.5%
- UK Fixed Income 33.0%
- Global Developed Fixed Income 15.4%
- Global Emerging Fixed Income 0.1%
- Property 3.0%
- Commodity 1.9%
- Other 0.3%
- Cash & Money Market 14.2%

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 Ethical Corporate Bond
- BMO Responsible Global Equity
- BMO Responsible Sterling Bond
- BMO Responsible UK Income
- BMO UK Property
- EdenTree Responsible & Sustainable European Equity
- EdenTree Responsible and Sustainable Sterling Bond
- Gravis Clean Energy
- Janus Henderson Global Sustainable Equity
- Janus Henderson UK Responsible Income
- Liontrust Sustainable Future Global Growth
- Liontrust UK Ethical
- Rathbone Ethical Bond
- Royal London Ethical Bond
- Threadneedle UK Social Bond
- TwentyFour Sustainable Short Term Bond
- Cash

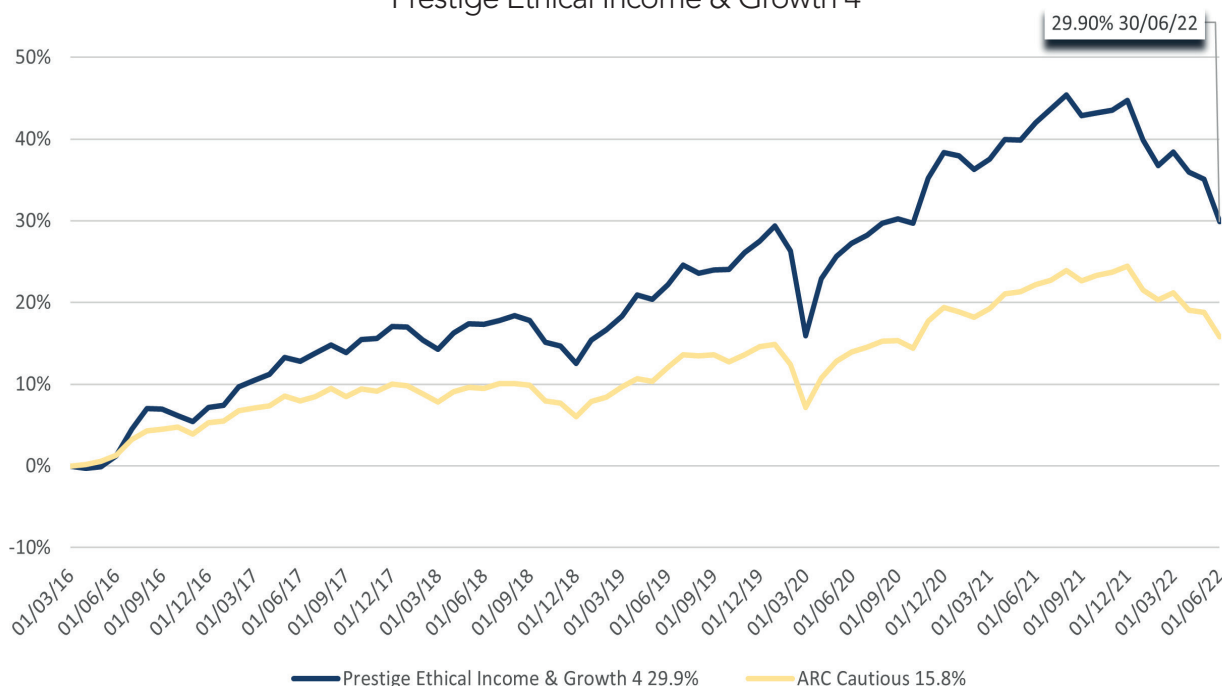
Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Ethical Income & Growth 4	-6.2%	-10.2%	-8.5%	11.6%	4.1%	4.2%	4.0%	15.2%	8.3%
ARC £ Cautious PCI	-4.4%	-6.9%	-5.2%	7.3%	1.7%	2.4%	1.4%	7.3%	5.3%

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 30/06/2022 net of fees in sterling. Unit Trust prices are calculated on a bid-to-bid basis OEICs, Investment Trust and Share prices are calculated on a mid to mid basis, with net income reinvested. The value of investments and any income will fluctuate and investors may not get back the full amount invested. Currency exchange rates may affect the value of investment. Benchmark figures are based on ARC estimates and are subject to revision.

# Prestige Investment Management Service Ethical Portfolios

Prestige Ethical Income & Growth 4



Performance figures are calculated to 30/06/2022 net of fees in sterling. Unit Trust prices are calculated on a bid-to-bid basis. OEICs, Investment Trust and Share prices are calculated on a mid to mid basis, with net income reinvested. The value of investments and any income will fluctuate and investors may not get back the full amount invested. Currency exchange rates may affect the value of investment. Benchmark figures are based on ARC estimates and are subject to revision. Source: Whitechurch Securities Ltd, FE Analytics.

## Other Ethical Portfolios:

- PIMS Ethical Income and Growth 5
- PIMS Ethical Income and Growth 6
- PIMS Ethical Income and Growth 7

## 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



**UKSIF**

UK Sustainable Investment and Finance Association

Signatory of:



**WHITECHURCH SECURITIES LIMITED**  
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.

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

FP3402.12.07.22

## Prestige Investment Management Service - Ethical Income and Growth 5

### Key Facts

As at 30<sup>th</sup> June 2022

#### Launch date

30th April 2016

#### Minimum investment

- If investing directly with Whitechurch:
  - Lump Sum - £50,000
  - Regular Savings - £250 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:
  - £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%
- If investing through a platform the fee is 0.40%

#### Whitechurch Custodian Fee\*

- 0.52% per annum of portfolio value (charged monthly). Capped at £1,300.
- If investing through a platform there will be no Whitechurch custodian fee. However a platform fee may apply.

#### Advisory Fees\*

To be agreed with Financial Adviser

#### Risk Rating

5/10 - Medium

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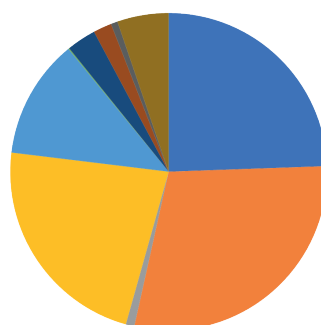
Please note underlying fund charges are in addition to the charges listed above.

### Key Objectives

The strategy aims to provide an attractive total return through income generation and long term capital growth whilst taking into consideration a broad range of ethical issues. It invests in a multi-asset portfolio of actively managed ethical equity, fixed interest, property funds and some alternative investments. Stockmarket exposure will not exceed more than 60% of the total portfolio. Any income generated can be withdrawn or re-invested into the portfolio

### Asset Allocation & Holdings

(at 30<sup>th</sup> June 2022)



- UK Equity 24.4%
- Global Developed Equity 29.0%
- Global Emerging Equity 0.9%
- UK Fixed Income 22.6%
- Global Developed Fixed Income 12.2%
- Global Emerging Fixed Income 0.1%
- Property 3.0%
- Commodity 1.9%
- Other 0.7%
- Cash & Money Market 5.2%

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 Ethical Corporate Bond
- Aegon Global Sustainable Equity
- BMO Responsible Global Equity
- BMO Responsible UK Income
- BMO UK Property
- EdenTree R&S European Equity
- EdenTree Responsible and Sustainable Sterling Bond
- Gravis Clean Energy
- Janus Henderson Global Sustainable Equity
- Janus Henderson UK Responsible Income
- Liontrust Sustainable Future Global Growth
- Liontrust UK Ethical
- Pictet Water
- Rathbone Ethical Bond
- Royal London Ethical Bond
- Standard Life European Ethical
- Threadneedle UK Social Bond
- TwentyFour Sustainable Short Term Bond
- Unicorn UK Ethical Income
- Cash

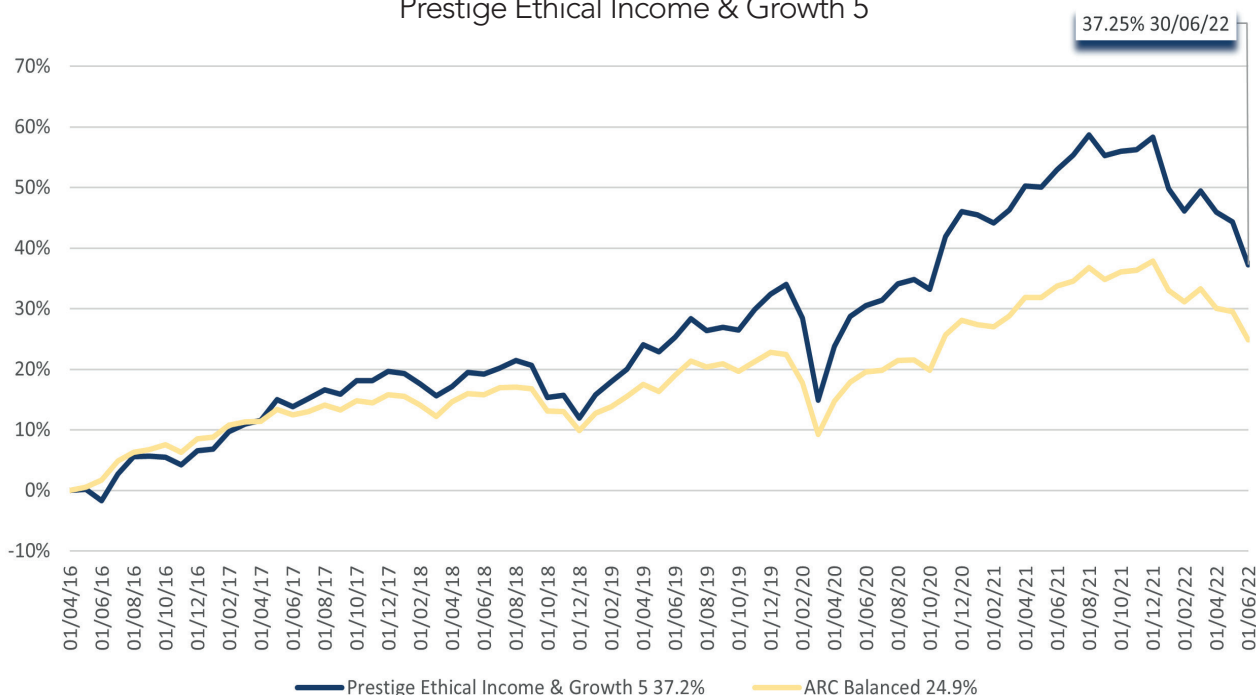
Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Ethical Income & Growth 5	-8.1%	-13.3%	-10.2%	17.1%	4.2%	5.1%	4.7%	20.6%	11.4%
ARC £ Balanced Asset PCI	-6.3%	-9.4%	-6.6%	11.8%	0.5%	2.7%	3.0%	11.0%	8.2%

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 30/06/2022 net of fees in sterling. Unit Trust prices are calculated on a bid-to-bid basis OEICs, Investment Trust and Share prices are calculated on a mid to mid basis, with net income reinvested. The value of investments and any income will fluctuate and investors may not get back the full amount invested. Currency exchange rates may affect the value of investment. Benchmark figures are based on ARC estimates and are subject to revision.

# Prestige Investment Management Service Ethical Portfolios

## Prestige Ethical Income & Growth 5



Performance figures are calculated to 30/06/2022 net of fees in sterling. Unit Trust prices are calculated on a bid-to-bid basis. OEICs, Investment Trust and Share prices are calculated on a mid to mid basis, with net income reinvested. The value of investments and any income will fluctuate and investors may not get back the full amount invested. Currency exchange rates may affect the value of investment. Benchmark figures are based on ARC estimates and are subject to revision. Source: Whitechurch Securities Ltd, FE Analytics.

### Other Ethical Portfolios:

- PIMS Ethical Income and Growth 4
- PIMS Ethical Income and Growth 6
- PIMS Ethical Income and Growth 7

### 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



Signatory of:



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## Prestige Investment Management Service - Ethical Income and Growth 6

### Key Facts

As at 30<sup>th</sup> June 2022

#### Launch date

30st November 2016

#### Minimum investment

- If investing directly with Whitechurch:
  - Lump Sum - £50,000
  - Regular Savings - £250 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:
  - £50,000 - £200,000 = 0.40%
  - £200,000 - £300,000 = 0.35%
  - £300,000 - £400,000 = 0.30%
  - £400,000 - £500,000 = 0.25%
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- If investing through a platform the fee is 0.40%

#### Whitechurch Custodian Fee\*

- 0.52% per annum of portfolio value (charged monthly). Capped at £1,300.
- If investing through a platform there will be no Whitechurch custodian fee. However a platform fee may apply.

#### Advisory Fees\*

To be agreed with Financial Adviser

#### Risk Rating

6/10 - Above Average

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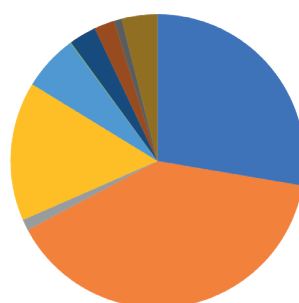
Please note underlying fund charges are in addition to the charges listed above.

### Key Objectives

The strategy aims to provide an attractive total return through income generation and long term capital growth whilst taking into consideration a broad range of ethical issues. It invests in a multi-asset portfolio of actively managed ethical equity, fixed interest, property funds and some alternative investments including thematic investment funds. Stockmarket exposure will not exceed more than 80% of the total portfolio. Any income generated can be withdrawn or re-invested into the portfolio.

### Asset Allocation & Holdings

(at 30<sup>th</sup> June 2022)



- UK Equity 27.7%
- Global Developed Equity 39.5%
- Global Emerging Equity 1.2%
- UK Fixed Income 15.3%
- Global Developed Fixed Income 6.1%
- Global Emerging Fixed Income 0.1%
- Property 3.0%
- Commodity 2.3%
- Other 0.8%
- Cash & Money Market 3.9%

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 Ethical Corporate Bond
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- EdenTree R&S European Equity
- Gravis Clean Energy
- Impax Environmental Markets IT
- Janus Henderson Global Sustainable Equity
- Janus Henderson UK Responsible Income
- Jupiter Ecology
- Liontrust Sustainable Future Global Growth
- Liontrust UK Ethical
- Ninety One Global Environment
- Pictet Water
- Rathbone Ethical Bond
- Royal London Ethical Bond
- Standard Life European Ethical
- Standard Life UK Ethical
- TwentyFour Sustainable Short Term Bond
- Unicorn UK Ethical Income
- Cash

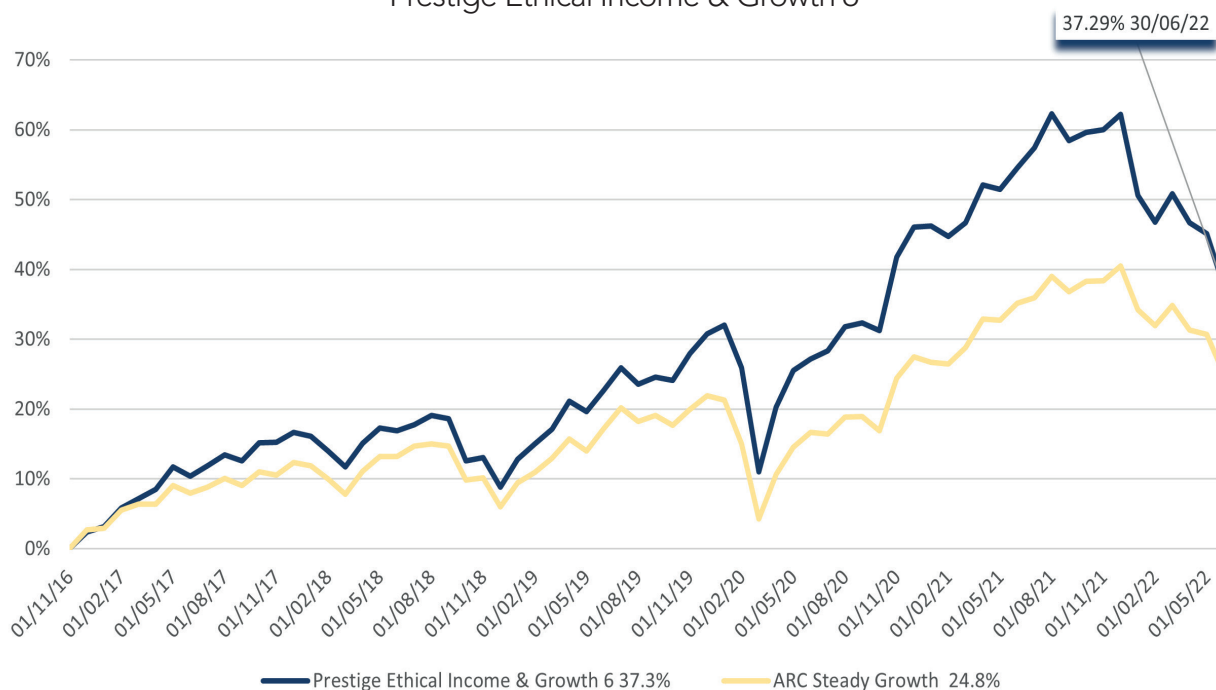
Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Ethical Income & Growth 6	-9.0%	-15.4%	-11.2%	21.5%	3.7%	4.9%	5.9%	24.4%	13.1%
ARC £ Steady Growth PCI	-7.4%	-11.2%	-7.7%	15.9%	-0.5%	3.5%	4.9%	15.6%	10.5%

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 30/06/2022 net of fees in sterling. Unit Trust prices are calculated on a bid-to-bid basis OEICs, Investment Trust and Share prices are calculated on a mid to mid basis, with net income reinvested. The value of investments and any income will fluctuate and investors may not get back the full amount invested. Currency exchange rates may affect the value of investment. Benchmark figures are based on ARC estimates and are subject to revision.

# Prestige Investment Management Service Ethical Portfolios

## Prestige Ethical Income & Growth 6



Performance figures are calculated to 30/06/2022 net of fees in sterling. Unit Trust prices are calculated on a bid-to-bid basis. OEICs, Investment Trust and Share prices are calculated on a mid to mid basis, with net income reinvested. The value of investments and any income will fluctuate and investors may not get back the full amount invested. Currency exchange rates may affect the value of investment. Benchmark figures are based on ARC estimates and are subject to revision. Source: Whitechurch Securities Ltd, FE Analytics.

### Other Ethical Portfolios:

- PIMS Ethical Income and Growth 4
- PIMS Ethical Income and Growth 5
- PIMS Ethical Income and Growth 7

### Risk Profile 6/10

To invest in this strategy you should be prepared to accept a higher than average degree of risk with the aim of a potentially higher return over the longer term. You accept that this strategy requires a high proportion of exposure to equity investments with the associated volatility.

### 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 - Ethical Income and Growth 7

### Key Facts

As at 30<sup>th</sup> June 2022

#### Launch date

30th April 2016

#### Minimum investment

- If investing directly with Whitechurch:
  - Lump Sum - £50,000
  - Regular Savings - £250 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:
  - £50,000 - £200,000 = 0.40%
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  - £300,000 - £400,000 = 0.30%
  - £400,000 - £500,000 = 0.25%
  - £500,000 + = 0.20%
- If investing through a platform the fee is 0.40%

#### Whitechurch Custodian Fee\*

- 0.52% per annum of portfolio value (charged monthly). Capped at £1,300.
- If investing through a platform there will be no Whitechurch custodian fee. However a platform fee may apply.

#### Advisory Fees\*

To be agreed with Financial Adviser

#### Risk Rating

7/10 - High

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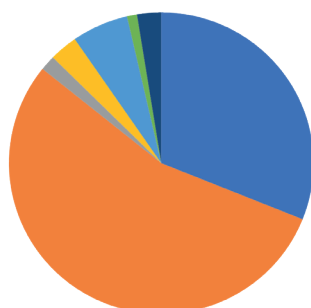
Please note underlying fund charges are in addition to the charges listed above.

### Key Objectives

The strategy aims to provide an attractive total return through income generation and long term capital growth whilst taking into consideration a broad range of ethical issues. It invests in a multi-asset portfolio of actively managed ethical equity, fixed interest, property funds and some alternative investments including thematic investment funds. In keeping with the risk profile of the portfolio, equity exposure will make up a material part of the portfolio and we can invest up to 100% of the total portfolio in stockmarket investments. Any income generated can be withdrawn or re-invested into the portfolio.

### Asset Allocation & Holdings

(at 30<sup>th</sup> June 2022)



- UK Equity 31.1%
- Global Developed Equity 54.7%
- Global Emerging Equity 1.6%
- Property 3.0%
- Alternative 6.0%
- Other 1.1%
- Cash & Money Market 2.6%

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 Global Sustainable Equity
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- BMO Responsible UK Income
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- EdenTree R&S European Equity
- Impax Environmental Markets IT
- Janus Henderson Global Sustainable Equity
- John Laing Environmental Assets IT
- Jupiter Ecology
- Liontrust Sustainable Future Global Growth
- Liontrust UK Ethical
- Ninety One Global Environment
- Pictet Water
- Renewables Infrastructure Group
- Standard Life European Ethical
- Standard Life UK Ethical
- Unicorn UK Ethical Income
- WHEB Sustainability
- Cash

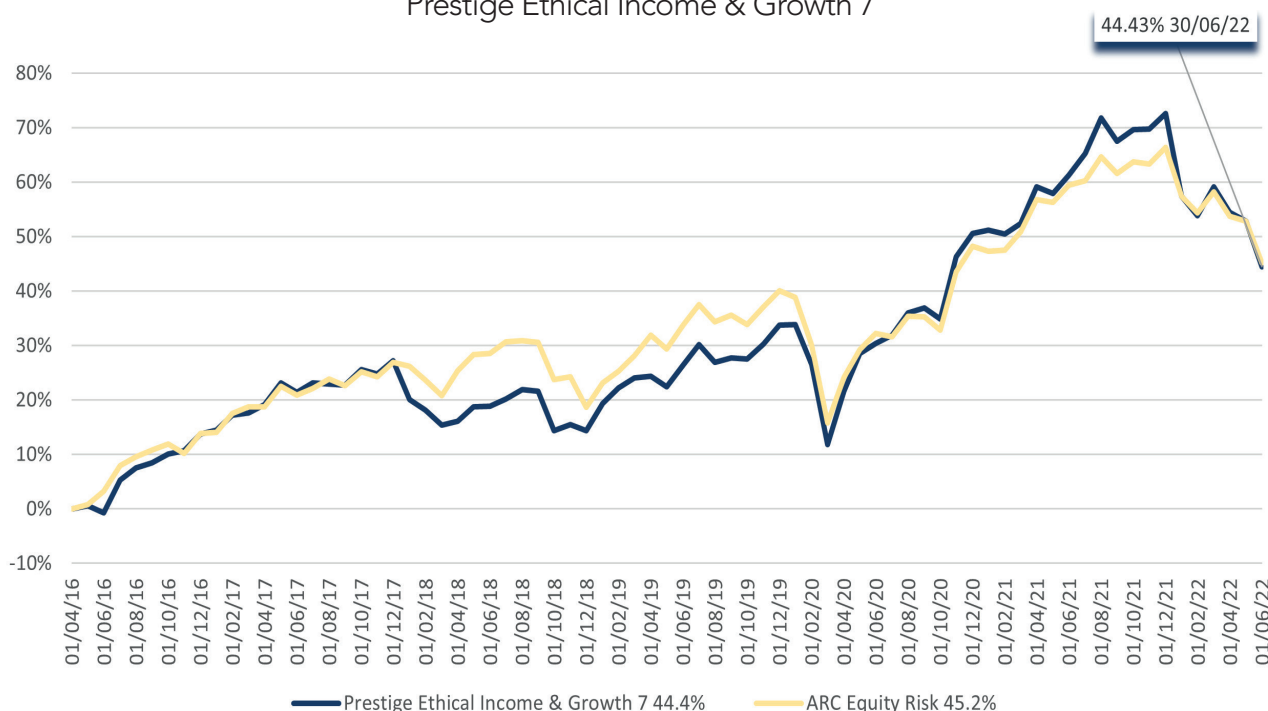
Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Ethical Income & Growth 7	-9.3%	-16.3%	-10.4%	23.6%	4.7%	7.7%	7.1%	33.7%	14.2%
ARC £ Equity Risk PCI	-8.2%	-12.7%	-8.9%	20.6%	-1.1%	4.0%	6.4%	20.1%	12.6%

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 Ethical Portfolios

## Prestige Ethical Income & Growth 7



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### Other Ethical Portfolios:

- PIMS Ethical Income and Growth 4
- PIMS Ethical Income and Growth 5
- PIMS Ethical Income and Growth 6

### Risk Profile 7/10

To invest in this strategy you should be prepared to accept a higher than average degree of risk. Your aim is for higher potential growth whilst accepting that losses to capital do occur. You accept that this strategy requires a high proportion of exposure to equity investments with the associated volatility.

### 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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