

Monthly Performance Factsheet

31st October 2021



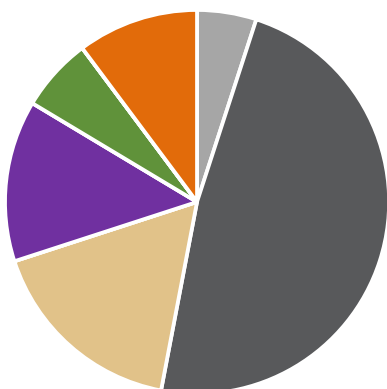
Ethical Cautious

Objectives

This Portfolio invests mainly in Cash and Fixed Interest and is suitable for investors who wish to protect their capital with a minimal amount of risk.

Current Asset Allocation

Sector	Allocation
Cash	5
Fixed Income	48
Property & Real Assets	17
Absolute Return	0
UK Equity	13.6
US Equity	0
Europe ex-UK Equity	6.2
Japanese Equity	0
Global Emerging Market Equity	0
Global Developed Market Equity	10.2



Portfolio Information

Sector	0%-35% Mixed Investment
Inception Date	01 April 2015
Investment Management Charge (p.a.)	0.36%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.64%

YOU Risk Rating

2

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	0.7%	4.2%	12.4%	24.1%	33.7%
Sector	-0.1%	1.6%	7.6%	14.4%	17.9%
FTSE 100	4.1%	5.8%	34.5%	13.9%	26.5%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.0%	2.5%	4.9%	8.5%	16.5%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	5.5	5.4%
Sector	5.3	3.9%
FTSE 100	13.6	6.5%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Hermes Absolute Return	18.0%
Schroder Global Cities Real Estate	17.0%
Robeco Global Credits ESG	15.0%
PIMCO Global Bond ESG	15.0%
Edentree - Amity UK	13.6%
Top 5 Holdings as Percentage of Total Portfolio	78.6%

Data provided by Financial Express Analytics as at 31st October 2021

Disclaimers

The content of this document is for information only. The information contained in this document is not to be regarded as an offer to buy or sell any investments or products. Fund percentage growth is calculated with income re-invested back into the fund net of tax. For fund or sector average benchmarks the percentage growth is also calculated net of tax. Performance is bid to bid.

This Fund / Portfolio may not be appropriate for investors who plan to withdraw their money within three years.

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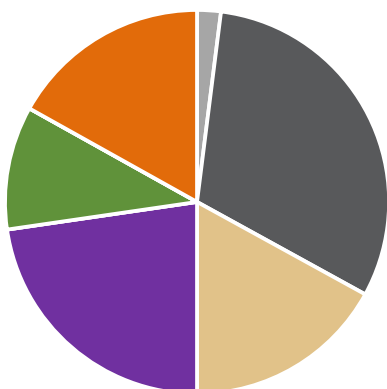
Ethical Balanced

Objectives

This Portfolio invests in a moderate amount of Fixed Interest with a greater proportion in Equities and Property. It is suitable for investors who wish to increase the chances of reasonable returns and still protect capital, if possible.

Current Asset Allocation

Sector	Allocation
Cash	2
Fixed Income	31
Property & Real Assets	17
Absolute Return	0
UK Equity	22.7
US Equity	0
Europe ex-UK Equity	10.4
Japanese Equity	0
Global Emerging Market Equity	0
Global Developed Market Equity	16.9



Portfolio Information

Sector	20%-60% Mixed Investment
Inception Date	01 April 2015
Investment Management Charge (p.a.)	0.36%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.73%

YOU Risk Rating

5

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.2%	5.3%	18.4%	34.1%	46.6%
Sector	0.9%	2.9%	14.5%	19.9%	25.8%
FTSE 100	4.1%	5.8%	34.5%	13.9%	26.5%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.0%	2.5%	4.9%	8.5%	16.5%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.6	7.3%
Sector	7.0	5.0%
FTSE 100	13.6	6.5%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Schroder Global Cities Real Estate	17.0%
Robeco Global Credits ESG	12.0%
PIMCO Global Bond ESG	12.0%
Edentree - Amity UK	11.4%
Janus Henderson - UK Responsible Income	11.3%
Top 5 Holdings as Percentage of Total Portfolio	63.7%

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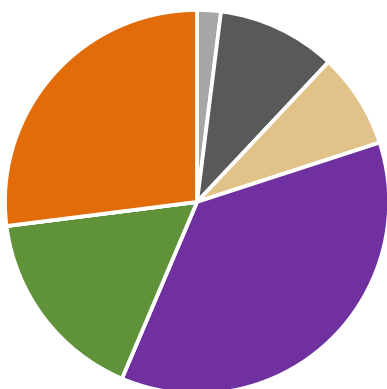
Ethical Growth

Objectives

This Portfolio invests mainly in Equities and some specialist Equities in order to obtain diversification. It is suitable for investors who are prepared to take some investment risk to improve long-term returns, where these are more important than capital protection.

Current Asset Allocation

Sector	Allocation
Cash	2
Fixed Income	10
Property & Real Assets	8
Absolute Return	0
UK Equity	36.4
US Equity	0
Europe ex-UK Equity	16.6
Japanese Equity	0
Global Emerging Market Equity	0
Global Developed Market Equity	27



Portfolio Information

Sector	40%-85% Mixed Investment
Inception Date	01 April 2015
Investment Management Charge (p.a.)	0.36%
Minimum Investment	£10,000.00
Currency Options	GBP
Accessibility	ISA, GIA, Personal Pension, SIPP, Onshore and Offshore Bonds (Dependent on Platform)
Underlying Fund OCF (Weighted)*	0.81%

YOU Risk Rating

8

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	1.6%	5.9%	24.3%	43.3%	58.8%
Sector	1.9%	4.1%	20.2%	29.7%	40.2%
FTSE 100	4.1%	5.8%	34.5%	13.9%	26.5%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	1.0%	2.5%	4.9%	8.5%	16.5%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.5	8.9%
Sector	9.6	6.8%
FTSE 100	13.6	6.5%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.5	2.9%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Edentree - Amity UK	18.2%
Janus Henderson - UK Responsible Income	18.2%
Lion Trust - Sustainable Future European Growth	16.6%
Janus Henderson - Global Sustainable Equity	13.5%
Brown Advisory Sustainable Global Leaders	13.5%
Top 5 Holdings as Percentage of Total Portfolio	80.0%

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