

## Monthly Performance Factsheet

31st May 2022



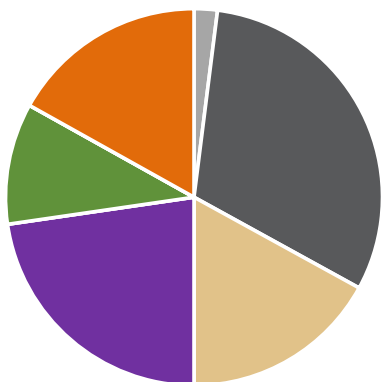
## Ethical Balanced

### 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	2.0
Fixed Income	31.0
Property & Real Assets	17.0
Absolute Return	0.0
UK Equity	22.7
US Equity	0.0
Europe ex-UK Equity	10.4
Japanese Equity	0.0
Global Emerging Market Equity	0.0
Global Developed Market Equity	16.9



### Portfolio Information

Benchmark	IA Mixed Investment 20-60%
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	-2.3%	-7.9%	-3.3%	17.3%	23.6%
Benchmark	-0.9%	-4.4%	-2.0%	10.8%	13.7%
FTSE 100	3.3%	9.8%	12.4%	18.4%	22.7%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	4.5%	6.5%	10.8%	15.7%	23.2%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	7.9	5.4%
Benchmark	7.1	4.5%
FTSE 100	13.6	6.7%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.7	3.3%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Schroder Global Cities Real Estate	17.0%
Robeco Global Credits SDG	12.0%
PIMCO Global Bond ESG	12.0%
Liontrust - Sustainable Future European Growth	10.9%
Janus Henderson - UK Responsible Income	10.8%
Top 5 Holdings as Percentage of Total Portfolio	62.7%

Data provided by Financial Express Analytics as at 31st May 2022

### Disclaimers

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

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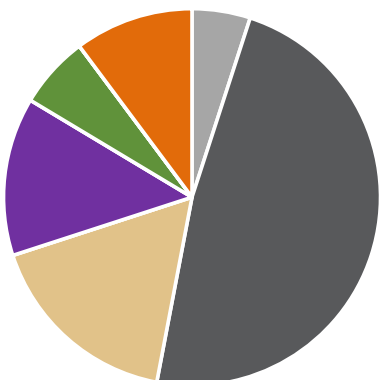
## Ethical Cautious

### 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	5.0
Fixed Income	48.0
Property & Real Assets	17.0
Absolute Return	0.0
UK Equity	13.6
US Equity	0.0
Europe ex-UK Equity	6.2
Japanese Equity	0.0
Global Emerging Market Equity	0.0
Global Developed Market Equity	10.2



### Portfolio Information

Benchmark	Consumer Price Index
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	-3.0%	-7.6%	-4.1%	10.3%	15.2%
Benchmark	3.6%	4.8%	8.3%	11.2%	16.2%
FTSE 100	3.3%	9.8%	12.4%	18.4%	22.7%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	4.5%	6.5%	10.8%	15.7%	23.2%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	5.8	3.7%
Benchmark	1.4	2.6%
FTSE 100	13.6	6.7%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.7	3.3%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Federated Hermes Absolute Return Credit	18.0%
Schroder Global Cities Real Estate	17.0%
Robeco Global Credits SDG	15.0%
PIMCO Global Bond ESG	15.0%
Edentree - Amity UK	13.0%
Top 5 Holdings as Percentage of Total Portfolio	78.0%

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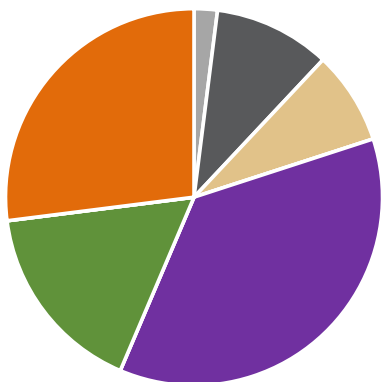
## Ethical Growth

### 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	2.0
Fixed Income	10.0
Property & Real Assets	8.0
Absolute Return	0.0
UK Equity	36.4
US Equity	0.0
Europe ex-UK Equity	16.6
Japanese Equity	0.0
Global Emerging Market Equity	0.0
Global Developed Market Equity	27.0



### Portfolio Information

Benchmark	IA Mixed Investment 40-85%
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	-1.7%	-8.4%	-3.7%	23.4%	28.8%
Benchmark	-0.3%	-5.1%	-0.9%	17.3%	22.8%
FTSE 100	3.3%	9.8%	12.4%	18.4%	22.7%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	4.5%	6.5%	10.8%	15.7%	23.2%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.7	6.7%
Benchmark	10.0	6.2%
FTSE 100	13.6	6.7%
Cash (90 Day Notice Account)	0.0	0.5%
Retail Price Index	1.7	3.3%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Liontrust - Sustainable Future European Growth	17.5%
Janus Henderson - UK Responsible Income	17.3%
Edentree - Amity UK	17.3%
Janus Henderson - Global Sustainable Equity	14.0%
Brown Advisory Sustainable Global Leaders	13.9%
Top 5 Holdings as Percentage of Total Portfolio	80.0%

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