

## Monthly Performance Factsheet

31st July 2024



## Ethical Cautious

### Objectives

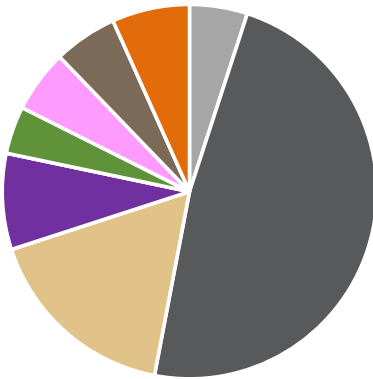
This Portfolio invests mainly in Cash and Fixed Interest and is suitable for investors who wish to protect their capital with a minimal amount of risk.

### Portfolio Information

Benchmark	Consumer Price Index
Inception Date	01 April 2015
Investment Management Charge (p.a.)	0.36%
Underlying Fund OCF (Weighted)*	0.61%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	5.0
Fixed Income	48.0
Property & Real Assets	17.0
Absolute Return	0.0
UK Equity	8.3
US Equity	0.0
Europe ex-UK Equity	4.1
Japanese Equity	5.4
Global Emerging Market Equity	5.5
Global Developed Market Equity	6.7



### YOU Risk Rating

2

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	4.6%	5.8%	9.6%	-1.4%	13.7%
Benchmark	0.4%	2.0%	2.4%	20.5%	24.3%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	6.6%	3.5%
Benchmark	1.5%	2.9%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
JPM Global Bond Opportunities Sustainable	18.0%
Robeco Global Credits SDG	15.0%
PIMCO Global Bond ESG	15.0%
ClearBridge Global Infrastructure Income	8.5%
Schroder Global Cities Real Estate	8.5%
Top 5 Holdings as Percentage of Total Portfolio	65.0%

Data provided by Financial Express Analytics as at 31st July 2024

### 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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31st July 2024



## 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.

### Portfolio Information

Benchmark	IA Mixed Investment 20-60%
Inception Date	01 April 2015
Investment Management Charge (p.a.)	0.36%
Underlying Fund OCF (Weighted)*	0.64%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	31.0
Property & Real Assets	17.0
Absolute Return	0.0
UK Equity	13.9
US Equity	0.0
Europe ex-UK Equity	6.9
Japanese Equity	9.0
Global Emerging Market Equity	9.1
Global Developed Market Equity	11.1



### YOU Risk Rating

5

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	5.1%	7.7%	11.3%	1.1%	21.4%
Benchmark	2.9%	5.1%	8.9%	3.2%	14.0%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	8.6%	5.0%
Benchmark	6.8%	4.3%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Robeco Global Credits SDG	12.0%
PIMCO Global Bond ESG	12.0%
Stewart Investors Global Emerging Markets Leaders	9.1%
Nomura Japan Sustainable Equity Core	9.0%
ClearBridge Global Infrastructure Income	8.5%
Top 5 Holdings as Percentage of Total Portfolio	50.6%

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## Monthly Performance Factsheet

31st July 2024



## 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.

### Portfolio Information

Benchmark	IA Mixed Investment 40-85%
Inception Date	01 April 2015
Investment Management Charge (p.a.)	0.36%
Underlying Fund OCF (Weighted)*	0.64%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Gavin Anderson 07548 106832

### Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	10.0
Property & Real Assets	8.0
Absolute Return	0.0
UK Equity	22.2
US Equity	0.0
Europe ex-UK Equity	11.0
Japanese Equity	14.5
Global Emerging Market Equity	14.6
Global Developed Market Equity	17.7



### YOU Risk Rating

8

### Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	5.3%	9.8%	13.6%	4.7%	31.4%
Benchmark	3.0%	6.6%	10.6%	7.3%	22.7%
Cash (90 Day Notice Account)	0.1%	0.2%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	2.5%	3.5%	26.8%	33.8%

### Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	11.0%	6.5%
Benchmark	9.1%	6.0%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.8%	3.7%

### Top Five Largest Portfolio Holdings

Fund Name	Allocation
Stewart Investors Global Emerging Markets Leaders	14.6%
Nomura Japan Sustainable Equity Core	14.5%
Royal London Sustainable Leaders Trust	11.1%
Janus Henderson - UK Responsible Income	11.1%
River and Mercantile European	11.0%
Top 5 Holdings as Percentage of Total Portfolio	62.3%

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