

Monthly Performance Factsheet

31st December 2024



Ethical Growth

Objectives

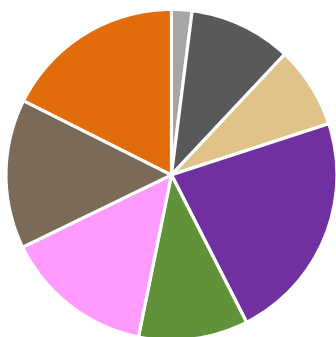
This Portfolio invests mainly in Equities and some specialist Equities in order to obtain diversification. It is suitable for investors who are prepared to take some investment risk to improve long-term returns, where these are more important than capital protection.

Portfolio Information

Benchmark	IA Mixed Investment 40-85%
Inception Date	01 April 2015
Investment Management Charge (p.a.)	0.36%
Underlying Fund OCF (Weighted)*	0.71%
Currency Options	GBP
Investment Platforms	YOU Model Portfolio Services and Funds are available via the majority of platforms. For further information please contact Peter Griffin 07842 417674

Current Asset Allocation

Sector	Allocation
Cash	2.0
Fixed Income	10.0
Property & Real Assets	8.0
Absolute Return	0.0
UK Equity	22.5
US Equity	0.0
Europe ex-UK Equity	10.7
Japanese Equity	14.6
Global Emerging Market Equity	14.6
Global Developed Market Equity	17.6



YOU Risk Rating

8

Performance Summary

	3MTH	6MTH	1YR	3YR	5YR
Portfolio	-1.8%	0.9%	7.7%	-0.4%	24.7%
Benchmark	1.2%	2.9%	9.0%	6.0%	23.8%
Cash (90 Day Notice Account)	0.1%	0.3%	0.5%	1.5%	2.5%
Retail Price Index	0.6%	0.9%	3.1%	23.0%	33.9%

Annualised Performance (Since Inception)

	Volatility	Return
Portfolio	10.9%	6.0%
Benchmark	8.7%	6.0%
Cash (90 Day Notice Account)	0.0%	0.5%
Retail Price Index	1.7%	3.7%

Top Five Largest Portfolio Holdings

Fund Name	Allocation
Stewart Investors Global Emerging Markets Leaders	14.6%
Nomura Japan Sustainable Equity Core	14.6%
Royal London Sustainable Leaders Trust	11.3%
Janus Henderson - UK Responsible Income	11.2%
RGI European Fund	10.7%
Top 5 Holdings as Percentage of Total Portfolio	62.4%

Data provided by Financial Express Analytics as at 31st December 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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