

## Whitechurch Ethical Investments - Monthly Update

### Key facts

As at 28<sup>th</sup> February 2025

#### Model Launch dates -

31<sup>st</sup> March 2016 - 29<sup>th</sup> May 2021

#### Minimum investments

- Prestige - £50,000
- PMS Ethical - £3,000
- Regular savings options available
- Different minimums may apply if investing through platforms.

#### Whitechurch Initial Fee

0% of amount invested

#### Whitechurch AMC

- PMS Responsible Dynamics = 0.10%
- PMS Ethical Balanced = 0.35%
- Prestige - direct with Whitechurch
  - » £50,000-£200,000 = 0.4%
  - » £200,000-£300,000 = 0.35%
  - » £300,000-£400,000 = 0.30%
  - » £400,000-£500,000 = 0.25%
  - » £500,000 + = 0.20%

- Investing through a platform the fee is:

- » PMS Responsible Dynamics = 0.20%
- » PMS Ethical Balanced = 0.35%
- » Prestige = 0.40%

#### Whitechurch Custodian Fee\*

- PMS Responsible Dynamics: 0.40% per annum of the portfolio value (charged monthly). This is capped at £1,000
- PMS Ethical Balanced: 0.52% per annum of portfolio value (charged monthly). Capped at £1,300.
- Prestige: 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 Ratings

From 4/10 - Cautious to 7/10 - High

\* Please refer to brochure for full details of charges

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

### Whitechurch Ethical Strategies

Whitechurch Ethical portfolios are suited to clients looking to invest whilst taking into consideration a range of environmental and socially responsible criteria. Our ethical portfolios are available through our range of investment management services and are available through a number of platforms.

**PMS Responsible Dynamics** – These strategies are low fee portfolios which focus on index tracking funds to minimise costs, available in a range of risk profiles in line with our ethical investment policy. Up to 30% can be invested in active funds and the asset allocation is dynamically managed. These strategies are suitable for clients looking to invest £3,000 or more and are available on a number of platforms.

**PMS Ethical Balanced** – This strategy is risk rated 5 (medium risk) with an income and growth objective and invests in line with our ethical investment policy. Suitable for clients looking to invest £3,000 upwards. The strategy is available on a range of platforms.

**Prestige Ethical** – These strategies are available in a range of risk profiles with an income and growth objective and invest in line with our ethical investment policy. These strategies are suitable for clients looking to invest £50,000 or more and are available on a number of platforms.

**Personally Tailored Service** – For investors with £250,000 or more who need a more tailored ethical solution our investment managers can create a bespoke client solution.

### Our Ethical Investment Philosophy

Our Ethical strategies provide access to collective investments within a globally diversified managed portfolio taking into consideration a range of socially responsible criteria.

The portfolios look to limit exposure to companies which are substantially involved in or cause animal testing (non-medical); countries or companies with evidence of poor human rights records; companies whose main source of revenue is gambling, arms production and export, production and sale of tobacco, production and sale of weapons systems and those who irresponsibly promote alcohol. We look to exclude companies involved in adult entertainment and nuclear power where possible.

Many of the funds used also favour investment in companies with products or services the manager deems of benefit to society and/or the environment. For example, investing in companies involved in providing renewable energy.

### Award Winning Services



## Performance to 28<sup>th</sup> February 2025

Start	31/01/2025	30/11/2024	31/08/2024	29/02/2024	28/02/2022	29/02/2020	28/02/2022
End	28/02/2025	28/02/2025	28/02/2025	28/02/2025	28/02/2025	28/02/2025	28/02/2025
Performance Comparison Table	1M	3M	6M	12M	3 Years	5 Years	Volatility (3 Years)
PMS Dynamic Responsible Defensive	-0.3%	-0.2%	1.6%	4.3%	0.5%	-	5.8%
BoE Base Rate + 2%	0.5%	1.6%	3.4%	7.1%	19.3%	24.4%	0.5%
PMS Dynamic Responsible Cautious	-0.6%	-1.0%	1.4%	5.2%	2.1%	-	6.7%
ARC £ Cautious PCI	-0.1%	1.4%	2.8%	6.1%	5.4%	12.8%	4.3%
PMS Dynamic Responsible Balanced	-1.5%	-1.2%	2.0%	7.1%	7.5%	-	8.4%
ARC £ Balanced Asset PCI	-0.5%	0.9%	3.1%	7.6%	9.6%	22.0%	6.2%
PMS Dynamic Responsible Steady Growth	-2.1%	-1.4%	2.6%	7.9%	7.5%	-	9.5%
ARC £ Steady Growth PCI	-0.8%	0.8%	3.5%	8.4%	12.8%	29.4%	7.4%
PMS Dynamic Responsible Growth	-3.0%	-2.4%	2.8%	8.2%	10.1%	-	10.7%
ARC £ Equity Risk PCI	-1.2%	0.6%	3.6%	9.0%	15.1%	36.6%	8.6%
PMS Ethical Balanced	-1.1%	-0.7%	0.5%	4.9%	5.0%	18.4%	8.7%
ARC £ Balanced Asset PCI	-0.5%	0.9%	3.1%	7.6%	9.6%	22.0%	6.2%
Prestige Ethical Income & Growth 4	-0.5%	0.5%	0.7%	5.0%	3.1%	11.7%	6.9%
ARC £ Cautious PCI	-0.1%	1.4%	2.8%	6.1%	5.4%	12.8%	4.3%
Prestige Ethical Income & Growth 5	-1.2%	-0.1%	0.3%	5.6%	6.2%	20.7%	8.7%
ARC £ Balanced Asset PCI	-0.5%	0.9%	3.1%	7.6%	9.6%	22.0%	6.2%
Prestige Ethical Income & Growth 6	-1.8%	-0.7%	-0.4%	5.0%	5.8%	23.3%	10.2%
ARC £ Steady Growth PCI	-0.8%	0.8%	3.5%	8.4%	12.8%	29.4%	7.4%
Prestige Ethical Income & Growth 7	-2.7%	-1.0%	-2.2%	2.5%	4.1%	26.6%	11.5%
ARC £ Equity Risk PCI	-1.2%	0.6%	3.6%	9.0%	15.1%	36.6%	8.6%

Please note: it has come to our attention that there was an error in our calculations for the Prestige Ethical Income & Growth 4 strategy that means some of the performance figures since 31/10/22 have been slightly misreported, on this strategy only. The above figures, from this date until 30/11/23 have now been corrected.

Performance figures are calculated to 28/02/2025 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

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.

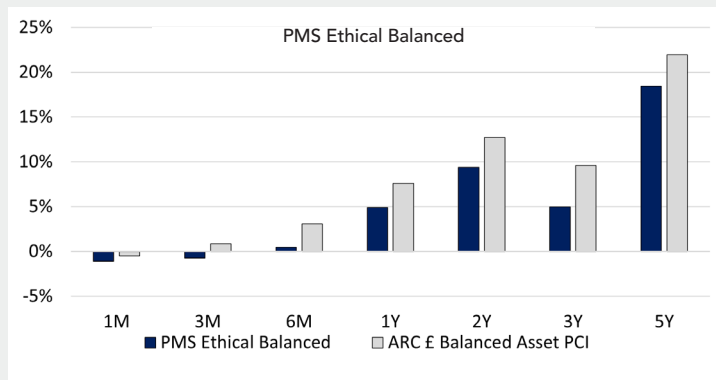
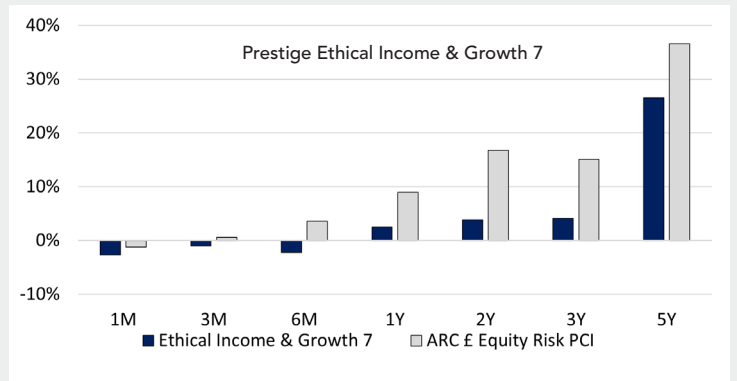
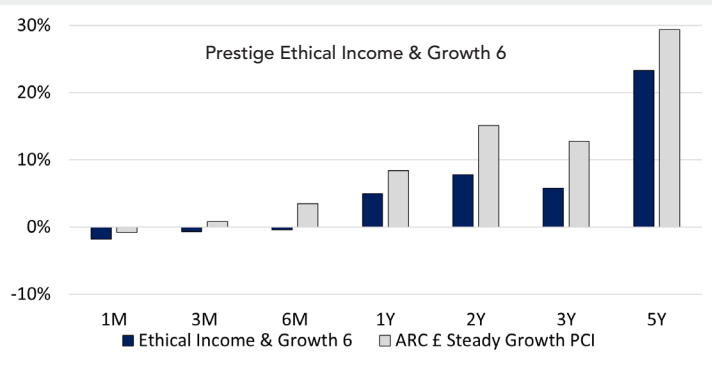
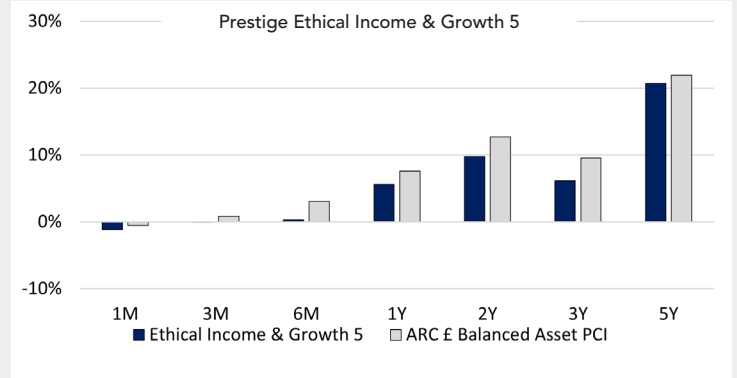
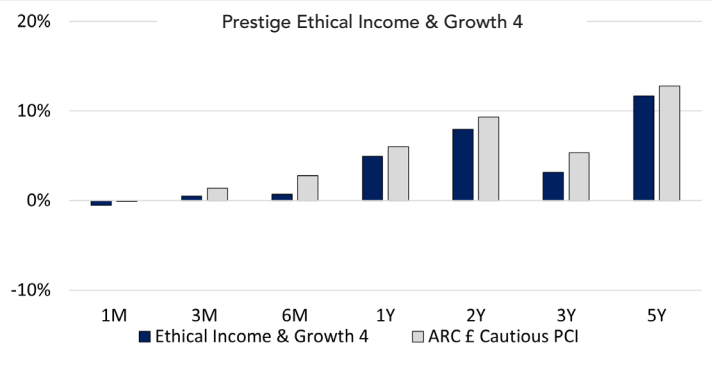
### IMPORTANT NOTES: FOR UK FINANCIAL ADVISERS ONLY. NOT TO BE RELIED UPON BY ANY OTHER PERSON.

This publication is issued and approved by Whitechurch Securities Limited which is authorised and regulated by the Financial Conduct Authority (FCA). The views and opinions expressed are those of the Whitechurch Securities Investment Managers based upon information we consider correct and reliable. It may be subject to change without notice and we do not accept any responsibility for errors or omissions. Information is intended to be of a general nature, will not be suitable for everyone and should not be treated as a specific recommendation. Investment returns cannot be guaranteed, past performance is not a guide to future performance and investors may not get back the full amount invested. Stockmarkets are not a suitable place for short term investments. Levels, bases of, and reliefs from taxation are subject to change and values depend on circumstances of the investor.

### Our Environmental, Social, and Governance (ESG) Credentials:

Whitechurch Securities Limited are fully committed to the FCA's Anti-Greenwashing Rules and have a robust process to ensure all our ethical investment strategies are managed to strict mandates. However, as we rely on third party fund managers for the underlying investment decisions, we cannot guarantee that our own ESG criteria are being met 100% of the time, despite our best efforts to do so. Our ESG fund screening, selection, review and ongoing monitoring process is available on our website or upon request.

**Sustainable Performance to 28<sup>th</sup> February 2025**



Performance figures are calculated to 28/02/2025 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.

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.

**IMPORTANT NOTES: FOR UK FINANCIAL ADVISERS ONLY. NOT TO BE RELIED UPON BY ANY OTHER PERSON.**

This publication is issued and approved by Whitechurch Securities Limited which is authorised and regulated by the Financial Conduct Authority (FCA). The views and opinions expressed are those of the Whitechurch Securities Investment Managers based upon information we consider correct and reliable. It may be subject to change without notice and we do not accept any responsibility for errors or omissions. Information is intended to be of a general nature, will not be suitable for everyone and should not be treated as a specific recommendation. Investment returns cannot be guaranteed, past performance is not a guide to future performance and investors may not get back the full amount invested. Stockmarkets are not a suitable place for short term investments. Levels, bases of, and reliefs from taxation are subject to change and values depend on circumstances of the investor.

**Our Environmental, Social, and Governance (ESG) Credentials:**

Whitechurch Securities Limited are fully committed to the FCA's Anti-Greenwashing Rules and have a robust process to ensure all our ethical investment strategies are managed to strict mandates. However, as we rely on third party fund managers for the underlying investment decisions, we cannot guarantee that our own ESG criteria are being met 100% of the time, despite our best efforts to do so. Our ESG fund screening, selection, review and ongoing monitoring process is available on our website or upon request.