

## Prestige Investment Management Service - Monthly Update

### Key Facts

As at 31st August 2020

#### Model Launch dates

31st May 2008 - 30th September 2012

#### Minimum investment

Lump Sum - £50,000

Regular Savings - £250 per month

#### Whitechurch Initial Fee

0% of amount invested

#### Whitechurch Annual Management Fee\*

£50,000 - £200,000 = 0.40%

£200,000 - £300,000 = 0.35%

£300,000 - £400,000 = 0.30%

£400,000 - £500,000 = 0.25%

£500,000 + = 0.20%

#### Whitechurch Custodian Fee\*

0.52% per annum of portfolio value  
(charged monthly). Capped at £1,300

#### Advisory Fees\*

To be agreed with Financial Adviser

#### Risk Ratings

From 3/10 - Low through to 8/10 - High

\* Please refer to brochure for full details of charges

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

### Whitechurch Prestige Portfolios

The Whitechurch Prestige portfolios offer a range of risk and objective options:

Risk Rating	Investment Objective			
	Income	Income & Growth	Capital Growth	Aggressive Growth
10	X	X	X	X
9	X	X	X	X
8	X	X	X	✓
7	X	✓	✓	X
6	✓	✓	✓	X
5	✓	✓	✓	X
4	✓	✓	✓	X
3	✓	✓	✓	X
2	X	X	X	X
1	X	X	X	X

### Investment Commentary

August saw stockmarkets around the world generally move higher amid continuing policy support measures from governments and indications of an economic recovery. The weak US dollar also helped offset fears of a second wave of COVID as cases started to spike again in many parts of the world.

Over the month US equities did particularly well and European shares continued to gain despite the rising COVID cases. UK markets were helped by improved economic data and outperforming UK mid and small caps.

Overall, August was a weak month for Fixed Income markets as government bond yields rose (so prices fell) although corporate bonds and emerging market debt both saw marginal gains.

Commodity markets gained over the month as US dollar weakness provided a strong tailwind.

Property funds are beginning to reopen as they meet the 80% material uncertainty clause although our holdings in Kames Property Income and BMO UK Property currently remain closed.

Quality and Growth styles both outperformed over the month which aided the Capital Growth portfolios but weighed on the performance of the Income portfolios. No changes were made to the portfolios over the month.

### Award Winning Services



## Performance to 31st August 2020

Start	31/07/2020	31/05/2020	29/02/2020	31/08/2019	31/08/2017	31/08/2015	31/08/2017
End	31/08/2020	31/08/2020	31/08/2020	31/08/2020	31/08/2020	31/08/2020	31/08/2020
Performance Comparison Table	1M	3M	6M	12M	3 Years	5 Years	Volatility (3 Years)
Prestige Capital Growth 3	0.2%	1.3%	-0.7%	-1.9%	1.8%	5.6%	4.9%
Prestige Income & Growth 3	0.3%	1.7%	-1.1%	-1.7%	2.3%	8.5%	5.0%
Prestige Income 3	0.3%	1.2%	-1.9%	-3.4%	-2.4%	4.5%	5.2%
ARC £ Cautious PCI	0.8%	1.8%	2.2%	1.2%	4.9%	15.9%	4.7%
Prestige Capital Growth 4	1.3%	2.9%	0.6%	-1.3%	4.0%	13.4%	7.1%
Prestige Income & Growth 4	0.9%	2.5%	0.9%	-1.2%	4.8%	12.9%	6.4%
Prestige Income 4	0.8%	2.4%	1.2%	-1.2%	4.7%	16.1%	6.9%
ARC £ Cautious PCI	0.8%	1.8%	2.2%	1.2%	4.9%	15.9%	4.7%
Prestige Capital Growth 5	2.2%	3.5%	1.0%	-1.4%	4.2%	17.7%	10.0%
Prestige Income & Growth 5	2.0%	3.1%	0.4%	-2.8%	1.1%	14.0%	9.0%
Prestige Income 5	1.7%	2.9%	-0.1%	-2.8%	2.0%	17.1%	9.1%
ARC £ Balanced Asset PCI	1.6%	2.7%	2.7%	0.5%	6.0%	23.1%	7.5%
Prestige Capital Growth 6	3.5%	5.9%	5.1%	2.2%	7.8%	25.7%	11.9%
Prestige Income & Growth 6	2.5%	4.6%	1.4%	-2.7%	0.7%	19.5%	11.5%
Prestige Income 6	1.7%	2.7%	0.6%	-3.9%	0.6%	21.4%	10.4%
ARC £ Steady Growth PCI	2.4%	3.4%	2.9%	0.1%	7.5%	31.6%	9.8%
Prestige Capital Growth 7	4.2%	7.9%	8.9%	7.9%	15.4%	40.7%	13.7%
Prestige Income & Growth 7	3.4%	5.5%	3.4%	0.6%	5.1%	28.8%	13.3%
ARC £ Equity Risk PCI	2.9%	4.0%	3.4%	0.1%	8.5%	37.7%	11.8%
Prestige Aggressive Growth	4.5%	9.2%	10.2%	6.5%	10.6%	35.2%	14.3%
ARC £ Equity Risk PCI	2.9%	4.0%	3.4%	0.1%	8.5%	37.7%	11.8%

Performance figures are calculated to 31/08/2020 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.

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