

Whitechurch - Prestige Investment Management Service Model Asset Allocation Breakdown



| | UK Equities | Global Equities | Fixed Interest | Commercial Property | Alternatives | Cash Holdings | Total | Historic Yield |
|----------------------------|-------------|-----------------|----------------|---------------------|--------------|---------------|--------|----------------|
| INCOME | | | | | | | | |
| Risk Level 3 | 6.0% | 7.0% | 42.5% ↑ | 0.0% | 15.0% ↓ | 29.5% | 100.0% | 4.7% ↓ |
| Risk Level 4 | 12.0% | 16.0% | 36.0% | 4.0% | 16.0% | 16.0% | 100.0% | 4.8% ↑ |
| Risk Level 5 | 18.0% | 35.0% | 28.0% | 3.0% | 14.0% | 2.0% | 100.0% | 4.5% |
| Risk Level 6 | 23.0% | 49.0% | 13.0% | 3.0% | 10.0% | 2.0% | 100.0% | 4.0% ↓ |
| INCOME & GROWTH | | | | | | | | |
| Risk Level 3 | 6.0% | 7.0% | 43.0% ↑ | 0.0% | 14.0% ↓ | 30.0% | 100.0% | 4.6% |
| Risk Level 4 | 12.0% | 16.0% | 37.0% | 3.0% | 15.0% | 17.0% | 100.0% | 4.5% ↑ |
| Risk Level 5 | 18.0% | 36.0% | 25.0% | 3.0% | 17.0% | 1.0% | 100.0% | 3.9% ↓ |
| Risk Level 6 | 23.0% | 53.0% | 11.0% | 6.0% | 6.0% | 1.0% | 100.0% | 3.4% ↓ |
| Risk Level 7 | 24.0% | 65.0% ↑ | 0.0% | 6.0% | 4.0% ↓ | 1.0% | 100.0% | 2.7% ↓ |
| CAPITAL GROWTH | | | | | | | | |
| Risk Level 3 | 6.0% | 7.0% | 38.0% ↑ | 0.0% | 21.0% ↓ | 28.0% | 100.0% | 4.1% |
| Risk Level 4 | 12.0% | 18.0% | 36.0% | 4.0% | 16.0% | 14.0% | 100.0% | 4.3% ↑ |
| Risk Level 5 | 17.5% | 37.0% | 25.0% | 3.0% | 15.0% | 2.5% | 100.0% | 3.6% |
| Risk Level 6 | 22.0% | 52.0% | 10.0% | 5.0% | 10.0% | 1.0% | 100.0% | 2.9% ↓ |
| Risk Level 7 | 24.0% | 67.0% ↑ | 0.0% | 4.0% | 3.0% ↓ | 2.0% | 100.0% | 2.0% ↓ |
| AGGRESSIVE GROWTH | | | | | | | | |
| Risk Level 8 -10 | 22.0% ↓ | 74.0% ↑ | 0.0% | 3.0% | 0.0% ↓ | 1.0% | 100.0% | 1.7% ↓ |

Source: Financial Express, as at 31/03/24

Please note this is for guidance based on fund selection and asset allocation preference at the time of compiling this report.

Individual portfolios may be different, based on portfolio manager views at the time of investment. Benchmark figures are based on ARC estimates and are subject to revision.

Projected yield figure is based on weighted net yields of funds held in asset allocation models. These yields are not fixed and are subject to change.

↑ Allocation movements
↓ from previous quarter.

Whitechurch - Prestige Investment Management Service Where Portfolios Are Invested



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|--------------------------|---|
| Stockmarket Funds | Investing in the stockmarket has historically produced the highest returns (although this is no guide to the future) but also has the greatest risk. This area offers the greatest potential for growth, whilst some stockmarket investments can also offer an attractive level of rising income. The volatility of equities makes them a risky investment in the short term. However, investors that are willing to ride out the volatile returns of the stockmarket have the potential to receive attractive long term gains. |
| Fixed Interest | Fixed interest investments are designed to provide a pre-determined rate of return. The risk/reward profile of most fixed interest investments lies between lower risk cash-based investments and more volatile stockmarket investments. The most commonly utilised fixed interest investments are Government bonds and corporate bonds. Fixed interest funds are primarily income producing investments. NB: Returns from bond funds are not fixed and can incur losses of capital and fluctuating income. |
| Property Funds | Commercial property acts as a good diversification from equities and bonds, with little correlation between these two asset classes, and sits comfortably alongside them in a well balanced portfolio. NB: Returns from property funds are not fixed and can incur losses of capital and fluctuating income. The value of property is generally a matter of a valuer's opinion rather than fact. During certain times when property has to be sold, encashments may be delayed for some time. |
| Cash | Cash and cash equivalents - such as money market funds - traditionally offer the lowest return of all major asset categories. The chances of losing money on an investment in this asset category are generally extremely low. Cash based investments are usually only used for tactical reasons or within very cautious portfolios. |
| Alternative Funds | These are innovative products that seek to avoid the use of traditional stockmarket indices as benchmarks. This area can include a multitude of different products, and it is important to understand what these funds are designed to do, their key investment characteristics and their relative risk/reward profiles. NB: Returns from these funds are not fixed and can incur losses of capital and fluctuating income. |
| Commodity Funds | Investing in natural resources can provide added diversification to an investment portfolio. Exposure to this area will be achieved indirectly through investing in managed funds or through Exchange Traded Products (ETPs) that aim to track movements in commodity prices. Due to the volatile nature of this asset class it will be deemed as a higher risk investment area. |

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RISK LEVELS - Risk is defined as the risk to the capital or original investment, based on a 5 year investment or longer. Attitude to risk may vary from one investment to another. The Whitechurch Prestige Investment Management Service provides access to investment strategies covering a range of risk profiles from: 3 out of 10 (Low Risk/Cautious) to 8 out of 10 (High Risk/Aggressive). The above risk levels are for guidance only and do not represent a recommendation. A Financial Adviser will assess an investor's attitude-to-risk to help decide on the most appropriate risk level.