

Q4 - 2024

Key Facts

Launch date

31st March 2016

Minimum investment

Lump Sum - £50,000
Regular Savings - £250 per month
Minimums may differ if investing via a platform

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%
Investing via a platform = 0.40%

Whitechurch Custodian Fee*

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

No Whitechurch custodian fee if investing through a platform. Platform fees may apply.

Advisory Fees*

To be agreed with Financial Adviser

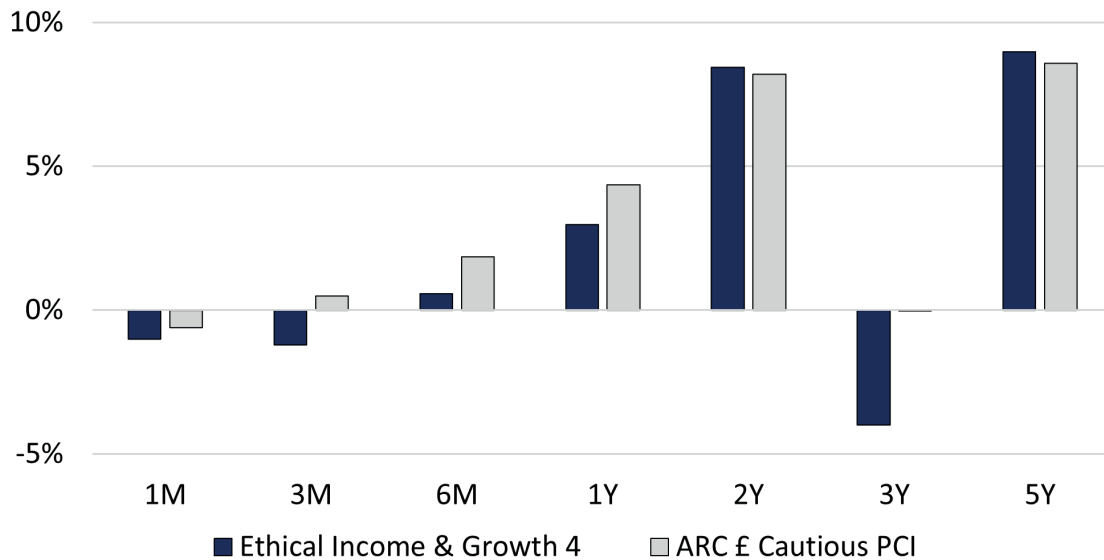
Please note, underlying fund charges are in addition to the charges listed above.

* Please refer to brochure for full details of charges

Key Objectives

The strategy aims to generate a medium-term positive return, whilst adopting a cautious risk profile and taking into consideration a broad range of ethical issues. The portfolio will balance equity risk with fixed interest and lower risk alternatives which meet the portfolios ethical profile. Stockmarket exposure will not exceed more than 35% of the total portfolio. Any income generated can be withdrawn or re-invested into the portfolio.

Performance



Performance Table	1m	3m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Ethical Income & Growth 4	-1.0%	-1.2%	3.0%	5.3%	-11.5%	4.6%	8.5%	9.0%	7.2%
ARC £ Cautious PCI	-0.6%	0.5%	4.4%	3.7%	-7.6%	4.2%	4.2%	8.6%	4.5%

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.

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 31/12/2024 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.

Portfolio Updates

↑ Best Performing Holding

Liontrust Sustainable Future Global Growth, which returned 5.3% over the quarter. In a quarter dominated by politics, Donald Trump secured a second term as President of the United States. His re-election drove further outperformance for US equities (which account for c.72% of fund assets), with proposals to cut taxes, eliminate regulation and place tariffs on foreign imports all perceived as tailwinds for US businesses. The fund's fourth largest holding, Spotify, enjoyed a particularly strong quarter, gaining 21%. Shares in the audio streaming and media service provider rose sharply in mid-November, after beating third-quarter earnings expectations and issuing a better-than-expected profit outlook.

↓ Worst Performing Holding

Gravis Clean Energy Income, which returned -12.4% over the quarter. The underperformance of the fund was largely due to macroeconomic factors, with rising government bond yields proving a major headwind for the fund's rate sensitive

portfolio of renewable energy assets. In the UK, gilt yields rose following the October budget, as the prospect of a sharp rise in government borrowing prompted concerns about the re-emergence of inflationary pressures. Moves in the gilt market were somewhat mirrored in the US, where victory for Donald Trump in the US presidential election and the promise of additional far-reaching import tariffs threatened to add further fuel to the inflation fire. Trump's victory also knocked sentiment across the renewable energy sector, with markets anticipating less support for the sector during his second term.

↔ Portfolio Changes

No changes were made to the portfolio, however it was rebalanced in line with model weightings.

Asset Allocation & Top Ten Holdings



- UK Equity 13.7%
- Global Developed Equity 23.4%
- UK Fixed Income 19.0%
- Global Developed Fixed Income 26.9%
- Commodity 1.0%
- Cash & Money Market 15.2%

Royal London Short Term Fixed Income	12.00%	Aegon Ethical Corporate Bond	7.00%
Rathbone Ethical Bond	9.00%	Royal London Ethical Bond	7.00%
Janus Henderson Global Sustainable Equity	8.00%	CT Responsible UK Income	6.00%
EdenTree Responsible and Sustainable Sterling Bond	8.00%	Janus Henderson UK Responsible Income	6.00%
CT Responsible Global Equity	7.00%	CT Responsible UK Income	6.00%

Source: Whitechurch Securities. Asset allocation numbers may not add up to 100% due to rounding. Negative asset allocation can occur due to the underlying positions employing hedging strategies. Please note that we have listed the first 10 holdings for information only, but there could be others that have the same weighting as those at the end of the list. A full list of all fund holdings is available upon request at any time.

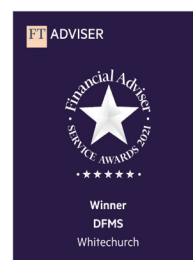
Risk Profile

Risk Profile 4/10

This is a cautious strategy, where the emphasis is upon steady returns and the majority of the portfolio will be invested in lower risk investments. This strategy will invest up to a maximum of 35% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting the moderate risk in return for potentially achieving returns in excess of cash over the medium to long term.

Whitechurch Risk Ratings

Risk is defined as the risk to the capital or original investment (based on a minimum 5 year investment term). Whitechurch provides a risk rating of portfolios on a scale of 1 to 10. (1 being the lowest risk and 10 being the highest risk). Full guidelines are available in the Whitechurch Prestige Management Service brochure.



For further information about any of the areas included in this or any of our other strategies please contact your Financial Adviser.

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Whitechurch Custodian Fee*
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Advisory Fees*
To be agreed with Financial Adviser

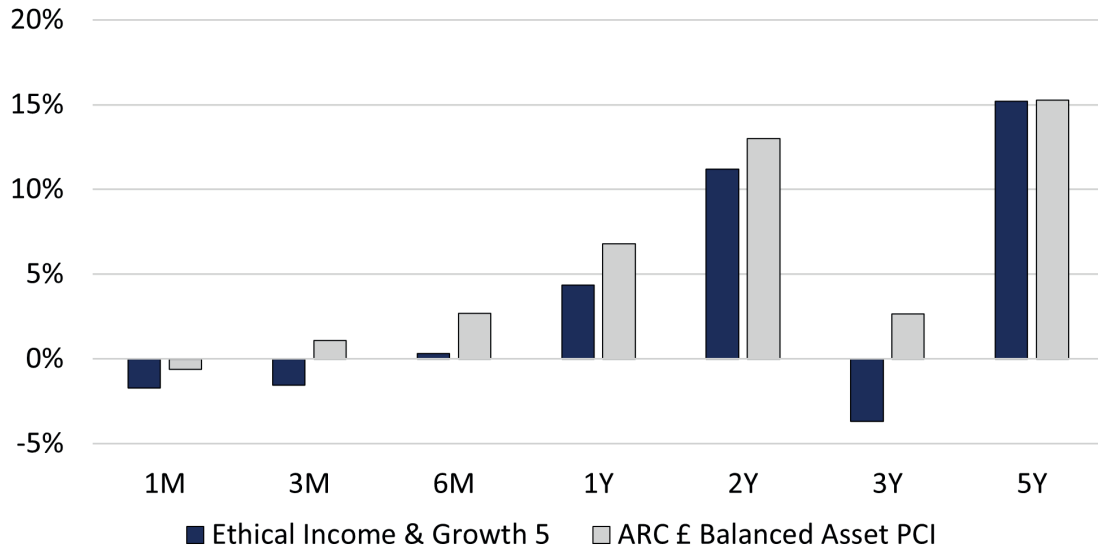
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Key Objectives

The strategy aims to provide an attractive total return through income generation and long term capital growth whilst taking into consideration a broad range of ethical issues. It invests in a multi-asset portfolio of actively managed ethical equity, fixed interest, property funds and some alternative investments. Stockmarket exposure will not exceed more than 60% of the total portfolio. Any income generated can be withdrawn or re-invested into the portfolio

Performance



Performance Table	1m	3m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Ethical Income & Growth 5	-1.7%	-1.5%	4.4%	6.6%	-13.4%	8.4%	10.3%	15.2%	9.2%
ARC £ Balanced Asset PCI	-0.6%	1.1%	6.8%	5.8%	-9.1%	7.6%	4.3%	15.3%	6.4%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

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Portfolio Updates

↑ Best Performing Holding

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↓ Worst Performing Holding

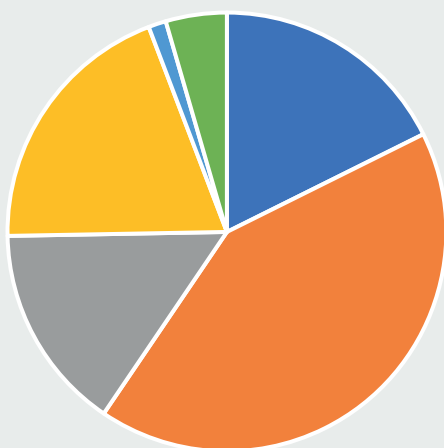
Gravis Clean Energy Income, which returned -12.4% over the quarter. The underperformance of the fund was largely due to macroeconomic factors, with rising government bond yields proving a major headwind for the fund's rate sensitive

portfolio of renewable energy assets. In the UK, gilt yields rose following the October budget, as the prospect of a sharp rise in government borrowing prompted concerns about the re-emergence of inflationary pressures. Moves in the gilt market were somewhat mirrored in the US, where victory for Donald Trump in the US presidential election and the promise of additional far-reaching import tariffs threatened to add further fuel to the inflation fire. Trump's victory also knocked sentiment across the renewable energy sector, with markets anticipating less support for the sector during his second term.

↔ Portfolio Changes

Owing to persistent outflows and adverse market movements, Unicorn UK Ethical Income fell below our minimum fund size and was therefore sold on risk management grounds. The proceeds were used to purchase Liontrust UK Ethical, which has a similar small/mid-cap bias, but with more of a growth slant. We also rebalanced the portfolio in line with model weightings.

Asset Allocation & Top Ten Holdings



- UK Equity 17.4%
- Global Developed Equity 41.2%
- UK Fixed Income 15.0%
- Global Developed Fixed Income 19.2%
- Commodity 1.3%
- Cash & Money Market 4.4%

CT Responsible Global Equity	8.50%	Jupiter Ecology	7.00%
Janus Henderson Global Sustainable Equity	8.50%	Regnan Sustainable Water and Waste	6.00%
Liontrust Sustainable Future Global Growth	8.00%	Jupiter Ecology	6.00%
Rathbone Ethical Bond	7.00%	Aegon Ethical Corporate Bond	6.00%
CT Responsible Global Equity	7.00%	Royal London Ethical Bond	6.00%

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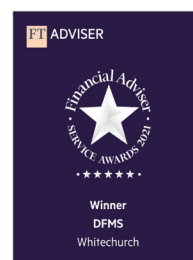
Risk Profile

Risk Profile 5/10

This is a balanced strategy focused towards investors who accept a degree of risk whilst looking to enhance returns. This strategy will invest up to a maximum of 60% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting a medium level of risk in return for a potentially higher return over the long term.

Whitechurch Risk Ratings

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30th November 2016

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Investing via a platform = 0.40%

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Advisory Fees*

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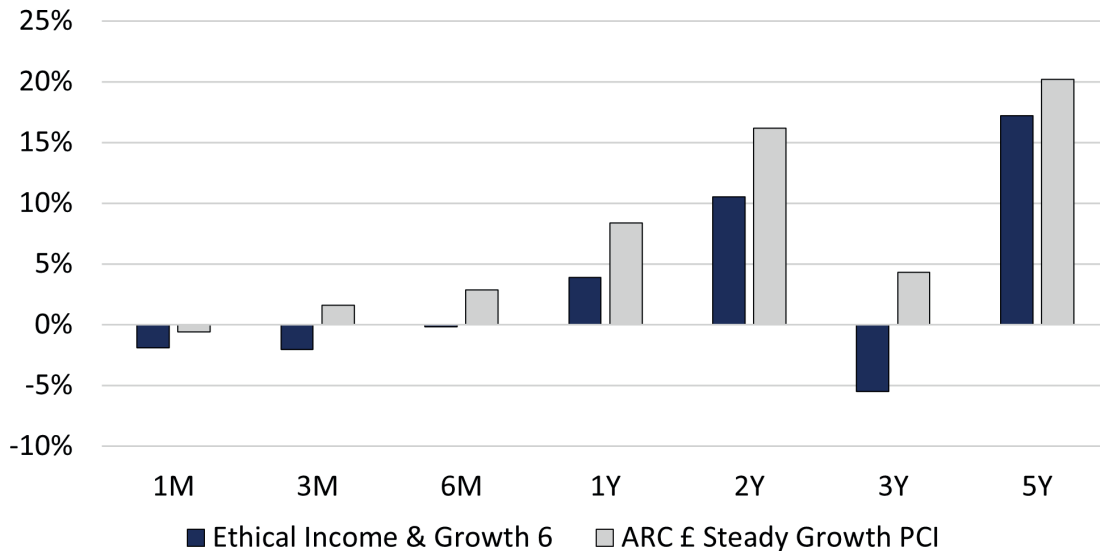
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Key Objectives

The strategy aims to provide an attractive total return through income generation and long term capital growth whilst taking into consideration a broad range of ethical issues. It invests in a multi-asset portfolio of actively managed ethical equity, fixed interest, property funds and some alternative investments including thematic investment funds. Stockmarket exposure will not exceed more than 80% of the total portfolio. Any income generated can be withdrawn or re-invested into the portfolio.

Performance



Performance Table	1m	3m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Ethical Income & Growth 6	-1.9%	-2.0%	3.9%	6.4%	-14.5%	11.0%	11.7%	17.2%	10.9%
ARC £ Steady Growth PCI	-0.6%	1.6%	8.4%	7.2%	-10.2%	10.2%	4.6%	20.2%	7.8%

The ARC Benchmark is an industry performance average to provide a clear comparison of Whitechurch investment performance against other companies with portfolios with the same level of risk.

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Portfolio Updates

↑ Best Performing Holding

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↓ Worst Performing Holding

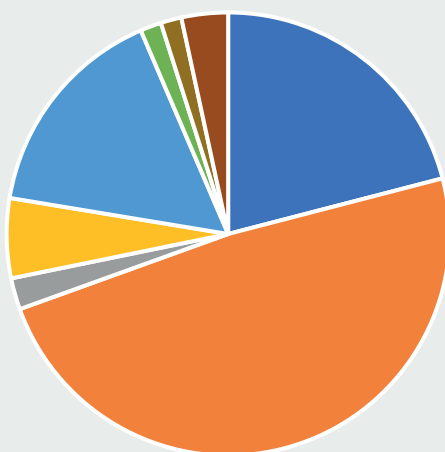
Gravis Clean Energy Income, which returned -12.4% over the quarter. The underperformance of the fund was largely due to macroeconomic factors, with rising government bond yields proving a major headwind for the fund's rate sensitive

portfolio of renewable energy assets. In the UK, gilt yields rose following the October budget, as the prospect of a sharp rise in government borrowing prompted concerns about the re-emergence of inflationary pressures. Moves in the gilt market were somewhat mirrored in the US, where victory for Donald Trump in the US presidential election and the promise of additional far-reaching import tariffs threatened to add further fuel to the inflation fire. Trump's victory also knocked sentiment across the renewable energy sector, with markets anticipating less support for the sector during his second term.

↔ Portfolio Changes

Owing to persistent outflows and adverse market movements, Unicorn UK Ethical Income fell below our minimum fund size and was therefore sold on risk management grounds. The proceeds were recycled across existing UK and global equity holdings. We also rebalanced the portfolio in line with model weightings.

Asset Allocation & Top Ten Holdings



- UK Equity 20.9%
- Global Developed Equity 48.4%
- Global Emerging Equity 2.3%
- UK Fixed Income 5.8%
- Global Developed Fixed Income 15.9%
- Commodity 1.5%
- Other 1.5%
- Cash & Money Market 3.4%

Janus Henderson Global Sustainable Equity	8.00%	Jupiter Ecology	7.00%
Rathbone Ethical Bond	8.00%	Impax Environmental Markets IT	6.00%
Royal London Ethical Bond	8.00%	Liontrust Sustainable Future Global Growth	6.00%
Janus Henderson UK Responsible Income	7.00%	TwentyFour Sustainable Short Term Bond	6.00%
CT Responsible Global Equity	7.00%	Gravis Clean Energy	6.00%

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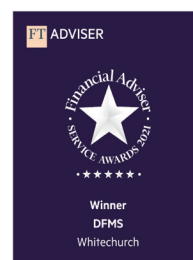
Risk Profile

Risk Profile 6/10

This strategy is focused towards investors who accept a higher degree of risk whilst looking to enhance returns. This strategy will invest up to a maximum of 80% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting a higher level of risk in return for potentially higher returns over the long term.

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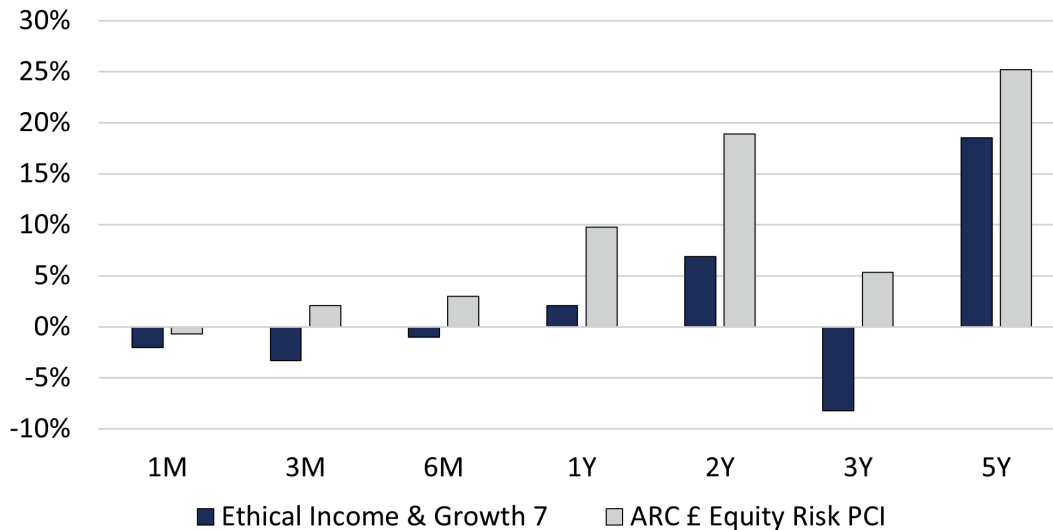
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Key Objectives

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Performance



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Prestige Ethical Income & Growth 7	-2.0%	-3.3%	2.1%	4.7%	-14.1%	14.6%	12.6%	18.5%	12.4%
ARC £ Equity Risk PCI	-0.7%	2.1%	9.8%	8.3%	-11.4%	12.3%	5.8%	25.2%	9.1%

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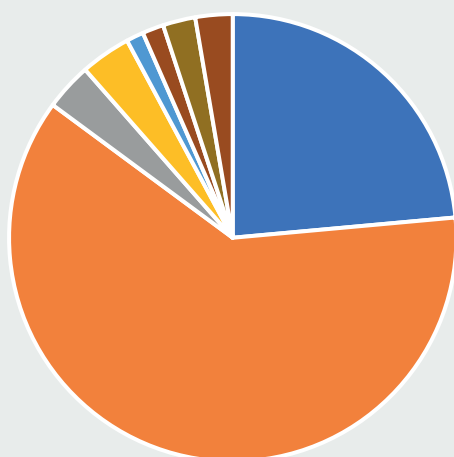
Edentree Responsible & Sustainable European Equity, which returned -7.1% over the quarter. European equities fell through Q4 as concerns about weak economic growth and political upheaval in France and Germany were compounded by external factors. Donald Trump's victory in the US presidential election saw the shares of European exporters fall sharply,

reflecting concerns about a more hostile trading relationship between the two markets. Also in November, underwhelming stimulus measures from China, the EU's third largest export market, prompted losses for China-exposed sectors such as miners and luxury goods. The threat of further escalation in the Russia-Ukraine war, including the first instance of Ukraine using long-range missiles to strike targets within Russia, also weighed on sentiment.

↔ Portfolio Changes

Owing to persistent outflows and adverse market movements, Unicorn UK Ethical Income fell below our minimum fund size and was therefore sold on risk management grounds. Proceeds were recycled across existing UK and global equity holdings. We also sold the portfolio's two renewable energy focussed investment trusts, The Renewables Infrastructure Group (TRIG) and JLEN Environmental Assets, as part of a move away from less liquid instruments and into open ended funds. We used some of the proceeds to purchase Gravis Clean Energy Income, which invests in similar underlying instruments, but within a more liquid structure. We also rebalanced the portfolio in line with model weightings.

Asset Allocation & Top Ten Holdings



- UK Equity 23.5%
- Global Developed Equity 61.4%
- Global Emerging Equity 3.4%
- UK Fixed Income 3.6%
- Global Developed Fixed Income 1.2%
- Commodity 1.5%
- Other 2.3%
- Cash & Money Market 2.7%

Janus Henderson Global Sustainable Equity	9.00%
Impax Environmental Markets IT	8.00%
Jupiter Ecology	8.00%
Liontrust Sustainable Future Global Growth	8.00%
Aegon Global Sustainable Equity	8.00%

Ninety One Global Environment	8.00%
CT Responsible Global Equity	7.00%
Janus Henderson UK Responsible Income	6.00%
EdenTree R&S European Equity	6.00%
Regnan Sustainable Water and Waste	6.00%

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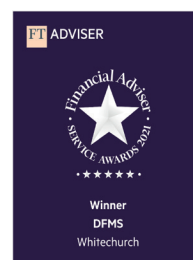
Risk Profile

Risk Profile 7/10

This is a higher risk strategy which will invest up to 100% of monies into stockmarket investments. Investors must accept that it may experience material fluctuations and losses of capital do occur over certain time periods. In this strategy there may be additional risks from currency fluctuations via investment in overseas markets. Investors accept a higher level of risk with a view to potentially receiving higher returns over the long term.

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