

## Prestige Investment Management Service - Ethical Income and Growth 4

### Key Facts

As at 30th June 2021

#### Launch date

31st March 2016

#### Minimum investment

- If investing directly with Whitechurch:
  - Lump Sum - £50,000
  - Regular Savings - £250 per month
- Different minimum amounts may apply if investing through a platform

#### Whitechurch Initial Fee

0% of amount invested

#### Whitechurch Annual Management Fee\*

- If investing directly with Whitechurch:
  - £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%
- If investing through a platform the fee is 0.40%

#### Whitechurch Custodian Fee\*

- 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 Rating

4/10 - Cautious

\* Please refer to brochure for full details of charges

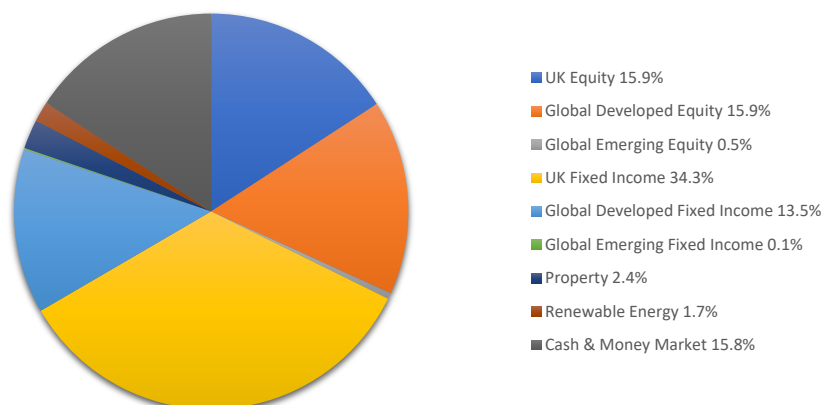
**Please note underlying fund charges are in addition to the charges listed above.**

### 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 portfolio's 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 Any income generated can be withdrawn or re-invested into the portfolio.

### Asset Allocation & Holdings

(at 30th June 2021)







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.

Aegon Ethical Corporate Bond	Janus Henderson UK Responsible Income
BMO Responsible Global Equity	Liontrust Sustainable Future Corporate Bond
BMO Responsible Sterling Bond	Liontrust Sustainable Future Global Growth
BMO Responsible UK Income	Liontrust UK Ethical
BMO UK Property	Rathbone Ethical Bond
EdenTree Responsible and Sustainable Sterling Bond	Royal London Ethical Bond
Gravis Clean Energy	Threadneedle UK Social Bond
Janus Henderson Global Sustainable Equity	Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year	Volatility (3 Years)
Prestige Ethical Income & Growth 4	3.3%	2.6%	11.6%	4.1%	4.2%	4.0%	11.4%	40.2%	7.7%
<b>ARC £ Cautious PCI</b>	<b>2.3%</b>	<b>2.2%</b>	<b>7.1%</b>	<b>1.7%</b>	<b>2.4%</b>	<b>1.4%</b>	<b>6.5%</b>	<b>20.4%</b>	<b>5.0%</b>

# Prestige Investment Management Service Ethical Portfolios

	Investment Objective	
	Ethical Income & Growth	Distribution Technology Risk Rating
10	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 9 and 10. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio to meet such a speculative strategy. However, investors whose risk profile is 9 or 10 may want to consider balancing their total investment position with an Aggressive Growth 8 out of 10 portfolio.	
9		
8	✗	✗
7	✓	
6	✓	
5	✓	
4	✓	
3	✗	✗
2	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 1 and 2. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio. If investors are looking to reduce the risk of a portfolio for a short period, we can provide a cash reserve facility (risk profile 2).	
1		

The above table illustrates ethical portfolios within the Prestige Investment Management Service (PIMS). Our other strategies within PIMS are not rated on the Dynamic Planner Service.

## Other Ethical Portfolios:

- PIMS Ethical Income and Growth 5
- PIMS Ethical Income and Growth 6
- PIMS Ethical Income and Growth 7

## 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 Investment Management Service brochure.

### Award Winning Services



Portfolio Management Service



Models on Platform









**WHITECHURCH  
SECURITIES LIMITED**

**AWARDED BY ARC**

ARC RESEARCH LIMITED

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.

This fact sheet is intended to provide information of a general nature and does not represent a personal recommendation of the service. If you are unsure, seek professional advice before making an investment. Whilst we have made great efforts to ensure complete accuracy we cannot accept responsibility for inaccuracies. The past is not necessarily a guide to future performance. The value of investments and any income produced can go down as well as up and you may not get back the full amount invested. Levels and bases of, and reliefs from, taxation are subject to change.

**Whitechurch  
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## Prestige Investment Management Service - Ethical Income and Growth 5

### Key Facts

As at 30th June 2021

#### Launch date

30th April 2016

#### Minimum investment

- If investing directly with Whitechurch:
  - Lump Sum - £50,000
  - Regular Savings - £250 per month
- Different minimum amounts may apply if investing through a platform

#### Whitechurch Initial Fee

0% of amount invested

#### Whitechurch Annual Management Fee\*

- If investing directly with Whitechurch:
  - £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%
- If investing through a platform the fee is 0.40%

#### Whitechurch Custodian Fee\*

- 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 Rating

5/10 - Medium

\* Please refer to brochure for full details of charges

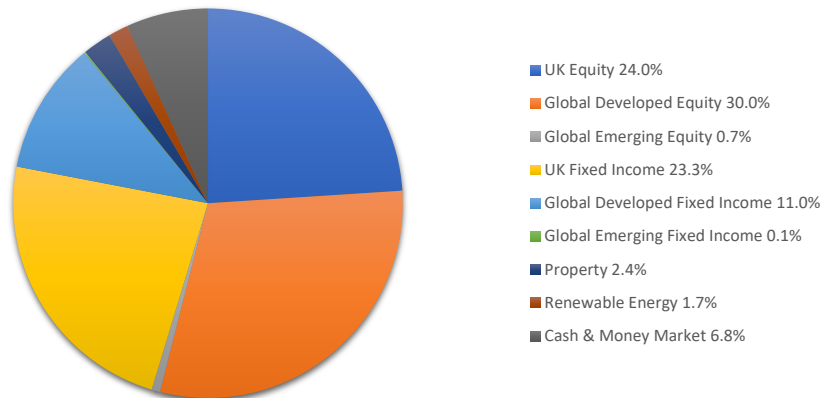
**Please note underlying fund charges are in addition to the charges listed above.**

### 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

### Asset Allocation & Holdings

(at 30th June 2021)







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.

Aegon Ethical Corporate Bond	Liontrust Sustainable Future Global Growth
Aegon Global Sustainable Equity	Liontrust UK Ethical
BMO Responsible Global Equity	Pictet Water
BMO Responsible UK Income	Rathbone Ethical Bond
BMO UK Property	Royal London Ethical Bond
EdenTree Responsible and Sustainable Sterling Bond	Standard Life European Ethical
Gravis Clean Energy	Threadneedle UK Social Bond
Janus Henderson Global Sustainable Equity	Unicorn UK Ethical Income
Janus Henderson UK Responsible Income	Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year	Volatility (3 Years)
Prestige Ethical Income & Growth 5	4.5%	4.7%	17.1%	3.7%	5.1%	5.4%	16.1%	56.2%	10.8%
ARC £ Balanced Asset PCI	3.5%	4.1%	11.5%	0.5%	2.7%	3.0%	10.6%	31.1%	7.9%

# Prestige Investment Management Service Ethical Portfolios

	Investment Objective	
	Ethical Income & Growth	Distribution Technology Risk Rating
10	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 9 and 10. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio to meet such a speculative strategy. However, investors whose risk profile is 9 or 10 may want to consider balancing their total investment position with an Aggressive Growth 8 out of 10 portfolio.	
9		
8	✗	✗
7	✓	
6	✓	
5	✓	
4	✓	
3	✗	✗
2	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 1 and 2. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio. If investors are looking to reduce the risk of a portfolio for a short period, we can provide a cash reserve facility (risk profile 2).	
1		

The above table illustrates ethical portfolios within the Prestige Investment Management Service (PIMS). Our other strategies within PIMS are not rated on the Dynamic Planner Service.

## Other Ethical Portfolios:

- PIMS Ethical Income and Growth 4
- PIMS Ethical Income and Growth 6
- PIMS Ethical Income and Growth 7

## 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

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 Investment Management Service brochure.



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## Prestige Investment Management Service - Ethical Income and Growth 6

### Key Facts

As at 30th June 2021

#### Launch date

30st November 2016

#### Minimum investment

- If investing directly with Whitechurch:
  - Lump Sum - £50,000
  - Regular Savings - £250 per month
- Different minimum amounts may apply if investing through a platform

#### Whitechurch Initial Fee

0% of amount invested

#### Whitechurch Annual Management Fee\*

- If investing directly with Whitechurch:
  - £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%
- If investing through a platform the fee is 0.40%

#### Whitechurch Custodian Fee\*

- 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 Rating

6/10 - Above Average

\* Please refer to brochure for full details of charges

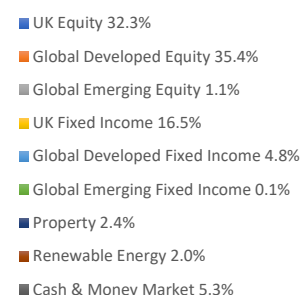
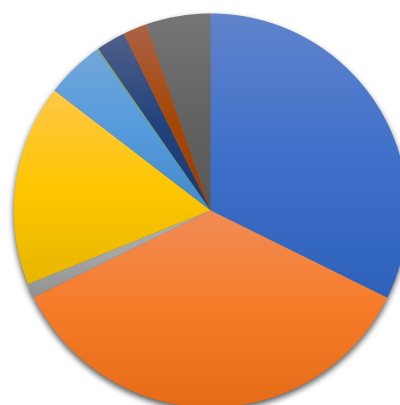
**Please note underlying fund charges are in addition to the charges listed above.**

### 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.

### Asset Allocation & Holdings

(at 30th June 2021)



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.





Aegon Ethical Corporate Bond  
Aegon Global Sustainable Equity  
BMO Responsible Global Equity  
BMO Responsible UK Income  
BMO UK Property  
Gravis Clean Energy  
Impax Environmental Markets IT  
Janus Henderson Global Sustainable Equity  
Janus Henderson UK Responsible Income  
Jupiter Ecology

Liontrust Sustainable Future Global Growth  
Liontrust UK Ethical  
Ninety One Global Environment  
Pictet Water  
Rathbone Ethical Bond  
Royal London Ethical Bond  
Standard Life European Ethical  
Standard Life UK Ethical  
Unicorn UK Ethical Income  
Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year	Volatility (3 Years)
Prestige Ethical Income & Growth 6	5.3%	5.8%	21.5%	3.7%	4.9%	5.9%	-	-	12.3%
<b>ARC £ Steady Growth PCI</b>	<b>4.4%</b>	<b>5.6%</b>	<b>15.4%</b>	<b>-0.5%</b>	<b>3.5%</b>	<b>4.9%</b>	<b>14.4%</b>	<b>42.6%</b>	<b>10.3%</b>

Source: FE Analytics, Whitechurch Securities. Performance figures are calculated to 30/06/2021 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.

# Prestige Investment Management Service Ethical Portfolios

	Investment Objective	
	Ethical Income & Growth	Distribution Technology Risk Rating
10	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 9 and 10. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio to meet such a speculative strategy. However, investors whose risk profile is 9 or 10 may want to consider balancing their total investment position with an Aggressive Growth 8 out of 10 portfolio.	
9		
8	✗	✗
7	✓	
6	✓	
5	✓	
4	✓	
3	✗	✗
2	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 1 and 2. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio. If investors are looking to reduce the risk of a portfolio for a short period, we can provide a cash reserve facility (risk profile 2).	
1		

The above table illustrates ethical portfolios within the Prestige Investment Management Service (PIMS). Our other strategies within PIMS are not rated on the Dynamic Planner Service.

## Other Ethical Portfolios:

- PIMS Ethical Income and Growth 4
- PIMS Ethical Income and Growth 5
- PIMS Ethical Income and Growth 7

## Risk Profile 6/10

To invest in this strategy you should be prepared to accept a higher than average degree of risk with the aim of a potentially higher return over the longer term. You accept that this strategy requires a high proportion of exposure to equity investments with the associated volatility.

## 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 Investment Management Service brochure.

### Award Winning Services



Portfolio Management Service



Models on Platform









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## Prestige Investment Management Service - Ethical Income and Growth 7

### Key Facts

As at 30th June 2021

#### Launch date

30th April 2016

#### Minimum investment

- If investing directly with Whitechurch:
  - Lump Sum - £50,000
  - Regular Savings - £250 per month
- Different minimum amounts may apply if investing through a platform

#### Whitechurch Initial Fee

0% of amount invested

#### Whitechurch Annual Management Fee\*

- If investing directly with Whitechurch:
  - £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%
- If investing through a platform the fee is 0.40%

#### Whitechurch Custodian Fee\*

- 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 Rating

7/10 - High

\* Please refer to brochure for full details of charges

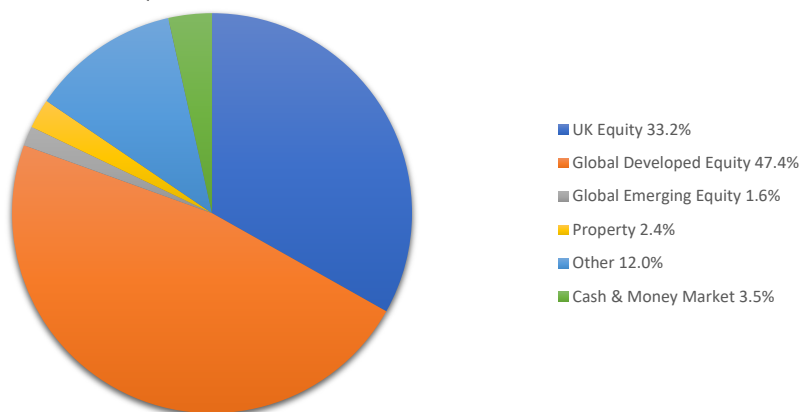
**Please note underlying fund charges are in addition to the charges listed above.**

### 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. In keeping with the risk profile of the portfolio, equity exposure will make up a material part of the portfolio and we can invest up to 100% of the total portfolio in stockmarket investments. Any income generated can be withdrawn or re-invested into the portfolio.

### Asset Allocation & Holdings

(at 30th June 2021)







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.

Aegon Global Sustainable Equity	Liontrust UK Ethical
BMO Responsible Global Equity	Ninety One Global Environment
BMO Responsible UK Income	Pictet Water
BMO UK Property	Renewables Infrastructure Group
Impax Environmental Markets IT	Standard Life European Ethical
Janus Henderson Global Sustainable Equity	Standard Life UK Ethical
John Laing Environmental Assets IT	Unicorn UK Ethical Income
Jupiter Ecology	WHEB Sustainability
Liontrust Sustainable Future Global Growth	Cash

Performance Table	3m	6m	0-12m	12-24m	24-36m	36-48m	48-60m	5 Year Cumulative	Volatility (3 Years)
Prestige Ethical Income & Growth 7	5.8%	7.1%	23.7%	4.7%	7.7%	7.1%	21.4%	81.2%	13.3%
<b>ARC £ Equity Risk PCI</b>	<b>5.4%</b>	<b>7.3%</b>	<b>20.2%</b>	<b>-1.1%</b>	<b>4.0%</b>	<b>6.4%</b>	<b>17.0%</b>	<b>53.9%</b>	<b>12.5%</b>

# Prestige Investment Management Service Ethical Portfolios

	Investment Objective	
	Ethical Income & Growth	Distribution Technology Risk Rating
10	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 9 and 10. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio to meet such a speculative strategy. However, investors whose risk profile is 9 or 10 may want to consider balancing their total investment position with an Aggressive Growth 8 out of 10 portfolio.	
9		
8	✗	✗
7	✓	
6	✓	
5	✓	
4	✓	
3	✗	✗
2	It is not feasible for Whitechurch to construct active, managed portfolios for risk categories that fall into 1 and 2. This is because there is a lack of investment vehicles and options available that we would be able to utilise in order to provide a truly active and diverse portfolio. If investors are looking to reduce the risk of a portfolio for a short period, we can provide a cash reserve facility (risk profile 2).	
1		

The above table illustrates ethical portfolios within the Prestige Investment Management Service (PIMS). Our other strategies within PIMS are not rated on the Dynamic Planner Service.

## Other Ethical Portfolios:

- PIMS Ethical Income and Growth 4
- PIMS Ethical Income and Growth 5
- PIMS Ethical Income and Growth 6

## Risk Profile 7/10

To invest in this strategy you should be prepared to accept a higher than average degree of risk. Your aim is for higher potential growth whilst accepting that losses to capital do occur. You accept that this strategy requires a high proportion of exposure to equity investments with the associated volatility.

## 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 Investment Management Service brochure.

### Award Winning Services



Portfolio Management Service



Models on Platform



AWARDS 2016 WINNER



AWARDS 2014 WINNER



AWARDS 2015 WINNER



2021

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