Hoyl Model Portfolio 8

As of 30/09/2024

INVESTMENT OBJECTIVES AND POLICY

The investment objective of the Model is to generate growth in capital over the long term.

The Model will seek to achieve its objectives by investing in collective investment funds which will provide exposure to a diversified portfolio. The Model has no exposure limits for lower risk assets such as fixed interest investments (such as bonds, which may be government or corporate and vary in terms of investment grade credit ratings, including sub-investment grade to a limited extent) or higher risk assets such as equities (and to an even lesser extent, alternatives such as property, infrastructure and commodities).

The value of investments, and the income from them, can go down as well as up, and you may not recover the amount of your original investment

SNAPSHOT

Model Comparator	The Investment Association (IA) is the trade body of the UK investment management industry. It classifies funds into a number of sectors based on their characteristics,. The Hoyl Model Portfolio 8 is a member of the following sector which we use as its comparator: IA Flexible Investment
Launch Date	31 October 2023
Risk Score	8/10
Ongoing Charges Figure (OCF)	0.35%
Asset Management Fee	0.21%
Total Investment Management Fee	0.56%

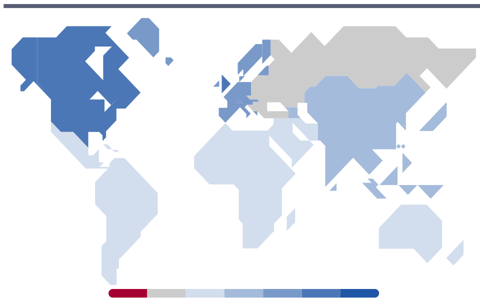
INVESTMENT GROWTH - SINCE INCEPTION

[Performance available after 12 months of history]

TRAILING RETURNS

[Performance available after 12 months of history]

EQUITY REGIONAL EXPOSURE



	%
North America	38.6
United Kingdom	25.1
Europe dev	11.6
Asia emrg	6.9
Japan	6.8
Asia dev	5.6
Australasia	2.2
Latin America	1.4
Africa/Middle East	1.1
Europe emrg	0.7

LEADING CONTRIBUTORS (YTD)

[Performance available after 12 months of history]

DISCLAIMER

Source: Morningstar Direct

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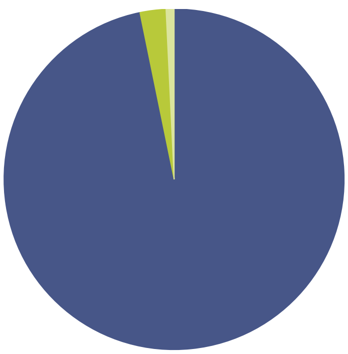
DRAWDOWN

[Performance available after 12 months of history]

HOLDINGS (%)

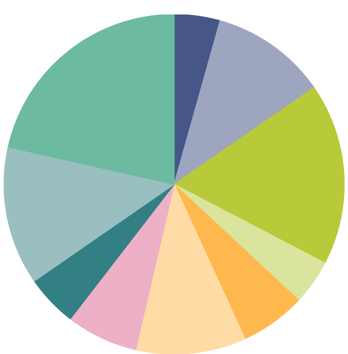
Fund Name	Weighting (%)
Vanguard U.S. Eq Idx Ins Pl £ Acc	14.0
HSBC American Index C Acc	11.4
Vanguard FTSE UKAllShrIdxUnitTrInsPl£Acc	10.9
Dimensional U.S. Core Equity GBP Acc	9.7
Man GLG Undervalued Assets Profl Acc C	5.1
Candriam Sst Eq Em Mkts V £ UnH Acc	4.9
Vanguard Em Mkts Stk Idx Ins Pl £ Acc	4.8
Artemis SmartGARP Glb EM Eq I Acc GBP	4.8
Liontrust Special Situations I Acc	4.3
Royal London Sustainable Leaders D Inc	4.2
Vanguard FTSE Dev €pe exUKEqIdxInsPl£Acc	3.9
M&G Japan GBP PP Acc	3.3
Baillie Gifford Japanese B Acc	3.3
Premier Miton European Opports B Acc	2.9
Invesco European Focus UK F Acc	2.9
Vanguard Pac exJpn Stk Idx Ins Pl £ Acc	2.8
M&G Global Listed Infras GBP L Acc	2.6
WS Gresham House UK Smaller Coms F Acc	2.5
CT Global Real Estate Securities 3 Acc	1.7

ASSET ALLOCATION



	%
Stock	96.8
Bond	0.0
Cash	2.5
Other	0.8
Total	**100.0**

EQUITY SECTORS



	%
Basic Materials	4.4
Consumer Cyclical	11.0
Financial Services	17.3
Real Estate	4.3
Consumer Defensive	6.2
Healthcare	10.5
Communication Services	6.8
Energy	4.9
Industrials	13.2
Technology	18.0
Other	3.5
Total	**100.0**

LEAD INVESTMENT TEAM

Alex Funk, CFA®

Alex is a CFA® charterholder with over 12 years' of financial services experience. Alex is the Chief Investment Officer at PortfolioMetrix.

Phil Wellington, CFA®

Phil is a CFA® charterholder and has over 15 years' worth of financial services experience. Phil is an Investment Analyst at PortfolioMetrix.

Oliver Jones, CFA®

Oliver is a CFA® charterholder and has over 7 years' worth of financial services experience. Oliver is an Investment Analyst at PortfolioMetrix.

DISCLAIMER

Source: Morningstar Direct