Hoyl Model Portfolio 5

As of 30/09/2024

INVESTMENT OBJECTIVES AND POLICY

The investment objective of the Model is to generate income and capital growth over the medium to 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 will have a minimum exposure of 30% to 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) and between 20% and 60% exposure to 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 5 is a member of the following sector which we use as its comparator: IA Mixed Investments 20%-60% Shares
Launch Date	31 October 2023
Risk Score	5/10
Ongoing Charges Figure (OCF)	0.32%
Asset Management Fee	0.21%
Total Investment Management Fee	0.53%

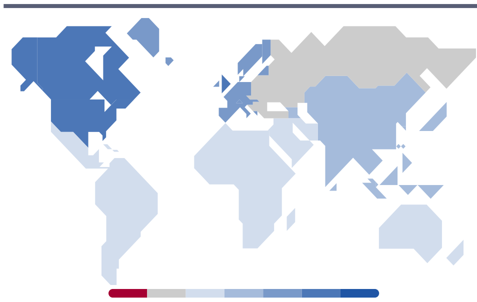
INVESTMENT GROWTH - SINCE INCEPTION

[Performance available after 12 months of history]

TRAILING RETURNS

[Performance available after 12 months of history]

EQUITY REGIONAL EXPOSURE



	%
North America	39.2
United Kingdom	25.0
Europe dev	11.8
Asia emrg	6.8
Japan	6.6
Asia dev	5.4
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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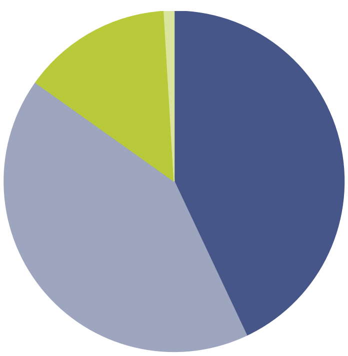
DRAWDOWN

[Performance available after 12 months of history]

HOLDINGS (%)

Fund Name	Weighting (%)
Vanguard U.S. Eq Idx Ins Pl £ Acc	7.3
Man GLG Hi Yld Opps IF GBP Net-Dist MO H	6.0
HSBC American Index C Acc	5.9
Vanguard FTSE UKAllShrIdxUnitTrInsPl£Acc	5.7
Dimensional U.S. Core Equity GBP Acc	5.1
Vontobel TwentyFour Abs RetCrdt G GBP	5.0
Vanguard Global Credit Bond Ins GBPH Acc	4.9
Vanguard Glb Corp Bd Idx Ins Pl £ H Acc	4.9
Royal London Shrt Dur Glb Idx Lnkd Z Inc	4.1
Vanguard UK S/T Invm Grd Bd IdxInsPl£Acc	4.1
Royal London S/T Fxd Inc Enh Y Inc	4.1
Vanguard UK Govt Bd Idx Ins Pl £ Acc	4.0
M&G Global Listed Infras GBP L Acc	3.0
PIMCO GIS Em Mkts Bd Instl GBPH Inc	3.0
Vanguard Glb S/T Corp Bd Idx Ins Pl£HAcc	2.9
Man GLG Undervalued Assets Profl Acc C	2.6
Candriam Sst Eq Em Mkts V £ UnH Acc	2.6
Vanguard Em Mkts Stk Idx Ins Pl £ Acc	2.5
Artemis SmartGARP Glb EM Eq I Acc GBP	2.5
Liontrust Special Situations I Acc	2.3
Royal London Sustainable Leaders D Inc	2.2
Vanguard Glb Bd Idx Ins Pl £ H Acc	2.0
Vanguard FTSE Dev €pe exUKEqIdxInsPl£Acc	2.0
PIMCO GIS Glb Bd Instl GBPH Acc	2.0
M&G Japan GBP PP Acc	1.7
Baillie Gifford Japanese B Acc	1.7
Premier Miton European Opports B Acc	1.5
Invesco European Focus UK F Acc	1.5
Vanguard Pac exJpn Stk Idx Ins Pl £ Acc	1.5
WS Gresham House UK Smaller Coms F Acc	1.3

ASSET ALLOCATION



	%
Stock	43.0
Bond	41.9
Cash	14.2
Other	0.9
Total	**100.0**

EQUITY SECTORS

	%
Basic Materials	4.4
Consumer Cyclical	10.9
Financial Services	17.2
Consumer Defensive	6.1
Healthcare	10.3
Utilities	4.5
Communication Services	6.7
Energy	5.4
Industrials	13.4
Technology	17.7
Other	3.3
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