



# Hoyal Model Portfolio 4

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**

## INVESTMENT GROWTH - SINCE INCEPTION

## SNAPSHOT

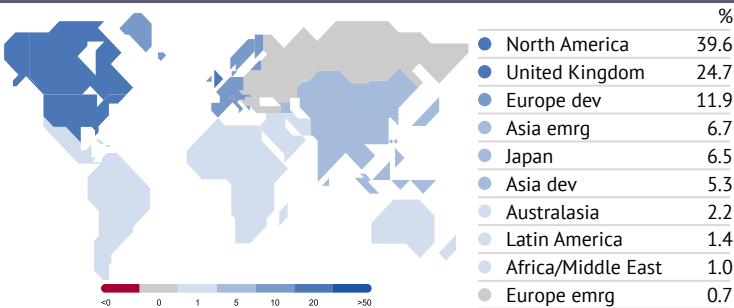
<b>Model Comparator</b>	The Investment Association (IA) is the trade body of the UK investment management industry. It classifies funds into a number of sectors based on their characteristics. The Hoyal Model Portfolio 4 is a member of the following sector which we use as its comparator:  IA Mixed Investments 20%-60% Shares
<b>Launch Date</b>	31 October 2023
<b>Risk Score</b>	4/10
<b>Ongoing Charges Figure (OCF)</b>	0.29%
<b>Asset Management Fee</b>	0.21%
<b>Total Investment Management Fee</b>	0.50%

[Performance available after 12 months of history]

## TRAILING RETURNS

[Performance available after 12 months of history]

## EQUITY REGIONAL EXPOSURE



## LEADING CONTRIBUTORS (YTD)

[Performance available after 12 months of history]

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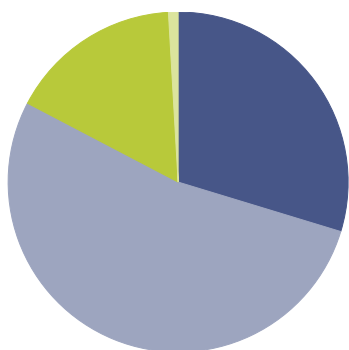
### DRAWDOWN

### HOLDINGS (%)

[Performance available after 12 months of history]

Fund Name	Weighting (%)
Vanguard UK S/T Invem Grd Bd IdxInsPl£Acc	8.2
Royal London Shrt Dur Glb Idx Lnkd Z Inc	6.7
Royal London S/T Fxd Inc Enh Y Inc	6.6
Vanguard Glb S/T Corp Bd Idx Ins Pl£HAcc	6.3
Man GLG Hi Yld Opps IF GBP Net-Dist MO H	6.1
Vanguard Global Credit Bond Ins GBPH Acc	5.8
Vanguard Glb Corp Bd Idx Ins Pl £ H Acc	5.8
Vanguard U.S. Eq Idx Ins Pl £ Acc	5.1
Vontobel TwentyFour Abs RetCrdt G GBP	5.0
Vanguard UK Govt Bd Idx Ins Pl £ Acc	4.4
HSBC American Index C Acc	4.1
Vanguard FTSE UKAllShrIdxUnitTrInsPl£Acc	3.9
Dimensional U.S. Core Equity GBP Acc	3.5
PIMCO GIS Em Mkts Bd Instl GBPH Inc	3.1
M&G Global Listed Infrs GBP L Acc	2.6
Vanguard Glb Bd Idx Ins Pl £ H Acc	2.3
PIMCO GIS Glb Bd Instl GBPH Acc	2.2
Man GLG Undervalued Assets Profl Acc C	1.8
Candriam Sst Eq Em Mkts V £ UnH Acc	1.8
Vanguard Em Mkts Stk Idx Ins Pl £ Acc	1.8
Artemis SmartGARP Glb EM Eq I Acc GBP	1.7
Liontrust Special Situations I Acc	1.6
Royal London Sustainable Leaders D Inc	1.5
Vanguard FTSE Dev €pe exUKEqIdxInsPl£Acc	1.4
M&G Japan GBP PP Acc	1.2
Baillie Gifford Japanese B Acc	1.2
Premier Miton European Opports B Acc	1.1
Vanguard Pac exJpn Stk Idx Ins Pl £ Acc	1.0
Invesco European Focus UK F Acc	1.0
WS Gresham House UK Smaller Coms F Acc	1.0

### ASSET ALLOCATION



Asset Class	%
Stock	29.7
Bond	53.0
Cash	16.4
Other	0.9
<b>Total</b>	<b>100.0</b>

### EQUITY SECTORS



Sector	%
Basic Materials	4.4
Consumer Cyclical	10.7
Financial Services	17.0
Consumer Defensive	6.0
Healthcare	10.2
Utilities	5.0
Communication Services	6.6
Energy	5.5
Industrials	13.5
Technology	17.5
Other	3.5
<b>Total</b>	<b>100.0</b>

### 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.

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