

B.E.S.T Sustainable Model Portfolios

MARCH 2022 FACTSHEET | RISK PROFILE: MINIMISED |
OBJECTIVE: BALANCE GROWTH & INCOME



THE THOUGHTFUL INVESTOR

OVERVIEW

The Castlefield B.E.S.T Sustainable Model Portfolio range offers a focus on long-term returns whilst combining our ethos of favouring positive business practices and solutions to global challenges with the exclusion of those incompatible with meeting the needs of the changing world. It actively blends a diversified mix of rigorously-selected funds across asset classes to meet investors' aims.

KEY INFORMATION

Launch date	1 July 2012
Number of Holdings	14
Yield	1.98%
Ongoing Charges	0.89%
Annual Management Charges	0.35%

CONTACT DETAILS

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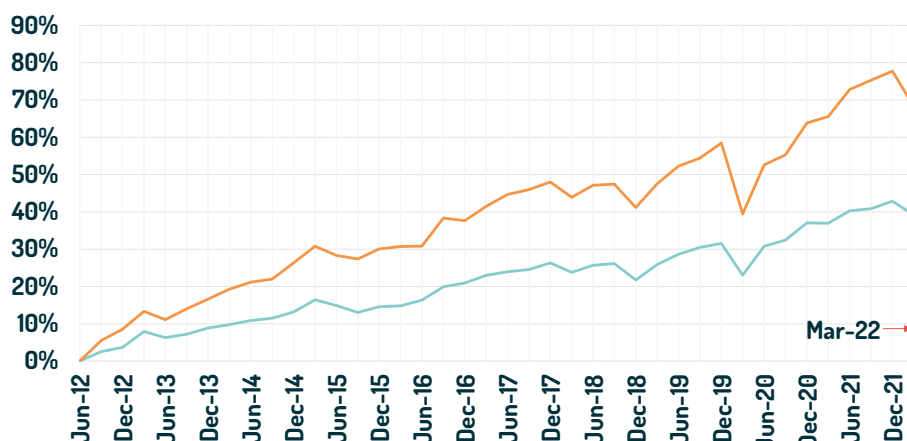
Castlefield Investment Partners

111 Piccadilly, Manchester, M1 2HY

PERFORMANCE

Data Frequency: Quarterly

Model portfolio Comparative ARC Index



	3 Mths	6 Mths	YTD	1 Yr	5Yrs	Since inception
"Balance Growth & Income - Minimised Risk" Model	-5.4%	-4.0%	-5.4%	1.6%	18.9%	68.2%
ARC Cautious PC Index	-2.6%	-1.2%	-2.6%	1.6%	13.2%	39.2%

Discrete Performance

	2021	2020	2019	2018	2017
"Balance Growth & Income - Minimised Risk" Model	8.5%	3.4%	12.3%	-4.6%	7.5%
ARC Cautious PC Index	4.2%	4.2%	8.1%	-3.6%	4.5%

Discrete Year to Quarter End Performance (%)

	Q1 2021	Q1 2020	Q1 2019	Q1 2018	Q1 2017
	Q1 2022	Q1 2021	Q1 2020	Q1 2019	Q1 2018
"Balance Growth & Income - Minimised Risk" Model	1.6%	18.7%	-5.5%	2.5%	1.7%

Source: Castlefield Investment Partners and ARC 30/06/2012 - 31/03/2022.

The ARC Private Client Indices (PCI) provide an insight into the actual returns being generated by investment managers for their discretionary private client portfolios using real performance numbers provided by participating investment managers.

Past performance is not a guide to future performance and returns may not be repeated.

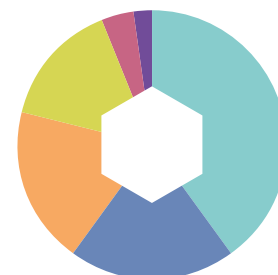
Please note that the definitions of each strategy were altered as of 1st January 2022, however each remains the same in nature and the historic performance record reflective of the approach.

TOP TEN HOLDINGS (%)

Castlefield Real Return Fund	15.50%
Rathbone Ethical Bond	13.50%
Royal London Ethical Bond	13.00%
Castlefield B.E.S.T Sustainable Income Fund	10.00%
EdenTree Responsible & Sustainable Sterling Bond	7.00%
Aegon Ethical Corporate Bond	6.50%
Castlefield B.E.S.T Sustainable UK Opportunities Fund	6.25%
Stewart Investors W/W Sustainability	5.50%
L&G UK Property	4.00%
Castlefield B.E.S.T Sustainable European Fund	3.75%

ASSET ALLOCATION

FIXED INTEREST	40.00%
UK EQUITY	20.00%
OTHER ASSETS	19.00%
GLOBAL EQUITY	15.00%
PROPERTY	4.00%
CASH	2.00%



PLATFORM AVAILABILITY

Aviva, Novia

RISK PROFILE AND INVESTMENT OBJECTIVE

At the heart of every investment decision is a basic 'trade off' between risk and possible reward. Broadly speaking, the greater the risk attached to an investment, the greater the potential reward but the greater the possibility also of not achieving your objective. Economic cycles and other factors can cause significant changes in the value of securities – both up and down. As a result, investment should only be undertaken on a medium to long-term view. We will act in accordance with your stated willingness to accept risk.

RISK PROFILE

Unconstrained Risk

Moderated Risk

Minimised Risk

INVESTMENT OBJECTIVE	TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
			MIN	MAX
Maximise Growth	9			
	42.5%	UK shares	30%	55%
	42.5%	Global shares	30%	55%
	5%	Fixed Interest	0%	10%
	5%	Infrastructure & Property	0%	10%
5%	Other investments	0%	10%	
100%		100%		
Balance Growth & Income	8			
	42.5%	UK shares	30%	55%
	32.5%	Global shares	20%	45%
	10%	Fixed Interest	0%	20%
	7.5%	Infrastructure & Property	0%	15%
7.5%	Other investments	0%	15%	
100%		100%		
Maximise Income	7			
	50%	UK shares	30%	70%
	20%	Global shares	10%	30%
	15%	Fixed Interest	0%	30%
	10%	Infrastructure & Property	5%	15%
5%	Other investments	0%	10%	
100%		100%		
Maximise Growth	6			
	35%	UK shares	20%	50%
	35%	Global shares	20%	50%
	15%	Fixed Interest	5%	25%
	5%	Infrastructure & Property	0%	10%
10%	Other investments	0%	20%	
100%		100%		
Balance Growth & Income	5			
	35%	UK shares	20%	50%
	27.5%	Global shares	10%	45%
	20%	Fixed Interest	10%	30%
	7.5%	Infrastructure & Property	0%	15%
10%	Other investments	0%	20%	
100%		100%		
Maximise Growth	3			
	27.5%	UK shares	15%	40%
	27.5%	Global shares	15%	40%
	25%	Fixed Interest	15%	35%
	5%	Infrastructure & Property	0%	10%
15%	Other investments	5%	25%	
100%		100%		
Balance Growth & Income	2			
	25%	UK shares	10%	40%
	20%	Global shares	10%	30%
	30%	Fixed Interest	15%	45%
	10%	Infrastructure & Property	0%	20%
15%	Other investments	5%	25%	
100%		100%		
Maximise Income	4			
	40%	UK shares	20%	60%
	20%	Global shares	10%	30%
	25%	Fixed Interest	15%	35%
	10%	Infrastructure & Property	5%	15%
5%	Other investments	0%	10%	
100%		100%		
Maximise Growth	1			
	25%	UK shares	15%	35%
	15%	Global shares	5%	25%
	35%	Fixed Interest	20%	50%
	15%	Infrastructure & Property	5%	25%
10%	Other investments	5%	15%	
100%		100%		

Naming and allocations were updated on the 1st January 2022

IMPORTANT LEGAL INFORMATION

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