

B.E.S.T Sustainable Model Portfolios

MARCH 2022 FACTSHEET | RISK PROFILE: MODERATED |
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 | 1.81% |
| Ongoing Charges | 0.92% |
| Annual Management Charges | 0.35% |

CONTACT DETAILS

John Alexander
Partner, Client Engagement

M: 07887 583 204

T: 0161 233 4551

john.alexander@castlefield.com

enquiries@castlefield.com

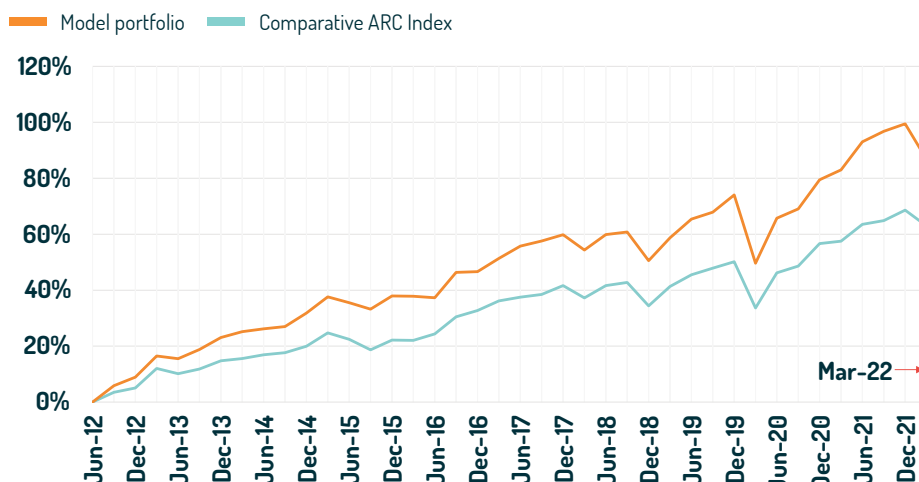
www.castlefield.com

Castlefield Investment Partners

111 Piccadilly, Manchester, M1 2HY

PERFORMANCE

Data Frequency: Quarterly



| | 3 Mths | 6 Mths | YTD | 1 Yr | 5Yrs | Since inception |
|--|--------|--------|-------|------|-------|-----------------|
| "Balance Growth & Income - Moderated Risk" Model | -6.4% | -5.1% | -6.4% | 2.0% | 23.4% | 86.7% |
| ARC Balanced PC Index | -3.4% | -1.2% | -3.4% | 3.5% | 19.7% | 62.9% |

Discrete Performance

| | 2021 | 2020 | 2019 | 2018 | 2017 |
|--|-------|------|-------|-------|------|
| "Balance Growth & Income - Moderated Risk" Model | 11.2% | 3.1% | 15.6% | -5.8% | 9.0% |
| ARC Balanced PC Index | 7.6% | 4.3% | 11.7% | -5.1% | 6.7% |

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 - Moderated Risk" Model | 2.0% | 22.3% | -5.7% | 2.8% | 2.0% |

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 B.E.S.T Sustainable Income Fund | 16.25% |
| Castlefield B.E.S.T Sustainable UK Opportunities Fund | 10.25% |
| Rathbone Ethical Bond | 9.50% |
| Royal London Ethical Bond | 9.00% |
| Castlefield Real Return Fund | 8.00% |
| Stewart Investors WW Sustainability | 7.25% |
| Castlefield B.E.S.T Sustainable UK Smaller Companies Fund | 6.00% |
| Castlefield B.E.S.T Sustainable European Fund | 5.50% |
| FP WHEB Sustainability | 5.50% |
| EdenTree Responsible & Sustainable Sterling Bond | 5.50% |

ASSET ALLOCATION

| | |
|----------------|--------|
| UK EQUITY | 32.50% |
| FIXED INTEREST | 28.50% |
| GLOBAL EQUITY | 22.50% |
| OTHER ASSETS | 10.50% |
| 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

Castlefield is a trading name of Castlefield Investment Partners LLP (CIP) and a registered trade mark and the property of Castlefield Partners Limited. CIP is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 0C302833. Registered Office 8th Floor, 111 Piccadilly Manchester M1 2HY. Part of the Castlefield employee-owned group. Member of the Employee Ownership Association.

Opinions constitute our judgement as of this date and are subject to change without warning. The officers and employees of CIP, may have positions in any securities mentioned herein. This document shall be governed by and construed in accordance with the law of England and Wales and is subject to the exclusive jurisdiction of the English Courts. The information, products and services referred to in this publication are not directed at any person or entity in any jurisdiction or country outside the United Kingdom.

The information in this document is not intended as an offer or solicitation to buy or sell securities or any other investment or banking product, nor does it constitute a personal recommendation.

Past performance is not necessarily a guide to future returns and may not be repeated. The value of investments may go down as well as up, and you may not recover the amount of your original investment. The value of investments and the income from them with exposure to foreign currencies can be affected by exchange rate movements. Certain investments carry a higher degree of risk than others and are, therefore, unsuitable for some investors.

The tax treatment of investments depends on each investor's individual circumstances and is subject to changes in tax legislation. It is recommended that potential investors seek advice concerning the suitability of any investment from their financial adviser. The performance of actual portfolios linked to this Model Portfolio may differ from the performance of the Model Portfolio shown due to the variation of timing in the initial investment or rebalancing differences resulting from minimum transaction size limits on the investment platform.

All information quoted is obtained from sources which we believe to be accurate at the time of publication, but may be subject to change. We therefore cannot be held responsible for the implications of relying on this information.