

# B.E.S.T Sustainable Model Portfolios

MARCH 2022 FACTSHEET | RISK PROFILE: UNCONSTRAINED |  
OBJECTIVE: MAXIMISE 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	12
Yield	2.31%
Ongoing Charges	0.98%
Annual Management Charges	0.35%

## CONTACT DETAILS

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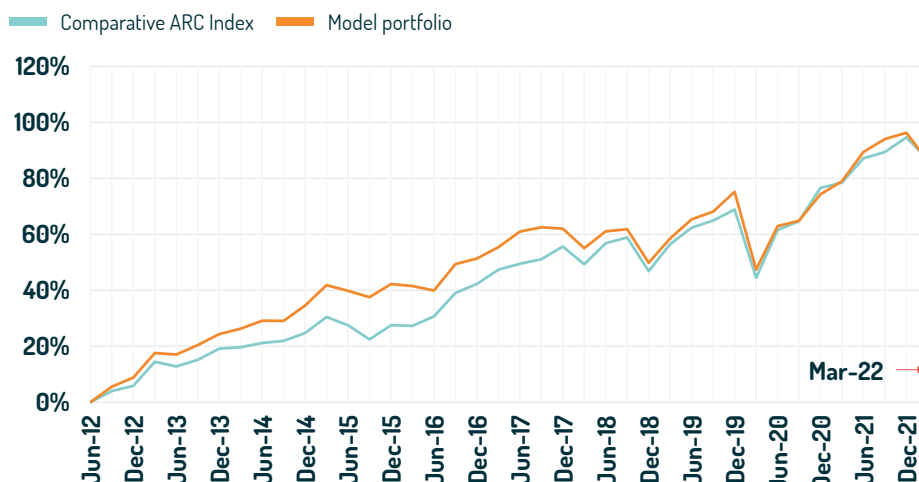
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Castlefield Investment Partners

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## PERFORMANCE

Data Frequency: Quarterly



	3 Mths	6 Mths	YTD	1 Yr	5Yrs	Since inception
"Maximise Income - Unconstrained Risk" Model	-5.1%	-4.0%	-5.1%	4.1%	19.8%	86.2%
ARC Steady Growth PC Index	-4.1%	-1.4%	-4.1%	4.6%	26.7%	86.7%

## Discrete Performance

	2021	2020	2019	2018	2017
"Maximise Income - Unconstrained Risk" Model	12.6%	-0.5%	16.9%	-7.5%	7.1%
ARC Steady Growth PC Index	10.2%	4.6%	15.0%	-5.6%	9.4%

## Discrete Year to Quarter End Performance (%)

	Q1 2021 Q1 2022	Q1 2020 Q1 2021	Q1 2019 Q1 2020	Q1 2018 Q1 2019	Q1 2017 Q1 2018
"Maximise Income - Unconstrained Risk" Model	4.1%	21.4%	-7.0%	2.2%	-0.3%

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 1<sup>st</sup> 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	42.50%
Rathbone Ethical Bond	9.00%
Royal London Ethical Bond	8.00%
L&G UK Property	6.00%
Stewart Investors W/W Sustainability	5.25%
Castlefield B.E.S.T Sustainable European Fund	5.00%
First Sentier Responsible Listed Infrastructure	5.00%
Castlefield B.E.S.T Sustainable UK Smaller Companies Fund	5.00%
FP WHEB Sustainability	4.00%
Sarasin Responsible Global Equity	3.00%

## ASSET ALLOCATION

UK EQUITY	47.50%
GLOBAL EQUITY	20.00%
FIXED INTEREST	17.00%
OTHER ASSETS	7.50%
PROPERTY	6.00%
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%	
Minimised Risk	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%	
Minimised Risk	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 1<sup>st</sup> January 2022

## IMPORTANT LEGAL INFORMATION

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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.

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