

## FEATURES

IA Sector - Mixed Investments 0%-35% Shares

Daily Liquidity

No Initial Fees

No Exit Fees

No Performance Fees

Whole of market active funds adhering to socially responsible criteria

## RISK AND REWARD PROFILE



This model portfolio has an internal risk rating classification of 3 and will aim to maintain this risk rating classification. The risk rating range is from 1 (lowest risk) to 10 (highest risk). This range is utilised across the whole of our investment toolkit.

## DETAILS

Inception: 1st January 2017

## CHARGES

Discretionary Management Fee: 0.29% inclusive of any applicable VAT  
Ongoing Charges Figure (OCF): 0.38%  
Est. Total: 0.67%

## PEER GROUP

Although the Profile is not benchmarked against the IA sector one may wish to compare the performance of Profile 3 to the IA Mixed Investment 0-35% Shares sector for peer group analysis.

### Top 5 Holdings

Aegon Global Sustainable Sovereign Bond Fund GBPH

BlackRock ICS Sterling LEAF

Dimensional Global Sustainability Fixed Income Fund GBPH

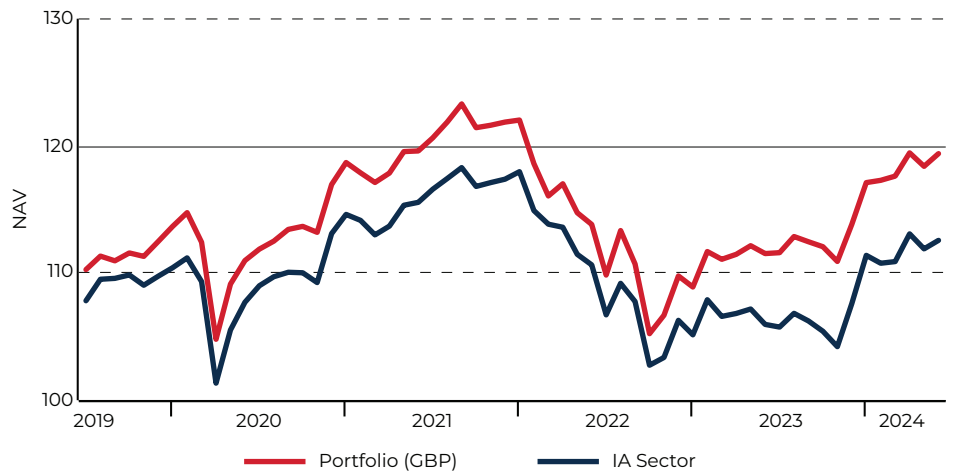
EdenTree Responsible and Sustainable Short-Dated Bond Fund

HSBC Global Sustainable Government Bond Index Fund GBPH

## INVESTMENT OBJECTIVE

The aim of the model portfolio is to increase in value, over a minimum of 5 years, by investing in a range of asset classes and global markets. This will be achieved through a combination of capital growth, which is profit on investments held, and income, which is money paid out of investments such as dividends from shares and interest from bonds.

## PERFORMANCE



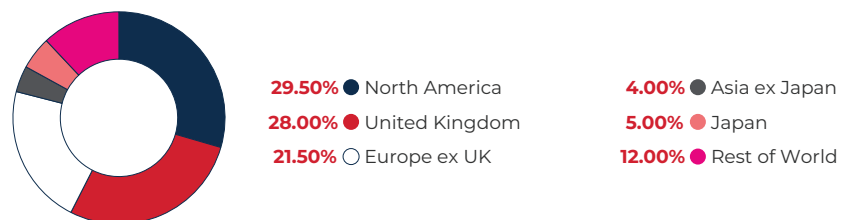
## CUMULATIVE PERFORMANCE (%)

	1 Month	YTD	1 Year	3 Years	5 Years	ITD
<b>Portfolio (GBP)</b>	0.84	1.91	7.02	-0.20	9.44	19.39
<b>IA Sector - Mixed Investments 0%-35% Shares</b>	0.61	1.05	6.27	-2.59	6.06	12.57

## ASSET ALLOCATION



## REGIONAL ALLOCATION



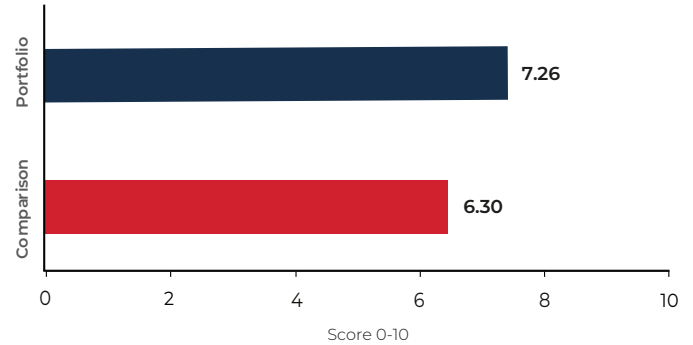
# ABACUS ESG PROFILE 3 - DFM

FACTSHEET  
May 2024

## ESG Score

We measure how well key medium-to long-term ESG risks and opportunities are being managed by the portfolio using the MSCI ESG Quality Score, which is measured on a scale of 0 to 10 (worst to best). The score corresponds to a rating, which is measured on a scale of CCC to AAA (worst to best).

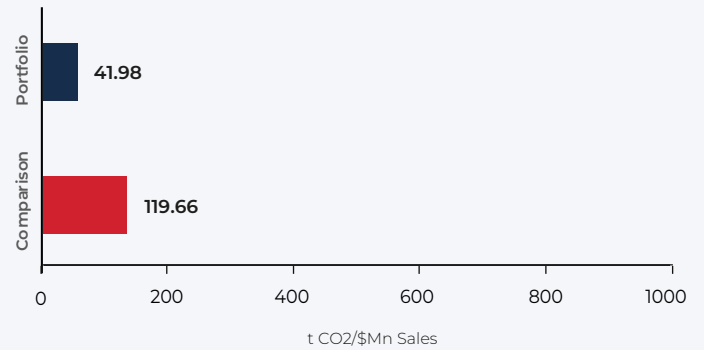
Rating	CCC	B	BB	BBB	A	AA	AAA
Score	0.00 - 3.15	3.15 - 4.16	4.16 - 5.17	5.17 - 6.18	6.18 - 7.19	7.19 - 8.20	8.20-10.00
	Laggard		Average			Leader	



## Carbon Risk

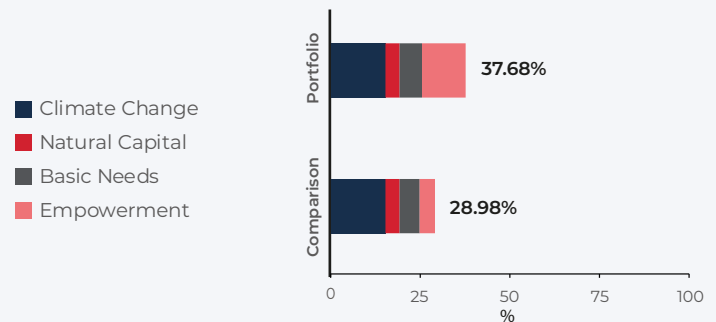
Companies which emit lots of carbon dioxide (CO<sub>2</sub>) are more exposed to carbon-related market and regulatory risks that arise due to climate change. We measure the carbon risk of the portfolio using the MSCI ESG Weighted Average Carbon Intensity metric which, per company, is a function of the most recently reported or estimated direct plus indirect CO<sub>2</sub> emissions, divided by sales (the lower the intensity, the better).

Very Low	Low	Moderate	High	Very High
0 - 14	15 - 69	70 - 249	250 - 524	525 - 1000
Leader		Average	Laggard	



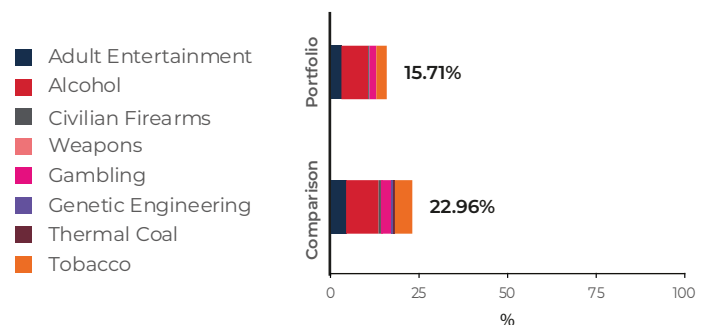
## Impact Solutions Involvement

We measure the positive impact achieved by the portfolio using MSCI ESG Sustainable Impact Solutions Involvement data. The aggregated figure represents the full market value exposure to a range of impact solutions, which fall under the following categories: climate change, natural capital, basic needs and empowerment (in all cases, the higher the better).



## Controversial Business Activity Involvement

We measure the full market value exposure of the portfolio to a range of controversial business activities using MSCI ESG Business Involvement Screening Research Involvement data. These activities are: adult entertainment, alcohol, civilian firearms, weapons, gambling, genetic engineering, thermal coal and tobacco (in all cases, the lower the better).



# ABACUS ESG PROFILE 3 - DFM FACTSHEET May 2024

## ABACUS INVESTMENT AND OVERSIGHT COMMITTEE

The Committee has the primary function of oversight and management of the Model Portfolio Service (MPS), hosted on the Tavistock Platform, Aegon (ARC), Abrdn Wrap, and Aviva. The Committee is comprised of both Abacus and Tavistock Asset Management team members namely; Malcolm Harper, Ben Raven, Haydn Morgan, Steven McGregor and Gregor Preston. This oversight enables the speciality of each firm to be utilised.

## ABOUT ABACUS

Abacus Associates Financial Services is one of the country's leading firms of Independent Financial Advisers. Abacus tailor services to the diverse needs of clients, offering each one the best possible choice. Abacus advisers strive to build a trusted client relationship which will last a lifetime. Abacus Associates is a wholly owned subsidiary of Tavistock Investments Plc, the UK wide financial services group.

## ABOUT TAVISTOCK ASSET MANAGEMENT

Tavistock Asset Management (TAM) is authorised and regulated by the Financial Conduct Authority to provide Discretionary Fund Management (FRN: 955719). Tavistock Asset Management Limited is a wholly owned subsidiary of Tavistock Investments Plc. TAM manage over £1bn of assets on behalf of all clients, aiming to provide private clients with access to institutional quality portfolio management at a retail price. TAM's model portfolios provide individual investors with the benefit of collective buying power to ensure that the charges they incur for model portfolio management, platform fees and dealing are amongst the lowest in the industry. Currently, Tavistock has over 175 financial advisers helping 50,000+ private clients look after more than £3.5bn of investments.

## ESG UPDATE

The Sustainability Disclosure Requirements (SDR) train rolls on. Towards the end of April the FCA published a consultation paper proposing the extension of SDR to portfolio management services, for example MPS but also more bespoke offerings. The consultation period is underway and we look forward to responding in due course. Uncertainty about the potential scope of the regulatory regime and the timeline for implementation will need to be addressed, as will issues about the proposed product labels and the naming and marketing rules. For one, interoperability is crucial. In May the European Securities and Markets Authority (ESMA) published a similar set of guidelines to mitigating greenwashing risks. Thankfully, the categories put forward by ESMA (Environmental, Social, Governance, Transition, Sustainability and Impact) share a lot in common with the SDR product labels. The cost benefit analysis included in the FCA's consultation paper also raises important questions about how smaller businesses with fewer resources will be able to comply with the new regulations. Constructive collaboration between industry and the regulator will be key in order to arrive at a set of regulations that works for customers.

The model portfolio is available on the Tavistock Platform, Aegon (ARC), Abrdn Wrap, and Aviva.



**THE PLATFORM.**

## CONTACT INFORMATION

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Date of data: 31st May 2024 unless otherwise stated.

**The value of an investment in the Abacus ESG Profiles may fall as well as rise. Past performance should not be seen as an indication of future performance.**