

PROFILE Features

IA Sector - Mixed Investment 20%-60% Shares

Daily Liquidity

No Initial Fees

No Exit Fees

No Performance Fees

Whole of market active funds adhering to socially responsible criteria

RISK PROFILE AND REWARD PROFILE



Lowest Risk Highest Risk

This model portfolio has an internal risk rating classification of 5 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: 16th November 2020

CHARGES

Discretionary Management Fee: 0.29% inclusive of any applicable VAT
Ongoing Charges Figure (OCF): 0.52% Est. Total: 0.81%

PEER GROUP

Although the Profile is not benchmarked against the IA sector one may wish to compare the performance of Profile 5 to the IA Mixed Investment 20%-60% Shares sector for peer group analysis.

Top 5 holdings

Aegon Global Sustainable Sovereign Bond Fund GBPH

CCLA Better World Global Equity Fund

Dimensional Global Sustainability Fixed Income Fund GBPH

Janus Henderson USA Sustainable Equity Fund

Schroders Global Sustainable Value Equity Fund

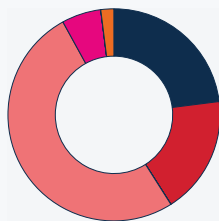
INVESTMENT OBJECTIVE

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

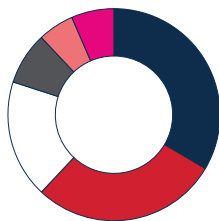
	1 Month	YTD	1 Year	3 Years	ITD
Portfolio (GBP)	2.08	7.15	11.09	0.88	11.84
IA Sector - Mixed Investments 20%-60% Shares	1.64	7.20	11.30	4.96	14.09

ASSET ALLOCATION



23.00%	● Government Bonds	6.00%	● Emerging Market Equities
18.00%	● Corporate Bonds	0.00%	● Commodities
0.00%	○ Inflation-Linked Bonds	0.00%	● Property Equities
0.00%	● Emerging Market Bonds	2.00%	● Cash
51.00%	● Developed Market Equities		

REGIONAL ALLOCATION



33.50%	● North America	8.00%	● Asia ex Japan
28.50%	● United Kingdom	5.50%	● Japan
18.00%	○ Europe ex UK	6.50%	● Rest of World

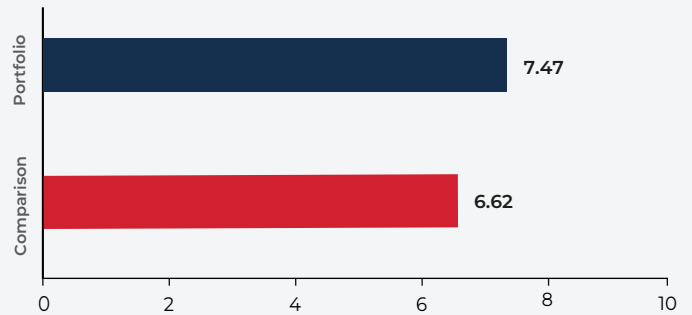
ABACUS ESG PROFILE 5 - DFM

FACTSHEET
November 2024

MSCI ESG Score (0-10)

We measure how well key medium-to long-term ESG risks and opportunities are being managed by the model 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).

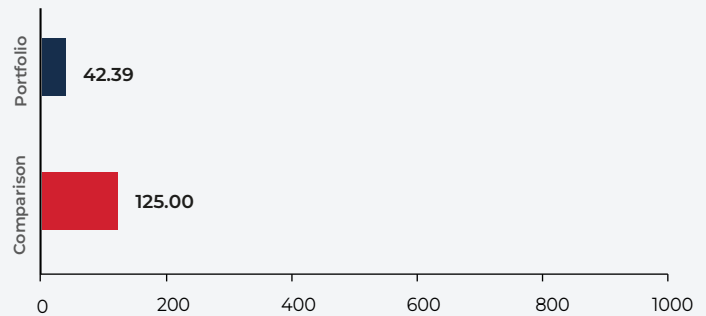
Rating	CCC	B	BB	BBB	A	AA	AAA
Score	0.00 - 1.43	1.43 - 2.86	2.86 - 4.29	4.29 - 5.71	5.71 - 7.14	7.14 - 8.57	8.57-10.00
	Laggard		Average			Leader	



MSCI Carbon Risk (t CO2/\$Mn Sales)

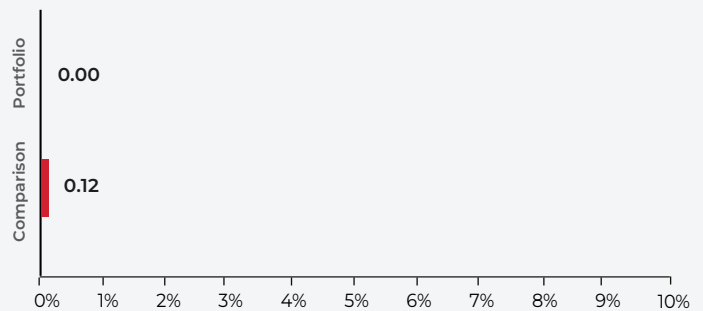
Companies which emit lots of carbon dioxide (CO2) are more exposed to carbon-related market and regulatory risks that arise due to climate change. We measure the carbon risk of the model using the MSCI ESG Weighted Average Carbon Intensity metric which, per company, is a function of the most recently reported or estimated direct plus indirect CO2 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	



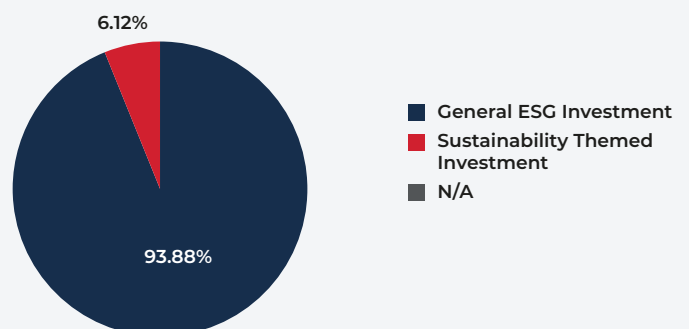
United Nations Global Compact Risk (%)

There is a spectrum of good and bad actors in every sector and in every country. Measuring exposure to companies in violation of the Ten Principles of the UNGC is a useful way to separate good actors from bad in a sector- and country-agnostic way (the lower the exposure, the better). The Ten Principles are based on a variety of international declarations and are focused on 4 areas: human rights, labour, the



Morningstar Classification

All funds categorised as a 'sustainable investment' by Morningstar are further segregated into 2 buckets: 'general ESG investment' or 'sustainability themed investment'. The first bucket is for funds that integrate ESG data into the portfolio construction and management process. The second bucket is for funds that additionally target a sustainability theme, for example climate action or human development.



ABACUS ESG Profile 5 - DFM

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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 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 trading style of Saltus Partnership Limited, which is authorised and regulated by the Financial Conduct Authority.

ABOUT TAVISTOCK

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.

ESG UPDATE

The Labour party's victory in the UK's general election in July was unsurprising. It is perhaps more surprising that one of the few obvious differences in rhetoric and policy between Labour and the Conservatives was in their approach to the energy transition. Sir Keir Starmer has, generally speaking, been a staunch advocate of decarbonisation, unlike the Tories under Rishi Sunak. In a sign that Sunak's shift away from sustainability was short-sighted, 19 out of 23 Conservative candidates classified by E3G as 'net zero sceptics' lost their seats. In any case, Labour has set ambitious targets and there is now plenty of work to do. Already the new administration has removed a de facto ban on onshore wind farms and said that it will not issue licenses for new oil and gas exploration in the North Sea. Starmer has also announced key initiatives like the National Wealth Fund (NWF) and Great British Energy (GBE). Over the coming years these organisations will be capitalised to the tune of more than £15 billion and, importantly, work to crowd in private capital to help fund decarbonisation efforts across different sectors. Labour have struck a balance between optimism and realism and this looks to have been the right strategy from an electoral perspective. The UK is now back in the energy transition conversation and even if Labour's ambitious targets are not all met, there is plenty for investors to be positive about.

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: 30th November 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.