



Portfolio name: a Sustainable plan

Investment Range: SelfSelect

Fund Range: UT/OEICS

Report Generated: 06.07.2020

This report has been produced using Investment Tools supplied by Old Mutual Wealth. Old Mutual Wealth specialises in long-term savings solutions to help people to reach their goals. Getting the best solution for today and for long into the future is not a choice that should be made without advice. For that reason Old Mutual Wealth only sell their products through financial advisers - independent of Old Mutual Wealth, and with a duty to offer best advice. This means that the content of the report, and any recommendations based on the report have been based on input into the Investment Tools defined by your financial adviser.

The report will show you how your portfolio has performed over the period shown, where it is currently invested, and the portfolio's risk level. The past performance and risk assessment calculations will include any fund switches, and relevant fund events such as fund mergers. However, these figures do not include any product charges, regular premiums, or money in or money out transactions. Please read the important information contained on the final pages of this report for more information on how the analysis was produced.

PORTFOLIO ANALYSIS REPORT

Portfolio name: a Sustainable plan

Report Generated: 06.07.2020

Investment Range: SelfSelect

Fund Range: UT/OEICS

Portfolio Analysis

Old Mutual Wealth risk scores are based on whole numbers ranging from one to ten. A portfolio with a risk score of one is likely to have a modest return and limited fluctuation in value from month to month. A portfolio with a risk score of ten would be more likely to achieve higher long term returns but potentially with sizeable fluctuations in value from month to month. You should satisfy yourself that, for this investment, the risk scores displayed are appropriate to your own attitude to risk.



Historic Risk Score

The historic portfolio risk level represents the historic volatility over the period 30/06/2017 to 30/06/2020, and takes into account the changing composition of the portfolio over that period of time.

Prospective Risk Score

This portfolio contains at least one managed fund. This means a prospective risk score cannot be calculated because the asset allocation of managed funds varies over time.

PORTFOLIO ANALYSIS REPORT

Portfolio name: a Sustainable plan

Report Generated: 06.07.2020

Investment Range: SelfSelect

Fund Range: UT/OEICS

Portfolio holdings as at 03.07.2020

Funds	Sector Name	Fund Type	Percentage as at 03.07.2015	Percentage as at 03.07.2020
Rathbone Eth Bd I I £	IA Sterling Corporate Bond	UT/OEICS	10.00 %	9.97 %
Royal London Ethical Bond M Acc	IA Sterling Strategic Bond	UT/OEICS	10.00 %	9.81 %
Liontrust SF Corp Bd 2 Inc	IA Sterling Corporate Bond	UT/OEICS	10.00 %	9.80 %
ASI EthCorpBd R Pf 1 A	IA Sterling Corporate Bond	UT/OEICS	10.00 %	9.61 %
Kames Ethical Corporate Bond B Acc	IA Sterling Corporate Bond	UT/OEICS	10.00 %	9.43 %
EdenTree Amity Sterling Bd B	IA Sterling Strategic Bond	UT/OEICS	10.00 %	9.23 %
Royal London Sus Wrld Trst C Acc	IA Mixed Investment 40-85% Shares	UT/OEICS	2.85 %	4.33 %
Royal London Sus Div Trst C Acc	IA Mixed Investment 20-60% Shares	UT/OEICS	2.86 %	3.55 %
Liontrust SF Caut Mngd 2 Inc	IA Mixed Investment 40-85% Shares	UT/OEICS	2.85 %	3.23 %
Liontrust SF Dfnsv Mngd 2 Inc	IA Mixed Investment 20-60% Shares	UT/OEICS	2.86 %	3.13 %
Royal London Sus MG Trst C Acc	IA Mixed Investment 0-35% Shares	UT/OEICS	2.86 %	3.04 %
7IM Sustainable Balance C Acc	IA Mixed Investment 20-60% Shares	UT/OEICS	2.86 %	2.79 %
Kames Ethical Cautious Mgd B Acc	IA Mixed Investment 20-60% Shares	UT/OEICS	2.86 %	2.45 %
Royal London Sus Ldrs Trst C Inc	IA UK All Companies	UT/OEICS	1.87 %	2.30 %
Liontrust SF Eurpn Gth 2 Acc	IA Europe Excluding UK	UT/OEICS	1.67 %	2.08 %
Liontrust SF UK Growth 2 Acc	IA UK All Companies	UT/OEICS	1.88 %	1.98 %
Liontrust UK Ethical 2 Acc	IA UK All Companies	UT/OEICS	1.87 %	1.93 %
Premier Ethical C Acc	IA UK All Companies	UT/OEICS	1.87 %	1.78 %
Vanguard SRI European Stk A£	IA Europe Including UK	Other Offshore	1.66 %	1.70 %
ASI UK Eth Eq R Pf 1 A	IA UK All Companies	UT/OEICS	1.88 %	1.62 %
BMO Responsible UK Income 2 Acc	IA UK Equity Income	UT/OEICS	1.87 %	1.60 %
Kames Ethical Equity B Acc	IA UK All Companies	UT/OEICS	1.88 %	1.58 %
SVM All Europe SRI B	IA Europe Including UK	UT/OEICS	1.67 %	1.52 %
L&G Ethical Trust I Acc	IA UK All Companies	UT/OEICS	1.88 %	1.52 %

PORTFOLIO ANALYSIS REPORT

Portfolio name: a Sustainable plan

Report Generated: 06.07.2020

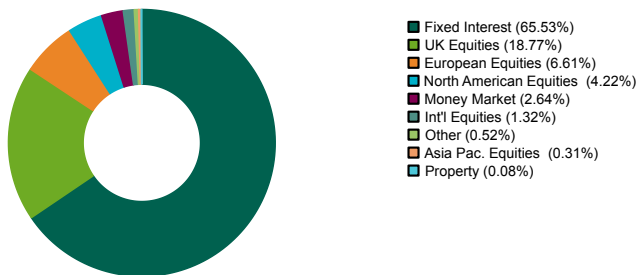
Investment Range: SelfSelect

Fund Range: UT/OEICS

Current Asset allocation

When building an investment portfolio there are two important considerations. The first is asset allocation, which is concerned with how an investment is spread across different asset types and regions. The second is fund selection, which is concerned with the choice of fund managers and funds to represent each of the chosen asset classes and sectors. Both of these considerations are important, although academic studies have consistently shown that in the medium to long term, asset allocation usually has a much larger impact on the variability of a portfolio's return.

Asset class



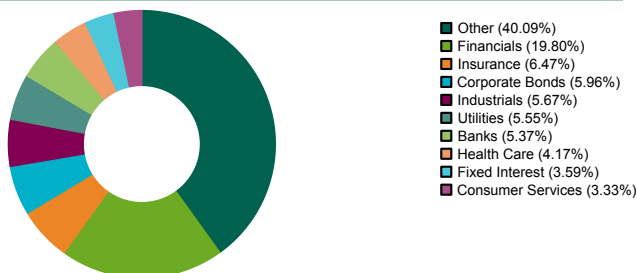
Powered by data from FE

IA sector allocation



Powered by data from FE

Stock sector



Powered by data from FE

Top 10 Holdings

Top 10 Holdings	Weighting
LONDON STOCK EXCHANGE GROUP	0.48
ASTRAZENECA PLC	0.46
AXA 5.453% UNDATED BDS GBP100000	0.39
UBS (IRL) ETF PLC - MSCI UNITED KINGDOM IMI SOCIALLY RESPONSIBLE UCITS ETF (GBP) A DIS	0.38
HM TREASURY UNITED KINGDOM DMO 1.625% TREASURY GILT 22/10/28 GBP0.01	0.39
PRUDENTIAL PLC	0.31
AMUNDI LUXEMBOURG SA AMUNDI INDEX US CORP SRI UCITS ETF DR	0.31
AT&T INC 7% BDS 30/04/40 GBP (VAR)	0.29
STANDARD CHARTERED 5.125% DTD SUBORD NTS 06/06/34 GBP100000	0.28
VERIZON COMMUNICATIONS INC	0.26

Asset Classes

The different types of assets available to investors. For example, equities, cash, fixed interest or property.

Sector

A sector is a grouping of funds with a similar investment objective and make up.

Top Ten Holdings

This is based on the underlying assets of the funds held within your portfolio.

PORTFOLIO ANALYSIS REPORT

Portfolio name: a Sustainable plan

Report Generated: 06.07.2020

Investment Range: SelfSelect

Fund Range: UT/OEICS

Performance analysis

This section of the report shows the performance of your portfolio.

A summary of the transactions affecting the performance of your portfolio can be found in the Transaction Summary and Benchmark Details sections of the report. The historic transaction information shown in this report is not a full transaction history. The performance figures do not include any product charges, regular premiums, or money in or out.

Your financial adviser may have added, edited, or deleted a Switch in order to demonstrate the impact of a different investment decision, and this shown in the relevant tables and charts as 'Modified'.

Further details of the transactions included and benchmark history can be found in the separate Transaction Report.

Past performance is not a guide to future performance.

Cumulative performance - This is the performance accrued for each year added to the previous year(s) to produce the cumulative performance.

Cumulative Performance	1 year %	3 years %	5 years %	10 years %
Portfolio	3.25	14.66	32.66	N/A
Weighted Sector Average (Benchmark)	-0.06	7.63	22.64	72.88

Performance figures are based on time periods shown to 03.07.2020.

Performance calculated using start date methodology *.

Discrete performance - This is the performance of the investment over a defined time period.

Year by Year to month end 06/20	2020	2019	2018	2017	2016
Portfolio	4.48	5.15	3.97	12.68	2.98
Weighted Sector Average (Benchmark)	0.96	3.41	2.67	11.11	2.81

Performance figures are based on 12 month time periods (ending 06/20) for 5 consecutive years. If there is not a full 12 months of data available then a return of N/A will be given.

Performance calculated using start date methodology *.

PORTFOLIO ANALYSIS REPORT

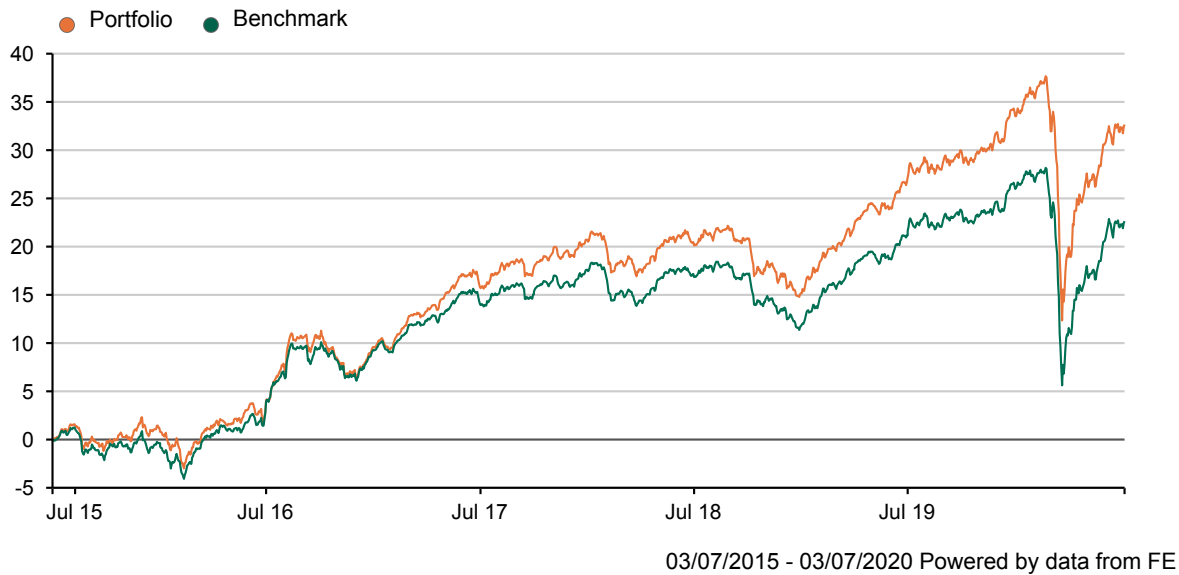
Portfolio name: a Sustainable plan

Report Generated: 06.07.2020

Investment Range: SelfSelect

Fund Range: UT/OEICS

Cumulative Performance chart



Performance calculated using start date methodology *.

Cumulative performance chart shows % growth from 03.07.2015 to 03.07.2020

PORTFOLIO ANALYSIS REPORT

Portfolio name: a Sustainable plan

Report Generated: 06.07.2020

Investment Range: SelfSelect

Fund Range: UT/OEICS

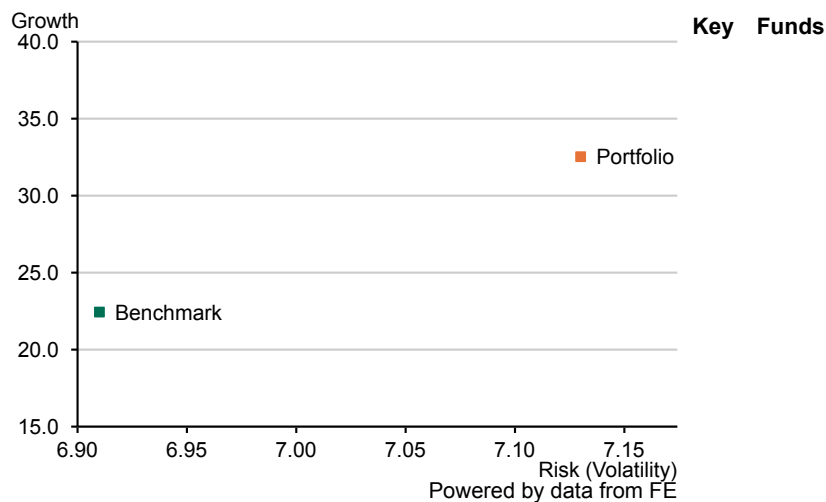
Risk analysis

In its simplest sense, risk is the variability of returns. Investments with greater inherent risk must provide higher expected yields if investors are to be attracted to them. Volatility is a measure of the variability of returns, and is the amount that an asset price is expected to fluctuate over a given period. The more volatile a fund or portfolio, the more it is subject to rapid and extreme price fluctuations relative to the market.

Volatility Analysis	Volatility from 30.06.2015 to 30.06.2020
Portfolio	7.13
Weighted Sector Average (Benchmark)	6.91

Past performance is not a guide to future performance.

Risk Return chart



Performance calculated using start date methodology *.

The risk/return chart shows how a fund has performed and its volatility over the time and period shown. The chart shows % growth/volatility from 30.06.2015 to 30.06.2020 calculated using bid prices with income re-invested into the fund net of tax. Funds displayed are only those currently held in the portfolio, however the calculations for the portfolio and benchmark take historic transactions into account. Funds which have existed for a shorter term than the reporting period cannot be shown. Funds will not show on the risk/return chart if the current portfolio contains more than 20 funds.

PORTFOLIO ANALYSIS REPORT

Portfolio name: a Sustainable plan

Report Generated: 06.07.2020

Investment Range: SelfSelect

Fund Range: UT/OEICS

Benchmark Details

Sector	Risk Number	% of benchmark as at 03.07.2015	% of benchmark as at 03.07.2020
UT Sterling Corporate Bond	3	40.00	41.39
UT Sterling Strategic Bond	2	20.00	19.71
UT UK All Companies	9	13.13	11.80
UT Mixed Investment 20-60% Shares	4	11.44	11.12
UT Mixed Investment 40-85% Shares	5	5.70	6.02
UT Mixed Investment 0-35% Shares	3	2.86	2.74
UT Europe Excluding UK	7	1.67	1.99
UT Europe Including UK	7	1.67	1.90
FO Equity - Europe inc UK	7	1.66	1.78
UT UK Equity Income	8	1.87	1.55

Benchmark risk number:



When calculating the past performance for this portfolio the percentage holdings for each component have been applied at the Start of the performance period. Further details of the benchmark history can be seen in the transaction report.

Glossary

Asset Allocation

The percentage split of an investment portfolio among different asset classes (equities, cash, fixed interest, property etc).

Benchmark

An index or other market measurement which is used as a yardstick to assess the risk and performance of a portfolio.

Risk

In its simplest sense, risk is the variability of returns. Investments with greater inherent risk must provide higher expected yields if investors are to be attracted to them.

Sector Averages

Sector Average denote the average performance of all funds within a particular sector.

Volatility

(portfolio or fund)

Volatility is a statistical method that measures how much a series of values moves up and down around its average. The higher the volatility number, the less consistent the historical performance has been.

PORTFOLIO ANALYSIS REPORT

Portfolio name: a Sustainable plan

Report Generated: 06.07.2020

Investment Range: SelfSelect

Fund Range: UT/OEICS

Important Information

This report is not intended as a promotion of a particular fund, or funds.

Past performance for the funds marked ^ has been based on prices that include simulated values.

All performances are inclusive of any net reinvested income and exclusive of any reinvested rebates.

Please refer to www.oldmutualwealth.co.uk/glossary for further information about the terms used in this document.

All the performance information shown is in the fund currency indicated on the first page of this report.

This report has been produced using Investment Tools supplied by Old Mutual Wealth. The content of the report and any benchmark selected has been based on input into the Investment Tools defined by your financial adviser.

Where a fund invests in securities designated in a different currency to the fund, or where an underlying fund is denominated in a different currency, investments may rise and fall purely as a result of currency rate fluctuations.

The performance figures do not include any product charges; relevant additional charges will affect the return from any particular product. For ISA the performance does not allow for tax reclaims that have been available at various times in the past.

Holdings in cash deposit are displayed on these reports where applicable, however 0% performance and volatility is assumed. Cash deposit holdings are not included when calculating a portfolio's prospective risk score.

Fund % growth is calculated using bid prices with income re-invested back into the fund net of tax. For fund or sector average benchmarks the % growth is also calculated net of tax.

Any benchmark against which the fund is compared has been selected by the Financial Adviser and Old Mutual Wealth have not verified that the benchmark is appropriate for the fund.

As funds in the following sectors do not meet and pre-set parameters, it may be inappropriate to compare them on a like-for-like basis.

Unit trust and OEIC sectors: Unclassified, IA Specialist. Life and Pension sectors: ABI Specialist, ABI Unclassified.

Unit prices, and the income from units, may fall as well as rise. An investor may not get back the amount invested.

Switches

The report shows how your portfolio has performed over the period shown, where it is currently invested, and the portfolio's risk level.

The past performance and risk assessment calculations include any fund switches, and relevant fund events such as fund mergers.

However, these figures do not include any product charges, regular premiums, or money in or money out transactions.

Switches may be based on actual transactions from a client's plan or example transactions that a Financial Adviser has created/added.

Any changes made to switches are the responsibility of the Financial Adviser.

Any incomplete transactions on your plan are excluded from appearing i.e. where a trade has not settled.

Corrective transactions are included in the report where a switch may have originally been submitted incorrectly.

Performance Calculation Methodologies

1) Historic Portfolio Positions Excluded – Start Date Methodology

If the portfolio excludes transactions, then it is assumed that the current portfolio holding has existed throughout the requested time period.

This means that when calculating the past performance for this selected portfolio the specified percentage holdings per fund in the portfolio are assumed to be held at the start of the performance period as opposed to the end of the performance period. This means that we have derived the relative percentage holdings in the constituent funds at the end date based on the actual performance of the constituent funds over the performance period to arrive at the specified percentage holdings on the start date.

* Start Date Methodology

When calculating the past performance for a portfolio using the demonstration basis, the specified percentage holdings have been assumed as being held at the start of the performance period as opposed to the end. This means that the investment holdings at the end of the performance period will have moved away from the initial allocation split depending on the relative performance of the constituent assets. This approach is generally used where the adviser wishes to demonstrate how the constituent funds of a selected portfolio might behave using past performance statistics.

Information Source: FE



This FE sourced information is provided to you by Old Mutual Wealth and is used at your own risk. FE take care to ensure that the information provided is correct. Neither FE or Old Mutual Wealth warrants, presents nor guarantees the contents of the information, nor do they accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein.

Portfolio Risk Number:

Historic

This is based on historic volatility, as measured by standard deviation of returns, of the portfolio of funds over the past 3 years. The historic volatility is then translated to the portfolio risk level which is a whole number ranging from 1 (least risky) to 10 (most risky). This translation is consistent with the methodology used in Old Mutual Wealth's online portfolio construction tools and is based on Modern Portfolio Theory.

Prospective

The portfolio risk level represents the expected level of future volatility of the combination of asset classes determined by using objective mathematical modelling tools taking into account past data and implied market data about the future.

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Old Mutual Wealth provides you with access to its investment platform. Within this platform you can open an ISA and Collective Investment Account provided by Old Mutual Wealth Ltd, a Collective Retirement Account and Collective Investment Bond provided by Old Mutual Wealth Life & Pensions Ltd and access an existing Offshore Collective Investment Bond, distributed by Old Mutual Wealth Ltd but provided by Old Mutual International (Guernsey) Limited.

Old Mutual Wealth Ltd and Old Mutual Wealth Life & Pensions Ltd are registered in England & Wales under numbers 1680071 and 4163431 respectively. Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom.

Old Mutual Wealth Life & Pensions Ltd are authorised by the Prudential Regulation Authority and are regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Old Mutual Wealth Ltd is authorised and regulated by the Financial Conduct Authority. Their Financial Services register numbers are 207977 and 165359 respectively. VAT number for all above companies is 386 1301 59.

Old Mutual International (Guernsey) Limited is regulated by the Guernsey Financial Services Commission and is licensed to write long-term business under the Insurance Business (Bailiwick of Guernsey) Law 2002. Registered number 2424. Registered Office at The Beehive, PO Box 121, Collings Road, St Peter Port, Guernsey GY1 3HE, Channel Islands.