

### PORTFOLIO INFORMATION

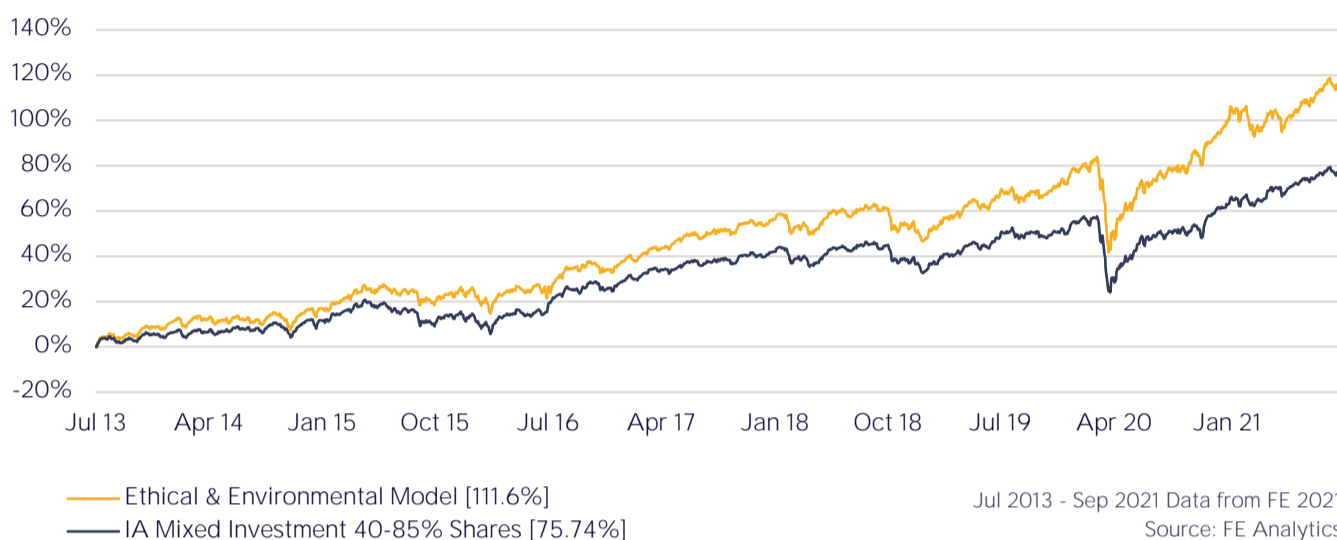
Information as at	30 Sep 2021
Our AMC*	0.35%
Our Admin Charge*	0.30%
Underlying TER	0.80%
Total TER <sup>#*</sup>	1.45%
Portfolio Yield**	1.15%
Model Volatility (3 year actual)	12.16
Benchmark Volatility (3 year actual)	11.46
Launch Date	01 Jul 2013
Min. Investment	£ 10,000
Min. Additional Investment	£ 1,000
Min. Reg Investment	£300/month
Min. Withdrawal	£ 1,000

### INVESTMENT OBJECTIVE: ETHICAL & ENVIRONMENTAL

October 2021

The model is designed to be medium risk and generate a total return from investment into a combination of capital growth and income generating funds. It is suitable for clients who want a balanced portfolio, that invests in a range of asset classes and aims to provide a modest level of income and a capital return over the longer term. It will be invested in funds that incorporate into their decision making the impact companies have on the environment and a broad range of social issues, with the overarching intention of investing to bring positive change. It is a complex subject and this model offers a pragmatic approach to investing responsibly.

### CUMULATIVE PAST PERFORMANCE (%)



Past performance is not indicative of future performance. The value of shares and the income from them can fall as well as rise and investors may get back less than the amount invested.

### TOP 10 HOLDINGS

Sarasin Responsible Corporate Bond
Hermes Impact Opportunities
Aegon Ethical Equity
BNY Mellon Sustainable Real Return
Hermes Global Emerging Markets
FundRock WHEB Sustainability
Liontrust Sustainable Future Global Growth
Ninety One Global Environment
Pictet Global Environmental Opps
Stewart Asia Pacific Leaders

	CUMULATIVE(%)						DISCRETE(%)				
	1m	3m	6m	1yr	3yrs	5yrs	2020	2019	2018	2017	2016
Ethical & Environmental	-2.77	1.97	6.84	17.31	31.09	56.38	12.20	20.25	-5.64	13.35	9.64
IA Mixed Investment 40-85% Shares	-1.36	1.33	6.34	16.63	21.30	39.40	5.32	15.78	-6.11	9.98	12.87

12 MONTH DISCRETE PERFORMANCE PERIODS (%)					
	Sep 20 - Sep 21	Sep 19 - Sep 20	Sep 18 - Sep 19	Sep 17 - Sep 18	Sep 16 - Sep 17
Ethical & Environmental Model	17.31	6.72	4.71	6.43	12.08
IA Mixed Investment 40-85% Shares	16.63	-0.19	4.20	5.35	9.09

Please note:

The chart above shows the performance of the Ethical & Environmental Model from 01 Jul 2013 when the model launched. Accordingly, this live data shows how the model performed taking into account any changes to the model, and any underlying fund charges, but excludes Rowan Dartington management and administration fees.

Data from 1 month through to 5 years is cumulative (%), after which data from 2016 to 2020 is discrete (%). The cumulative periods are for the period stated, for example 3m, up until the most recent date as shown on the chart. The discrete periods are calendar years.

The 12 month discrete performance periods are to the last quarter end. The benchmark selected is the one most suitable for this model's asset allocation. All past performance information is on a bid to bid basis in pounds sterling.

### CONTACT

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**KEY POINTS**

- Strategic asset allocation investment process
- Returns via selected ethical and environmental investments
- Multiple asset classes
- High quality securities
- Active management
- 4D Investment Monitoring - Full details available on request

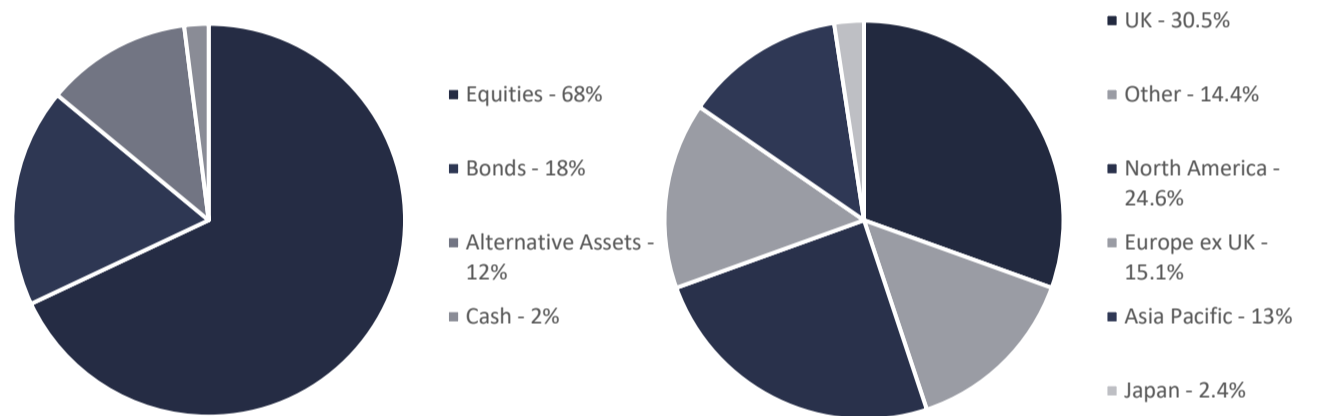
**PLATFORMS**

- 7IM
- Aegon
- Ardan
- Ascentric
- Aviva - 0.35% AMC applicable
- Fusion
- Nucleus
- Elevate
- Novia
- Standard Life
- Transact

**INVESTMENT OUTLOOK**

The China Evergrande crisis gripped markets in September, as the property giant warned investors **it may default on its debts, which total over \$300bn. Fears of a “Lehman moment” appear to have abated**, although this marks the latest blow to sentiment for Chinese equities, which now sit 30% below their February peak; this may prove to be an attractive entry point. Dual crises in the UK over petrol shortages and gas prices added to fears of stagflation, with the Bank of England commenting that despite a slowing recovery, it may have to begin tightening to stem rising inflation. The Federal Reserve too commented that tapering would soon be warranted; the US economy is nearing its goal of full employment, while the upwards pressure on prices has been larger and longer lasting than anticipated. Tapering talk and fear of Evergrande contagion sent global indices tumbling, with Japan the only major market to post a monthly gain as it rallied **following the resignation of Prime Minister Suga. This model’s mix of assets is intended to provide a broadly balanced portfolio and is selected from a restricted list of investments due to its ethical and environmental remit. Any returns will be made up from both capital and income.**

**ASSET, GEOGRAPHIC & RISK ALLOCATION**



Please note:  
The risk gauge is a graphical representation of the portfolio's risk weighting for illustrative purposes only.

\* The underlying Total Expense Ratio (TER) and the transaction costs are those relating to investments made and held on the Rowan Dartington platform. If you are investing via an alternative third-party platform, the custodian charge and transaction cost may be different, and the underlying funds TER will depend on the types of units (retail or institutional, for example) that can be accessed via that third party platform. Rowan Dartington cannot be held responsible for any changes in the published TER or transaction costs when using a third party platform.

\*\* Portfolio yield gives an indication of the current level of income which is expected to be distributed over the coming 12 months. This is based on the current holdings within the portfolio, **and after the deduction of the investment funds’ annual management charges – it is gross of basic rate tax.** It excludes the annual Rowan Dartington management charge.

# The underlying fund TER relates to the fund AMC, custody and other associated charges applied by the underlying funds. The total TER comprises of our management fee, administration fee and underlying fund TERs.

Source: Performance and sector analysis data compiled by Financial Express





#### GENERAL RISKS

The past performance is not a reliable guide to future performance. The value of shares and the income from them can fall as well as rise and **investors may get back less than they originally invested. The tax treatment of investments depends on each individual's circumstances and is subject to changes in tax legislation.** The sterling value of overseas investments, and the income from them, is subject to currency fluctuations. All estimates and prospective figures quoted in this publication are forecast and are not guaranteed.

#### SPECIFIC RISKS

**Bond:** The fund holds bonds issued by companies and governments. There is a chance that some of the companies and government that issue the bonds will fail to make interest or capital payments or other investors may believe the security of the government or company has declined, both of which would reduce the value of your investments. The value of bonds are also sensitive to change in interest rates, for an example, an increase in interest rates may cause a fall in the value of an investment in bonds.

**Equity:** The value of equities (e.g. shares) and equity-related investments may vary according to company profits and future prospects as well as **more general market factors. Consequently, the value of equities can rise and fall sharply at times and returns aren't guaranteed.**

**Emerging markets:** This fund holds investments in less developed economies and invests in less mature stock markets, so its value may fluctuate more than a fund which invests in developed countries.

**Property:** This fund invests mainly in property (i.e. land and buildings). Property can be difficult to sell in a short period, so you may not be able to sell or switch out of the investment when you want to due to the delay in acting upon the instruction. The value of property can fall as well as rise, particularly if there are more people trying to sell rather than buy, and is generally a matter of a valuers opinion until the property is sold.

#### IMPORTANT INFORMATION

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