

Snapshot Report

LWM Positive Impact Portfolio Balanced

31/12/2020

Prepared for

Prepared by

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LWM Positive Impact Portfolio Balanced

Portfolio Snapshot

Portfolio Value
11,445.90

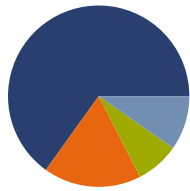
Benchmark
Royal London UK FTSE4Good Tracker

Portfolio Number

Report Currency
GBP

Analysis

Asset Allocation



- Equity
- Fixed Income
- Property
- Cash
- Other
- Not Classified

	Portfolio	B-mark
Equity	65.10	98.27
Fixed Income	17.47	0.00
Property	0.00	0.00
Cash	7.76	1.16
Other	9.68	0.57
Not Classified	0.00	0.00
Total	100.00	100.00

Equity Investment Style %

Style	Value	Core	Growth
Large	8	26	31
Mid	2	15	9
Small	1	4	5

Total Stock Holdings: 370
Not Classified %: 0.00

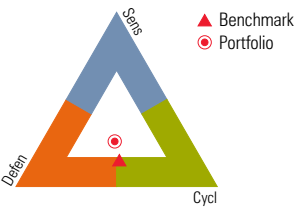
Fixed-Income Investment Style %

Style	Ltd	Mod	Ext
High	0	0	0
Med	0	67	33
Low	0	0	0

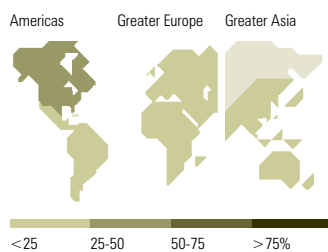
Total Bond Holdings: 684
Not Classified %: 0.00

Stock Analysis

Stock Sectors



Stock Regions

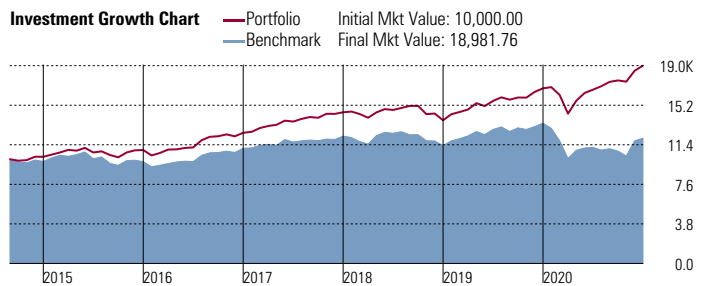


Sector	Portfolio %	Bmark %
Defen	26.49	35.38
Cons Defensive	5.79	18.77
Healthcare	13.70	12.48
Utilities	7.01	4.13
Sens	41.39	22.46
Comm Svcs	6.73	7.41
Energy	0.42	6.61
Industrials	15.70	7.09
Technology	18.54	1.36
Cycl	32.12	42.16
Basic Matls	4.58	11.68
Cons Cyclical	11.71	8.75
Financial Svcs	12.77	19.19
Real Estate	3.05	2.54
Not Classified	0.00	0.00

Region	Portfolio %	Bmark %
Greater Europe	40.06	96.58
United Kingdom	16.83	95.36
Europe Developed	22.17	0.79
Europe Emerging	0.43	0.33
Africa/Middle East	0.63	0.11
Greater Asia	20.96	0.00
Japan	3.60	0.00
Australasia	1.07	0.00
Asia Developed	6.49	0.00
Asia Emerging	9.81	0.00
Americas	38.98	3.42
North America	37.56	3.29
Central/Latin	1.42	0.13
Not Classified	0.00	0.00

Performance

Investment Growth Chart



Trailing Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	8.05	12.92	9.37	11.77	—
Benchmark Return	11.49	-10.68	-0.56	4.23	4.67
+/- Benchmark Return	-3.44	23.60	9.93	7.54	—

Time Period Return	Best %	Worst %
3 Months	16.02 (04/20-06/20)	-14.48 (01/20-03/20)
1 Year	23.64 (06/16-05/17)	-5.30 (01/18-12/18)
3 Years	14.08 (10/15-09/18)	2.90 (04/17-03/20)

Portfolio Yield	Yield %
Trailing 12 Month	1.71

Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For information current to the most recent month-end, please visit <http://www.morningstaradvisor.com/familyinfo.asp>

Holdings

Top 10 holdings out of 19

Holder	Ticker	Type	Holding Value	Assets (%)
Rathbone Ethical Bond I Acc		MF	1,144.59	10.00
Legg Mason CB US Eq Sust Ldrs S GBP Acc		MF	915.67	8.00
Vontobel mtx Sust EmMkts Ldrs N GBP		MF	686.75	6.00
Civitas Social Housing Ord	CSH	CE	572.30	5.00
Impax Environmental Markets Ord	IEM	CE	572.30	5.00
Royal London Sustainable World C Acc		MF	572.30	5.00
VT Gravis Clean Energy Income C GBP Acc		MF	572.30	5.00
Aegon Ethical Corporate Bond GBP B Acc		MF	572.30	5.00
BMO Responsible Global Equity 2 Acc		MF	572.30	5.00
BNY Mellon Sus Real Return Ins W Acc		MF	572.30	5.00

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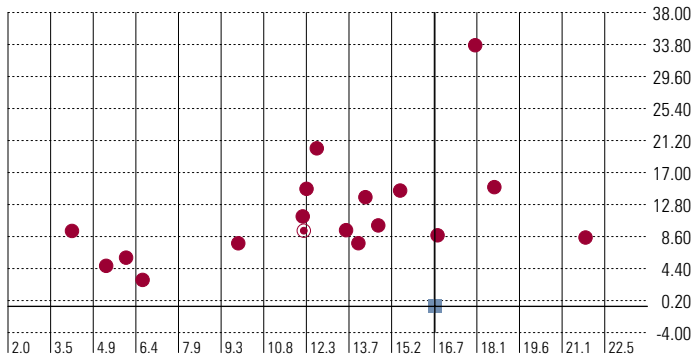
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Risk Analysis

Risk/Reward Scatterplot

● Portfolio ● Holding ■ B-mark 3-Year Mean



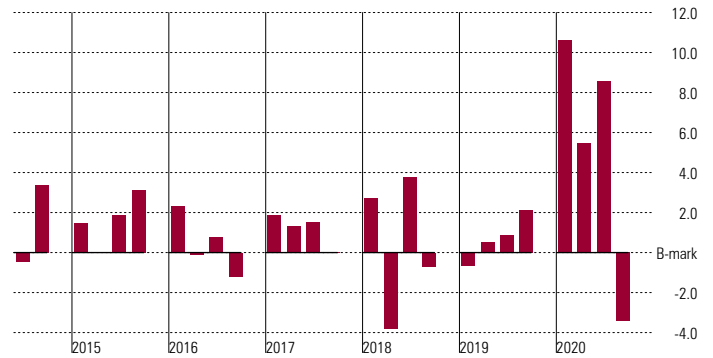
3-Year Standard Deviation

Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	12.18	16.69	10.40	13.83	—	12.70
Mean	9.37	-0.56	11.77	4.23	—	4.67
Sharpe Ratio	0.74	0.02	1.07	0.33	—	0.38

Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



MPT Statistics

	3 Yr	5 Yr	10 Yr
Alpha	8.97	8.12	—
Beta	0.65	0.67	—
R-squared	78.91	78.97	—

Fundamental Analysis

Market Maturity

% of Stocks	Portfolio	B-mark
Developed Markets	87.90	99.47
Emerging Markets	12.10	0.53
Not Available	0.00	0.00

Geometric Avg Capitalization (Mil)

	Portfolio	Benchmark
Geometric Avg Capitalization (Mil)	23,378.91	25,645.08

Valuation Multiples

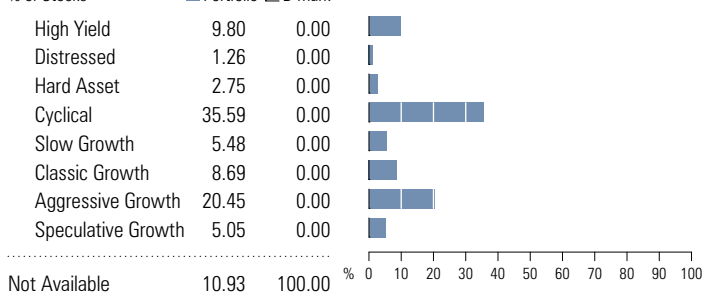
	Portfolio	B-mark
Price/Earnings	27.95	20.55
Price/Book	3.60	1.60
Price/Sales	2.84	1.30
Price/Cash Flow	16.92	8.35

Credit Quality

Credit Quality	% of Bonds
AAA	4.77
AA	4.62
A	19.46
BBB	67.24
BB	2.51
B	0.19
Below B	0.00
NR/NA	1.23

Type Weightings

% of Stocks ■ Portfolio ■ B-mark



Profitability

	Portfolio 2018	Portfolio 2019	B-mark 2019
% of Stocks	—	—	—
Net Margin	13.54	14.25	—
ROE	18.53	17.92	—
ROA	7.55	7.04	—
Debt/Capital	36.30	36.39	—

Interest Rate Risk

	Portfolio
Maturity/n(000)	20.96
Duration (total portfolio)	0.00
Avg Credit Quality	BBB

Fund Statistics

Potential Cap Gains Exposure	0.00
Avg KIID Ongoing Charge	0.77

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11,445.90	Royal London UK FTSE4Good Tracker		GBP

Non-Load Adjustment Returns

Total 19 holdings as of 31/12/2020	Type	Holdings Date	% of Assets	Holding Value	7-day Yield	1 Yr Ret %	3 Yr Ret %	5 Yr Ret %	10 Yr Ret %	Max Front Load %	Max Back Load %
Rathbone Ethical Bond I Acc	MF	31/10/2020	10.00	1,144.59	—	8.94	5.83	7.01	7.09	0.00	—
Legg Mason CB US Eq Sust Ldrs S GBP Acc	MF	30/11/2020	8.00	915.67	—	27.90	—	—	—	—	—
Vontobel mtx Sust EmMkts Ldrs N GBP	MF	31/12/2020	6.00	686.75	—	17.05	7.73	17.36	—	5.00	—
Civitas Social Housing Ord	CE	31/03/2020	5.00	572.30	—	5.55	2.91	—	—	—	—
Impax Environmental Markets Ord	CE	30/11/2020	5.00	572.30	—	30.83	15.09	19.51	12.15	—	—
Royal London Sustainable World C Acc	MF	30/11/2020	5.00	572.30	—	20.21	14.86	15.78	13.50	0.00	—
VT Gravis Clean Energy Income C GBP Acc	MF	31/12/2020	5.00	572.30	—	27.11	20.18	—	—	0.00	0.00
Aegon Ethical Corporate Bond GBP B Acc	MF	30/11/2020	5.00	572.30	—	7.88	4.76	5.37	5.70	0.00	—
BMO Responsible Global Equity 2 Acc	MF	31/10/2020	5.00	572.30	—	20.82	14.64	16.91	12.60	0.00	—
BNY Mellon Sus Real Return Ins W Acc	MF	30/09/2020	5.00	572.30	—	9.57	—	—	—	0.00	—
Baillie Gifford Positive Change B Inc	MF	31/10/2020	5.00	572.30	—	80.16	33.71	—	—	0.00	—
Climate Assets B GBP Acc	MF	30/11/2020	5.00	572.30	—	7.65	7.72	10.73	8.07	0.00	—
Renewables Infrastructure Grp	CE	31/12/2019	5.00	572.30	—	4.23	9.34	9.95	—	—	—
Sarasin Responsible Global Equity P Acc	MF	30/11/2020	5.00	572.30	—	19.09	13.77	15.00	—	0.00	—
Stewart Inv Asia Pac Sustnby B GBP Acc	MF	30/11/2020	5.00	572.30	—	22.21	11.24	14.13	11.69	0.00	—
ASI Europe ex UK Ethical Equity I Acc	MF	30/11/2020	4.00	457.84	—	21.88	8.77	12.18	8.55	0.00	—
Liontrust Sust Fut Eurp Gr 2 Net Acc	MF	30/11/2020	4.00	457.84	—	24.31	10.06	13.12	10.10	0.00	—
Premier Miton Ethical C Inc	MF	30/09/2020	4.00	457.84	—	10.58	8.48	9.51	11.87	0.00	—
Royal London Sustainable Leaders C Acc	MF	30/11/2020	4.00	457.84	—	3.27	9.44	10.55	11.06	0.00	—

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