

# **Snapshot Report**

LWM Cautious Positive Impact Portfolio

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**Prepared for**

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# LWM Cautious Positive Impact Portfolio

## Portfolio Snapshot

**Portfolio Value**  
9,480.64

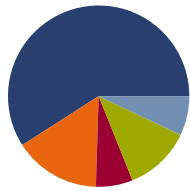
**Benchmark**  
Royal London UK FTSE4Good Tracker

**Portfolio Number**

**Report Currency**  
GBP

### Analysis

#### Asset Allocation



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

	Portfolio	B-mark
Equity	59.06	98.29
Fixed Income	15.45	0.00
Property	6.57	0.00
Cash	11.89	0.98
Other	7.03	0.74
Not Classified	0.00	0.00
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

#### Equity Investment Style %

Value	Core	Growth
5	24	23
3	16	13
1	10	4

0-10 10-25 25-50 >50

Total Stock Holdings  
320  
Not Classified %  
1.00

#### Fixed-Income Investment Style %

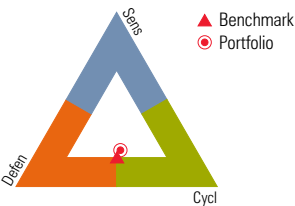
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0	0	0
0	0	0

0-10 10-25 25-50 >50

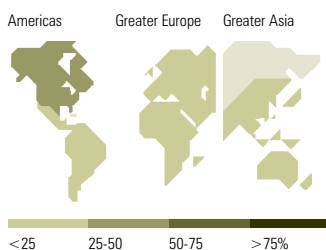
Total Bond Holdings  
448  
Not Classified %  
100.00

### Stock Analysis

#### Stock Sectors



#### Stock Regions

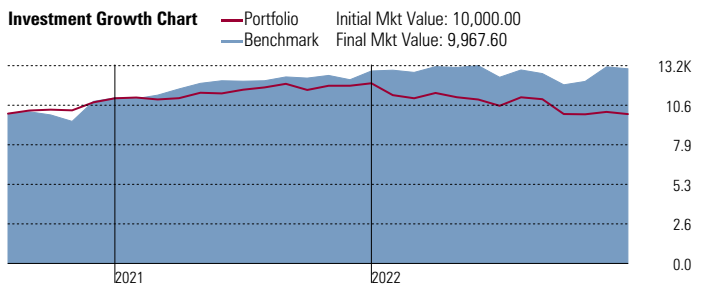


	Portfolio %	Bmark %
<b>Defen</b>	<b>30.41</b>	<b>36.40</b>
Cons Defensive	4.47	16.63
Healthcare	13.54	15.16
Utilities	12.40	4.61
<b>Sens</b>	<b>32.17</b>	<b>24.27</b>
Comm Svcs	3.27	6.58
Energy	0.11	10.04
Industrials	12.78	6.08
Technology	16.00	1.57
<b>Cycl</b>	<b>37.42</b>	<b>39.33</b>
Basic Matls	3.40	9.16
Cons Cyclical	10.03	8.20
Financial Svcs	12.21	19.97
Real Estate	11.78	2.00
Not Classified	0.00	0.00

	Portfolio %	Bmark %
<b>Greater Europe</b>	<b>35.56</b>	<b>96.31</b>
United Kingdom	14.64	94.91
Europe Developed	20.47	1.15
Europe Emerging	0.00	0.00
Africa/Middle East	0.46	0.25
<b>Greater Asia</b>	<b>22.80</b>	<b>0.02</b>
Japan	1.72	0.00
Australasia	3.08	0.00
Asia Developed	6.40	0.02
Asia Emerging	11.61	0.00
<b>Americas</b>	<b>41.63</b>	<b>3.67</b>
North America	39.33	3.67
Central/Latin	2.30	0.00
Not Classified	0.00	0.00

### Performance

#### Investment Growth Chart



Trailing Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	-0.05	-17.11	—	—	—
Benchmark Return	8.97	1.15	1.65	2.95	5.71
+/- Benchmark Return	-9.03	-18.27	—	—	—

Time Period Return	Best %	Worst %
3 Months	8.38 (11/20-01/21)	-10.24 (08/22-10/22)
1 Year	17.48 (08/20-07/21)	-17.11 (01/22-12/22)
3 Years	-	-

Portfolio Yield	Yield %
Trailing 12 Month	2.35

#### 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 <https://advtools.morningstar.com/advisor/login/FamilyInfocontents.asp>

### Holdings

#### Top 10 holdings out of 21

	Ticker	Type	Holding Value	Assets (%)
Renewables Infrastructure Grp	TRIG	CE	666.28	7.03
BNY Mellon Sus Real Return Ins W Acc		MF	654.71	6.91
Rathbone Ethical Bond I Acc		MF	648.13	6.84
VT Gravis Clean Energy Income C GBP Acc		MF	647.93	6.83
FP Foresight Global RI Infrs A GBP Acc		MF	637.85	6.73
Aegon Ethical Corporate Bond GBP B Acc		MF	627.03	6.61
Legg Mason CB US Eq Sust Ldrs S GBP Acc		MF	618.56	6.52
FP Carmignac Emerging Markets A GBP Acc		MF	514.32	5.42
Civitas Social Housing Ord	CSH	CE	502.32	5.30
FP Foresight Sust RI Estt Scs A GBP Acc		MF	476.84	5.03

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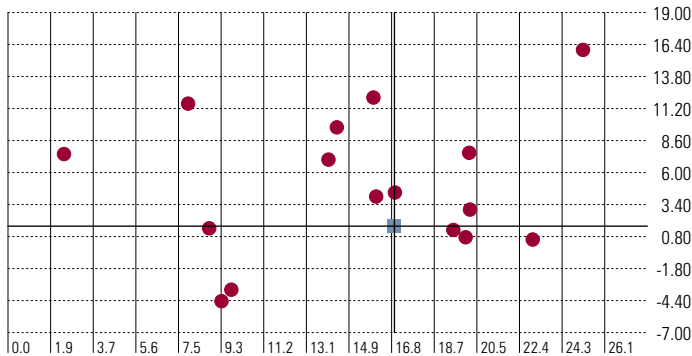
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### Risk Analysis

#### Risk/Reward Scatterplot

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



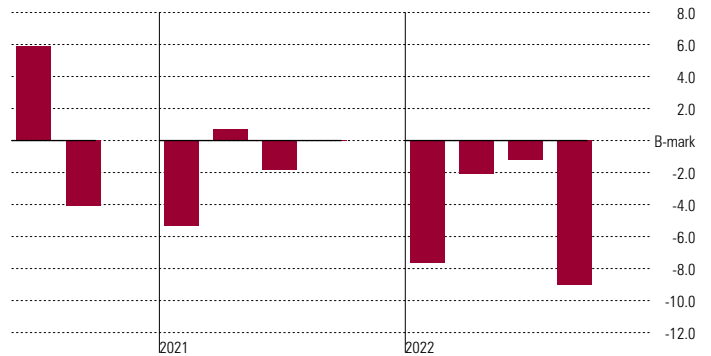
3-Year Standard Deviation

#### Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	—	16.92	—	14.54	—	12.35
Mean	—	1.65	—	2.95	—	5.71
Sharpe Ratio	—	0.15	—	0.23	—	0.47

#### Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



#### MPT Statistics

	3 Yr	5 Yr	10 Yr
Alpha	—	—	—
Beta	—	—	—
R-squared	—	—	—

### Fundamental Analysis

#### Market Maturity

% of Stocks	Portfolio	B-mark
Developed Markets	85.63	99.92
Emerging Markets	14.37	0.08
Not Available	0.00	0.00

#### Geometric Avg Capitalization (Mil)

Portfolio	15,205.60
Benchmark	32,426.88

#### Valuation Multiples

	Portfolio	B-mark
Price/Earnings	17.47	11.57
Price/Book	2.46	1.56
Price/Sales	2.34	1.37
Price/Cash Flow	13.27	7.85

#### Credit Quality

Credit Quality	% of Bonds
AAA	1.79
AA	1.70
A	8.91
BBB	61.25
BB	5.00
B	0.00
Below B	0.00
NR/NA	21.35

#### Type Weightings

% of Stocks	Portfolio	B-mark
High Yield	0.00	0.00
Distressed	0.00	0.00
Hard Asset	32.12	0.00
Cyclical	27.33	0.00
Slow Growth	2.77	0.00
Classic Growth	15.34	0.00
Aggressive Growth	13.08	0.00
Speculative Growth	2.88	0.00
Not Available	6.48	100.00

#### Profitability

% of Stocks	2020	Portfolio	B-mark	2021
Net Margin	19.39	18.18	17.12	
ROE	18.91	18.65	21.54	
ROA	8.32	7.00	7.03	
Debt/Capital	37.40	36.12	41.17	

#### Interest Rate Risk

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

#### Fund Statistics

Potential Cap Gains Exposure	0.00
Avg KIID Ongoing Charge	0.89

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### Non-Load Adjustment Returns

Total 21 holdings as of 31/12/2022	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 %
Renewables Infrastructure Grp	CE	30/06/2022	7.03	666.28	—	18.95	11.60	11.76	—	—	—
BNY Mellon Sus Real Return Ins W Acc	MF	31/12/2022	6.91	654.71	—	-11.45	1.47	—	—	0.00	—
Rathbone Ethical Bond I Acc	MF	31/12/2022	6.84	648.13	—	-17.21	-3.51	-0.46	3.17	0.00	—
VT Gravis Clean Energy Income C GBP Acc	MF	31/10/2022	6.83	647.93	—	2.51	9.67	12.49	—	0.00	0.00
FP Foresight Global RI Infrs A GBP Acc	MF	30/09/2022	6.73	637.85	—	-9.72	4.38	—	—	0.00	0.00
Aegon Ethical Corporate Bond GBP B Acc	MF	31/12/2022	6.61	627.03	—	-17.99	-4.45	-1.45	1.66	0.00	—
Legg Mason CB US Eq Sust Ldrs S GBP Acc	MF	30/11/2022	6.52	618.56	—	-12.10	12.09	—	—	0.00	—
FP Carmignac Emerging Markets A GBP Acc	MF	31/12/2022	5.42	514.32	—	-9.45	7.60	—	—	0.00	—
Civitas Social Housing Ord	CE	31/03/2022	5.30	502.32	—	11.11	7.50	5.11	—	—	—
FP Foresight Sust RI Estt Scs A GBP Acc	MF	30/09/2022	5.03	476.84	—	-25.92	—	—	—	0.00	—
Alquity Asia GBP Y	MF	31/12/2022	4.98	471.76	—	-12.17	1.34	-0.23	—	5.00	—
Baillie Gifford Positive Change B Inc	MF	30/11/2022	3.52	334.16	—	-21.88	15.97	15.65	—	0.00	—
Regnan Global Equity Imp Solu F GBP Acc	MF	31/12/2022	3.36	318.09	—	-14.50	—	—	—	0.00	0.00
Royal London Sustainable Leaders C Acc	MF	31/12/2022	3.33	315.77	—	-10.75	4.05	7.41	10.57	0.00	—
Premier Miton Responsible UK Eq C Inc	MF	30/11/2022	3.32	314.51	—	-19.17	0.56	3.26	9.20	0.00	—
Ninety One Global Environment J Acc	MF	30/11/2022	3.29	312.29	—	-12.28	—	—	—	0.00	—
LF Montanaro Better World A GBP Acc	MF	31/12/2022	3.25	308.33	—	-28.06	—	—	—	0.00	0.00
Sarasin Responsible Global Equity P Acc	MF	30/11/2022	3.23	306.34	—	-10.08	7.05	8.69	11.32	0.00	—
abrdn Europe ex UK Ethical Equity I Acc	MF	31/12/2022	3.22	304.81	—	-21.86	2.99	2.89	7.89	0.00	—
Liontrust Sust Fut Eurp Gr 2 Net Acc	MF	30/11/2022	3.19	302.14	—	-27.67	0.74	1.86	7.67	0.00	—
Home REIT Ord	CE	28/02/2022	2.09	198.45	—	10.86	—	—	—	—	—

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