

Snapshot Report

LWM Bespoke Ethical Portfolio

31/12/2018

Prepared for

Prepared by

George Ladds

LWM Consultants Ltd

The Garden Suite, 23 Westfield Park

Redland, Bristol BS6 6LT

01173702494

LWM Bespoke Ethical Portfolio

Portfolio Snapshot

Portfolio Value
9,392.18

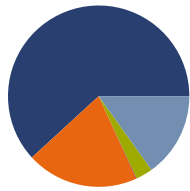
Benchmark
Royal London UK FTSE4Good Tracker

Portfolio Number

Report Currency
GBP

Analysis

Asset Allocation



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

	Portfolio	B-mark
Equity	61.82	97.15
Fixed Income	19.95	0.00
Property	0.11	0.00
Cash	3.03	1.95
Other	15.09	0.90
Not Classified	0.00	0.00
Total	100.00	100.00

Equity Investment Style %

Style	Value	Core	Growth
Large	8	11	25
Mid	6	15	16
Small	4	6	10

Total Stock Holdings: 315
Not Classified %: 0.00

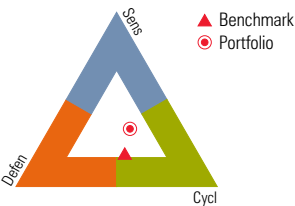
Fixed-Income Investment Style %

Style	Ltd	Mod	Ext
High	0	0	0
Med	0	0	100
Low	0	0	0

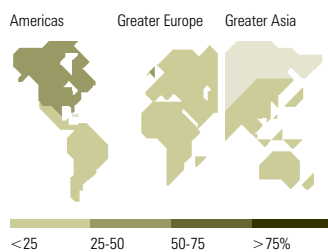
Total Bond Holdings: 373
Not Classified %: 0.00

Stock Analysis

Stock Sectors



Stock Regions



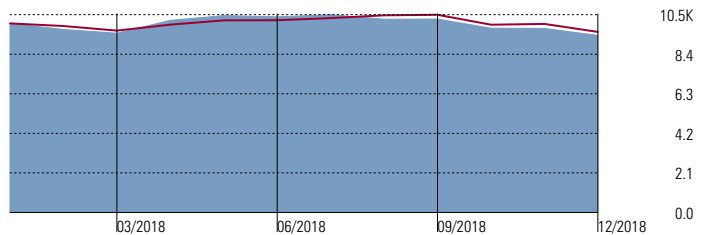
	Portfolio %	Bmark %
Defen	18.39	30.67
Cons Defensive	4.54	13.48
Healthcare	9.88	13.44
Utilities	3.96	3.75
Sens	43.32	24.94
Comm Svcs	2.11	4.14
Energy	0.89	12.46
Industrials	25.15	6.44
Technology	15.17	1.91
Cycl	38.29	44.39
Basic Matls	6.96	8.78
Cons Cyclical	15.06	11.71
Financial Svcs	14.01	21.58
Real Estate	2.26	2.32
Not Classified	0.00	0.00

	Portfolio %	Bmark %
Greater Europe	53.10	95.19
United Kingdom	35.44	94.15
Europe Developed	16.95	0.91
Europe Emerging	0.00	0.11
Africa/Middle East	0.71	0.02
Greater Asia	10.63	0.04
Japan	5.99	0.01
Australasia	1.05	0.00
Asia Developed	1.75	0.01
Asia Emerging	1.84	0.02
Americas	36.26	4.77
North America	35.65	4.68
Central/Latin	0.61	0.09
Not Classified	0.00	0.00

Performance

Investment Growth Chart

Initial Mkt Value: 10,000.00
Final Mkt Value: 9,550.68



Trailing Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	-8.67	—	—	—	—
Benchmark Return	-8.46	-7.46	5.00	3.08	7.36
+/- Benchmark Return	-0.20	—	—	—	—

Time Period Return	Best %	Worst %
3 Months	5.71 (04/18-06/18)	-8.67 (10/18-12/18)
1 Year	-	-(04/18-06/18)
3 Years	-	-

Portfolio Yield	Yield %
Trailing 12 Month	1.96

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 13

	Ticker	Type	Holding Value	Assets (%)
Kames Ethical Corporate Bond GBP B Acc		MF	939.22	10.00
Rathbone Ethical Bond I Acc		MF	939.22	10.00
SLI UK Ethical Inst Acc		MF	939.22	10.00
BMO Responsible Global Equity 2 Acc		MF	751.37	8.00
Jupiter Ecology I Acc		MF	751.37	8.00
Liontrust Sust Fut Absolute Gr 2 Net Acc		MF	751.37	8.00
Sarasin Responsible Global Equity P Acc		MF	751.37	8.00
Civitas Social Housing Ord	CSH	CE	657.45	7.00
Climate Assets B GBP Acc		MF	657.45	7.00
Impax Environmental Markets Ord	IEM	CE	657.45	7.00

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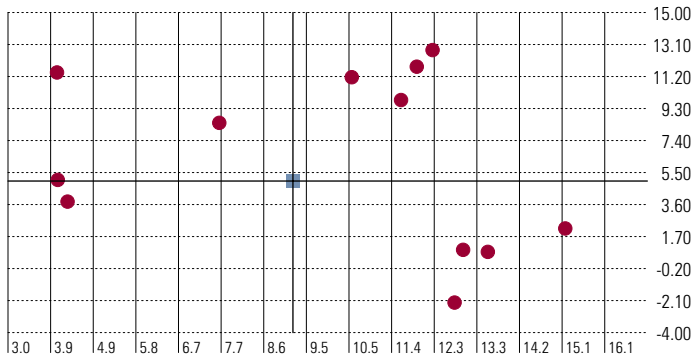
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Risk Analysis

Risk/Reward Scatterplot

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



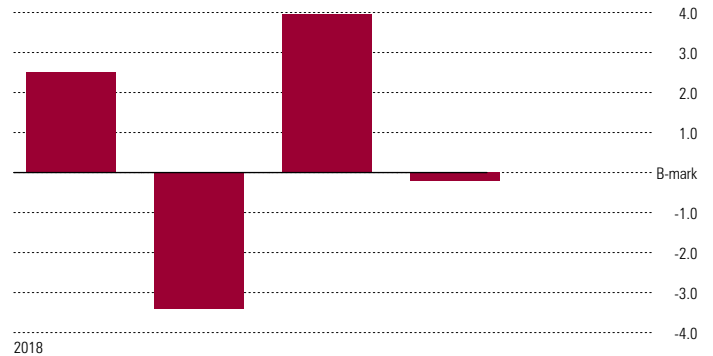
3-Year Standard Deviation

Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	—	9.24	—	9.75	—	12.49
Mean	—	5.00	—	3.08	—	7.36
Sharpe Ratio	—	0.53	—	0.31	—	0.59

Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



MPT Statistics

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

Fundamental Analysis

Market Maturity

	Portfolio	B-mark
% of Stocks	97.46	99.76
Developed Markets	2.54	0.24
Emerging Markets	0.00	0.00
Not Available	0.00	0.00

Geometric Avg Capitalization (Mil)

	Portfolio	Benchmark
Geometric Avg Capitalization (Mil)	8,048.65	28,756.35

Valuation Multiples

	Portfolio	B-mark
Price/Earnings	18.67	15.06
Price/Book	2.58	1.62
Price/Sales	1.48	1.20
Price/Cash Flow	13.66	9.12

Credit Quality

Credit Quality	% of Bonds
AAA	7.97
AA	9.02
A	17.25
BBB	58.34
BB	2.80
B	0.61
Below B	0.00
NR/NA	4.00

Type Weightings

% of Stocks	Portfolio	B-mark
High Yield	0.00	0.00
Distressed	2.59	0.00
Hard Asset	3.23	0.00
Cyclical	50.59	0.00
Slow Growth	12.45	0.00
Classic Growth	8.40	0.00
Aggressive Growth	9.27	0.00
Speculative Growth	6.18	0.00
Not Available	7.29	100.00

Profitability

	Portfolio	B-mark
% of Stocks	2016	2017
Net Margin	—	13.06
ROE	—	18.85
ROA	—	7.32
Debt/Capital	—	35.43

Interest Rate Risk

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

Fund Statistics

Potential Cap Gains Exposure	0.00
Avg KIID Ongoing Charge	0.84

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Non-Load Adjustment Returns

Total 13 holdings as of 31/12/2018	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 %
Kames Ethical Corporate Bond GBP B Acc	MF	31/12/2018	10.00	939.22	—	-1.89	3.78	4.83	7.12	0.00	—
Rathbone Ethical Bond I Acc	MF	30/11/2018	10.00	939.22	—	-3.08	5.06	5.91	9.29	0.00	—
SLI UK Ethical Inst Acc	MF	30/11/2018	10.00	939.22	—	-14.42	2.18	4.02	13.11	0.00	—
BMO Responsible Global Equity 2 Acc	MF	30/11/2018	8.00	751.37	—	-3.66	11.79	10.59	12.12	1.00	—
Jupiter Ecology I Acc	MF	30/09/2018	8.00	751.37	—	-18.62	0.79	-0.39	—	—	—
Liontrust Sust Fut Absolute Gr 2 Net Acc	MF	31/10/2018	8.00	751.37	—	1.10	11.16	8.98	11.02	0.00	—
Sarasin Responsible Global Equity P Acc	MF	31/10/2018	8.00	751.37	—	-3.14	9.81	8.68	—	0.00	—
Civitas Social Housing Ord	CE		7.00	657.45	—	-0.44	—	—	—	—	—
Climate Assets B GBP Acc	MF	30/04/2018	7.00	657.45	—	-4.36	8.45	6.71	—	0.00	—
Impax Environmental Markets Ord	CE	30/11/2018	7.00	657.45	—	-10.35	12.77	9.11	10.44	—	—
Renewables Infrastructure Grp	CE		7.00	657.45	—	12.61	11.44	8.52	—	—	—
Kames Ethical Equity GBP B Acc	MF	31/12/2018	5.00	469.61	—	-17.41	-2.22	1.77	9.83	0.00	—
Premier Ethical C Acc	MF	30/09/2018	5.00	469.61	—	-16.81	0.91	4.36	10.14	0.00	—

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