

FEATURES

IA Sector - Mixed Investments 0%-35% Shares

Daily Liquidity

No Initial Fees

No Exit Fees

No Performance Fees

Whole of market active funds adhering to socially responsible criteria

RISK AND REWARD PROFILE



This model portfolio has an internal risk rating classification of 3 and will aim to maintain this risk rating classification. The risk rating range is from 1 (lowest risk) to 10 (highest risk). This range is utilised across the whole of our investment toolkit.

DETAILS

Inception: 1st January 2017

CHARGES

Discretionary Management Fee: 0.29% inclusive of any applicable VAT
Ongoing Charges Figure (OCF): 0.40
Est. Total: 0.69%

PEER GROUP

Although the Profile is not benchmarked against the IA sector one may wish to compare the performance of Profile 3 to the IA Mixed Investment 0-35% Shares sector for peer group analysis.

Top 5 Holdings

Aegon Global Sustainable Sovereign Bond Fund GBPH

BlackRock ICS Sterling LEAF

Dimensional Global Sustainability Fixed Income Fund GBPH

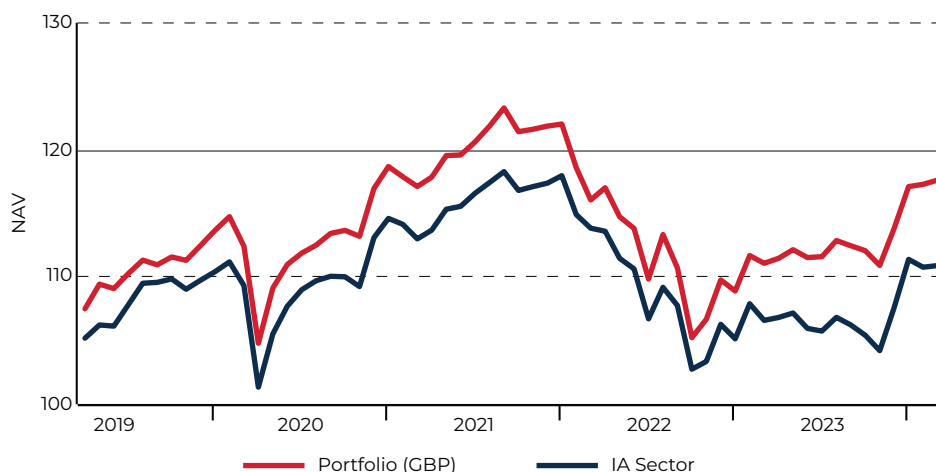
Dimensional Global Sustainability Short Fixed Income Fund GBPH

EdenTree Responsible and Sustainable Short-Dated Bond Fund

INVESTMENT OBJECTIVE

The aim of the model portfolio is to increase in value, over a minimum of 5 years, by investing in a range of asset classes and global markets. This will be achieved through a combination of capital growth, which is profit on investments held, and income, which is money paid out of investments such as dividends from shares and interest from bonds.

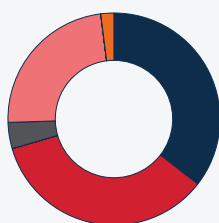
PERFORMANCE



CUMULATIVE PERFORMANCE (%)

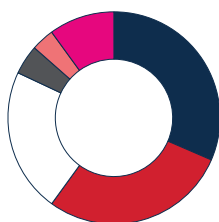
	1 Month	YTD	1 Year	3 Years	5 Years	ITD
Portfolio (GBP)	0.31	0.46	5.88	0.45	10.67	17.62
IA Sector - Mixed Investments 0%-35% Shares	0.11	-0.45	4.08	-1.84	6.77	10.90

ASSET ALLOCATION



35.50% ● Government Bonds	0.00% ● Emerging Market Equities
35.00% ● Corporate Bonds	0.00% ● Commodities
0.00% ○ Inflation-Linked Bonds	0.00% ● Property Equities
4.00% ● Emerging Market Bonds	2.00% ● Cash
23.50% ● Developed Market Equities	

REGIONAL ALLOCATION



31.50% ● North America	4.50% ● Asia ex Japan
28.50% ● United Kingdom	3.50% ● Japan
22.00% ○ Europe ex UK	10.00% ● Rest of World

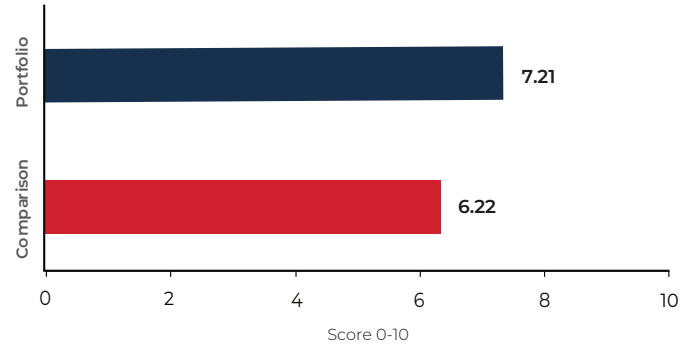
ABACUS ESG PROFILE 3 - DFM

FACTSHEET
February 2024

ESG Score

We measure how well key medium-to long-term ESG risks and opportunities are being managed by the portfolio using the MSCI ESG Quality Score, which is measured on a scale of 0 to 10 (worst to best). The score corresponds to a rating, which is measured on a scale of CCC to AAA (worst to best).

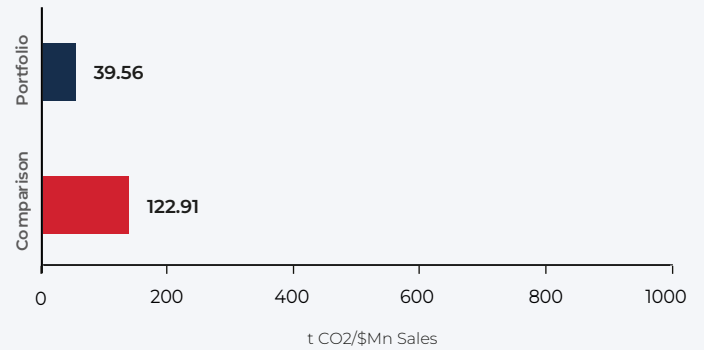
Rating	CCC	B	BB	BBB	A	AA	AAA
Score	0.00 - 3.15	3.15 - 4.16	4.16 - 5.17	5.17 - 6.18	6.18 - 7.19	7.19 - 8.20	8.20-10.00
	Laggard		Average			Leader	



Carbon Risk

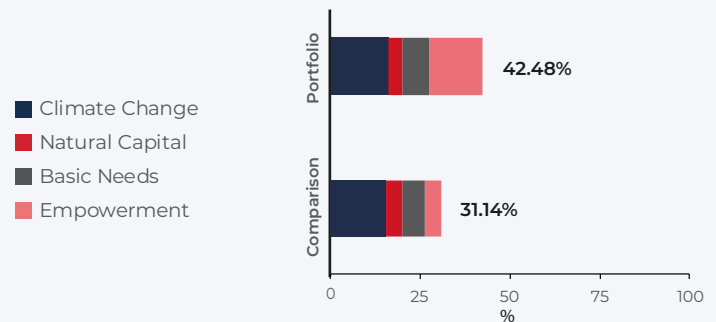
Companies which emit lots of carbon dioxide (CO2) are more exposed to carbon-related market and regulatory risks that arise due to climate change. We measure the carbon risk of the portfolio using the MSCI ESG Weighted Average Carbon Intensity metric which, per company, is a function of the most recently reported or estimated direct plus indirect CO2 emissions, divided by sales (the lower the intensity, the better).

Very Low	Low	Moderate	High	Very High
0 - 14	15 - 69	70 - 249	250 - 524	525 - 1000
Leader	Average		Laggard	



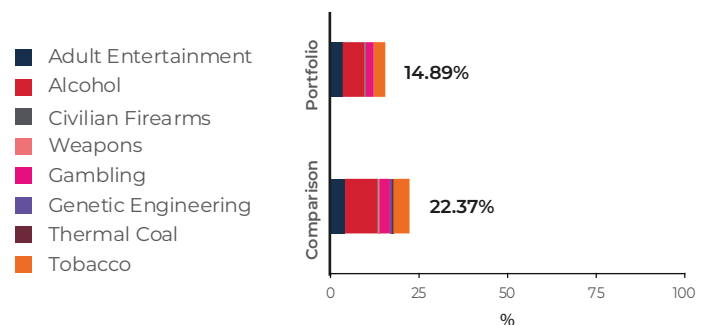
Impact Solutions Involvement

We measure the positive impact achieved by the portfolio using MSCI ESG Sustainable Impact Solutions Involvement data. The aggregated figure represents the full market value exposure to a range of impact solutions, which fall under the following categories: climate change, natural capital, basic needs and empowerment (in all cases, the higher the better).



Controversial Business Activity Involvement

We measure the full market value exposure of the portfolio to a range of controversial business activities using MSCI ESG Business Involvement Screening Research Involvement data. These activities are: adult entertainment, alcohol, civilian firearms, weapons, gambling, genetic engineering, thermal coal and tobacco (in all cases, the lower the better).



ABACUS ESG PROFILE 3 - DFM FACTSHEET February 2024

ABACUS INVESTMENT AND OVERSIGHT COMMITTEE

The Committee has the primary function of oversight and management of the Model Portfolio Service (MPS), hosted on the Tavistock Platform, Standard Life, and Aviva. The Committee is comprised of both Abacus and Tavistock Asset Management team members namely; Malcolm Harper, Ben Raven, Haydn Morgan, Steven McGregor and Gregor Preston. This oversight enables the speciality of each firm to be utilised.

ABOUT ABACUS

Abacus Associates Financial Services is one of the country's leading firms of Independent Financial Advisers. Abacus tailor services to the diverse needs of clients, offering each one the best possible choice. Abacus advisers strive to build a trusted client relationship which will last a lifetime. Abacus Associates is a wholly owned subsidiary of Tavistock Investments Plc, the UK wide financial services group.

ABOUT TAVISTOCK ASSET MANAGEMENT

Tavistock Asset Management (TAM) is authorised and regulated by the Financial Conduct Authority to provide Discretionary Fund Management (FRN: 955719). Tavistock Asset Management Limited is a wholly owned subsidiary of Tavistock Investments Plc. TAM manage over £1bn of assets on behalf of all clients, aiming to provide private clients with access to institutional quality portfolio management at a retail price. TAM's model portfolios provide individual investors with the benefit of collective buying power to ensure that the charges they incur for model portfolio management, platform fees and dealing are amongst the lowest in the industry. Currently, Tavistock has over 175 financial advisers helping 50,000+ private clients look after more than £3.5bn of investments.

ESG UPDATE

Most investors in a sustainability-labelled investment product would naturally expect there to be some exposure to the end products of the decarbonisation supply chain, namely things like wind turbines, heat pumps and electric vehicles. Fewer investors would expect there to be exposure to the picks and shovels of this supply chain, for example the manufacturers of copper wiring or steel. Fewer still would expect there to be any exposure to the companies mining the raw materials required to build the steel that is required to build wind turbines. This is mostly because these less visible parts of the supply chain have struggled with a variety of environmental and social challenges for many years. However, since the decarbonisation of our energy system is not possible without the full supply chain (or without complimentary solutions like nuclear power), we think it makes good sense to learn as much about these challenges as we can in order to more fully understand the sustainability risks and opportunities of decarbonisation. To that end, we are currently conducting research with the LSE Green Finance Society on this topic and look forward to sharing our findings in due course. Although not a large part of our investable universe at the moment, we have reason to believe that in the future the less visible parts of the decarbonisation supply chain will begin to feature more in sustainability-labelled investment products, in part thanks to a suite of new product labels that will be introduced later this year as part of the FCA's Sustainability Disclosure Requirements (SDR).

The model portfolio is available on the Tavistock Platform, Aegon (ARC), Abrdn Wrap, and Aviva.



THE PLATFORM.

CONTACT INFORMATION

Tavistock Asset Management, 1 Queen's Square, Ascot Business Park, Lyndhurst Road, Ascot, Berkshire, SL5 9FE United Kingdom T: +44 (0)1753 867000
www.tavistockam.com

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Date of data: 29th February 2024 unless otherwise stated.

The value of an investment in the Abacus ESG Profiles may fall as well as rise. Past performance should not be seen as an indication of future performance.