

## FEATURES

IA Sector - Mixed Investments 20%-60% Shares

Daily Liquidity

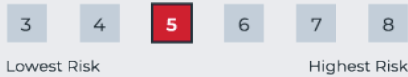
No Initial Fees

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 5 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): 0.52%  
Est. Total: 0.81%

## PEER GROUP

Although the Profile is not benchmarked against the IA sector one may wish to compare the performance of Profile 5 to the IA Mixed Investment 20-60% Shares sector for peer group analysis.

### Top 5 Holdings

Aegon Global Sustainable Sovereign Bond Fund GBPH

CCLA Better World Global Equity Fund

Dimensional Global Sustainability Fixed Income Fund GBPH

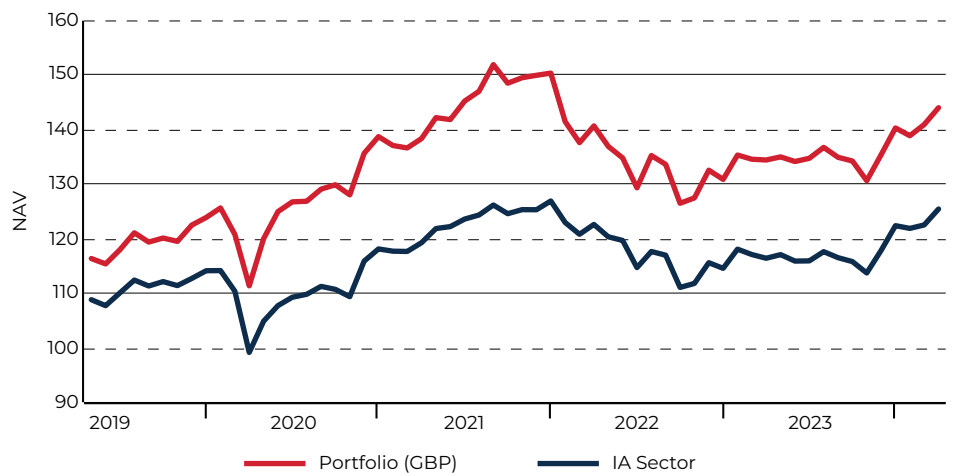
Janus Henderson USA Sustainable Equity Fund

Schroders Global Sustainable Value Equity 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.

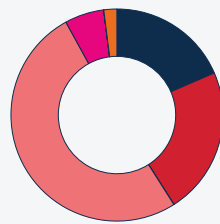
## PERFORMANCE



## CUMULATIVE PERFORMANCE (%)

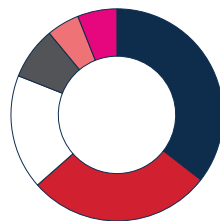
	1 Month	YTD	1 Year	3 Years	5 Years	ITD
<b>Portfolio (GBP)</b>	2.17	2.65	7.13	4.09	27.88	44.04
<b>IA Sector - Mixed Investments 20%-60% Shares</b>	2.39	2.51	7.76	5.18	17.44	25.45

## ASSET ALLOCATION



<b>18.50%</b> ● Government Bonds	<b>6.00%</b> ● Emerging Market Equities
<b>22.50%</b> ● Corporate Bonds	<b>0.00%</b> ● Commodities
<b>0.00%</b> ○ Inflation-Linked Bonds	<b>0.00%</b> ● Property Equities
<b>0.00%</b> ● Emerging Market Bonds	<b>2.00%</b> ● Cash
<b>51.00%</b> ● Developed Market Equities	

## REGIONAL ALLOCATION



<b>35.50%</b> ● North America	<b>8.00%</b> ● Asia ex Japan
<b>28.00%</b> ● United Kingdom	<b>5.00%</b> ● Japan
<b>17.50%</b> ○ Europe ex UK	<b>6.00%</b> ● Rest of World

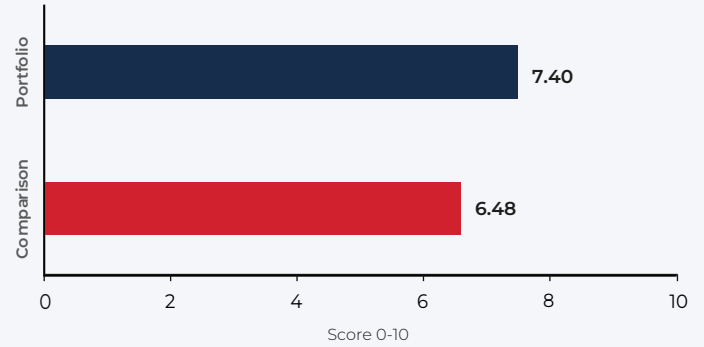
# ABACUS ESG PROFILE 5 - DFM

FACTSHEET  
March 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).

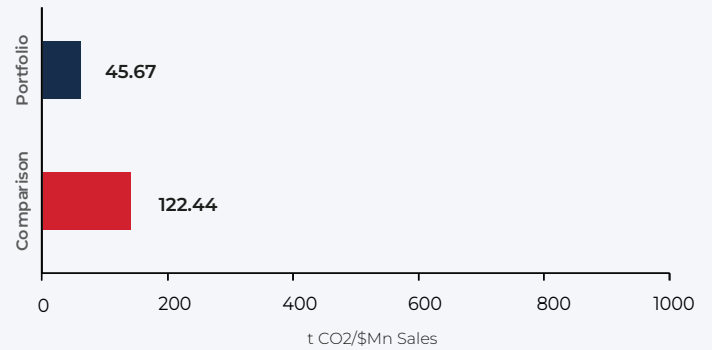
Rating	CCC	B	BB	BBB	A	AA	AAA
Score	0.00 - 3.15	3.15 - 4.16	4.16 - 5.17	5.17 - 6.18	6.18 - 7.19	7.19 - 8.20	8.20-10.00
	Laggard		Average			Leader	



## Carbon Risk

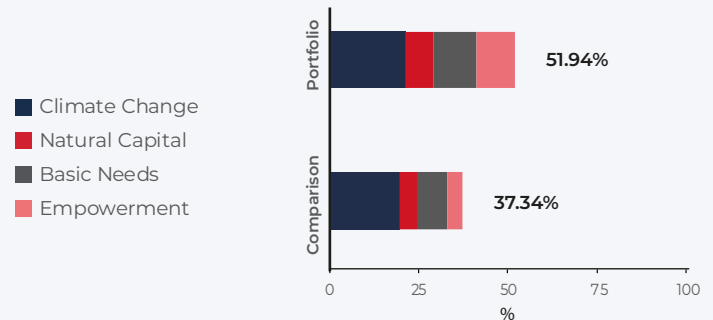
Companies which emit lots of carbon dioxide (CO2) are more exposed to carbon-related market and regulatory risks that arise due to climate change. We measure the carbon risk of the portfolio using the MSCI ESG Weighted Average Carbon Intensity metric which, per company, is a function of the most recently 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	



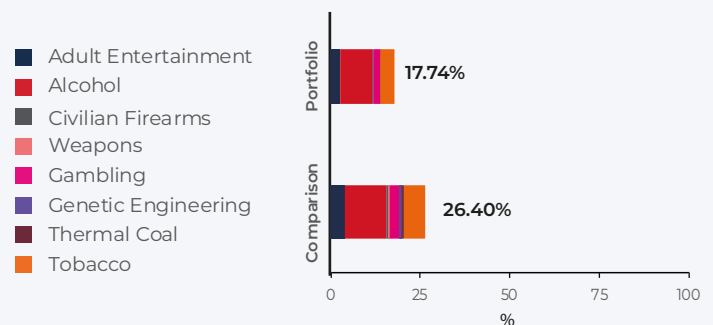
## Impact Solutions Involvement

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 5 - DFM

FACTSHEET  
March 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

As it relates to decarbonisation, pragmatism is the new word du jour. Larry Fink, the CEO of BlackRock, has for the last several years used his annual letter to investors to communicate his firm's thinking about sustainability. In the latest edition, published in March, he emphasised the importance of balancing the energy transition, which will take decades, with energy security, which is top of mind for politicians around the world at the moment due to geopolitical tensions in Europe, the Middle East and elsewhere. His change of tone is also surely a response to the severe backlash amongst Republicans to all things 'ESG', a term which Fink has said he no longer uses in client conversations, at least in the USA. It is not just BlackRock. Other large American institutions like JP Morgan, State Street and PIMCO recently departed Climate Action 100+, an investor coalition focused on engaging with the world's largest corporate greenhouse gas emitters. Several reasons were offered for their exits; however the most likely cause is the coalition's shift from encouraging disclosure to encouraging action, and the associated consequences of this shift from a legal perspective. The challenge for companies is well-illustrated in a new survey published by the World Economic Forum, which identified a plethora of environmental risks worthy of concern over a longer term horizon, compared to a jumble of environmental, societal and technological risks facing the global economy over the next few years. Greenhushing, the practice of doing good work on sustainability but not talking about it, is flourishing as a result.

The model portfolio is available on the Tavistock Platform, Aegon (ARC), Airdn 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](http://www.tavistockam.com)

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.

**THIS DOCUMENT IS ISSUED BY TAVISTOCK ASSET MANAGEMENT AND IS FOR USE BY PROFESSIONAL INTERMEDIARIES ONLY. IT SHOULD NOT BE RELIED ON BY A RETAIL CLIENT.** This document does not constitute an offer to subscribe or invest in the Abacus ESG Profiles. Model weights are rounded to the nearest 0.50%. Investors are required to read the Key Investor Information Document (KIID) for the underlying holdings before investing. This documentation is publicly available free of charge. The Abacus ESG DFM model portfolios (profiles) are based on a series of model portfolios managed by Abacus Associates, on an advisory basis, since 2015. To calculate the backtested data for these DFM model portfolios, Tavistock Asset Management have taken historical model portfolio data, provided by Abacus Associates, and applied re-balances on the 1st of January each year as well as applying a 0.29% DFM fee. Historical returns of these DFM model portfolios (profiles) may differ from clients in the advisory model portfolios for a variety of reasons; i) the DFM model portfolios have a 0.29% DFM Fee and the advisory model portfolios have no DFM fee ii) the DFM model portfolios have assumed a single, annual re-balance and the advisory model portfolios may have been re-balanced more or less frequently for individual clients iii) the DFM model portfolios use the best available share class for each underlying holding when reporting in Lipper. Tavistock Asset Management does not provide investment advice. This document may not be reproduced, disclosed or distributed without the prior written permission of Tavistock Asset Management.

Date of data: 31st March 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.**