

# Flying Colours: ESG Balanced

Portfolio Date: 30/04/2024

The Flying Colours ESG Balanced model portfolio is designed for investors who want to take a sustainable approach to investing and aims to achieve a balance between risk and return and investors should expect some short-term volatility. It invests predominantly into equities, selected under ESG criteria, with an equity exposure typically of 60%.

## Investment Performance

Time Period: 07/03/2016 to 30/04/2024



— Flying Colours: ESG Balanced

— 50:50 IA Mixed Inv 20-60 & 40-85

## YTD & Calendar Year Returns

Data Point: Return Calculation Benchmark: 50:50 IA Mixed Inv 20-60 & 40-85

|                                  | YTD | 2023 | 2022 | 2021 | 2020 | 2019 |
|----------------------------------|-----|------|------|------|------|------|
| Flying Colours: ESG Balanced     | 2.0 | 7.7  | -5.8 | 6.8  | 8.5  | 13.3 |
| 50:50 IA Mixed Inv 20-60 & 40-85 | 2.6 | 7.5  | -9.9 | 8.7  | 4.5  | 14.0 |

## Charges

Estimated Ongoing Charges: **0.37%**  
 Estimated Transaction Charges: **0.10%**  
 Discretionary Management Fee: **0.24%**

Investing via a platform may also incur additional charges.

## 12-month Returns to Latest Quarter End

Data Point: Return Calculation Benchmark: 50:50 IA Mixed Inv 20-60 & 40-85

|                                  | 03/2024 | 03/2023 | 03/2022 | 03/2021 | 03/2020 |
|----------------------------------|---------|---------|---------|---------|---------|
| Flying Colours: ESG Balanced     | 8.4     | -1.6    | 3.2     | 24.1    | -5.0    |
| 50:50 IA Mixed Inv 20-60 & 40-85 | 9.0     | -4.8    | 3.6     | 23.2    | -7.4    |

## Benchmark Description

For our Core Balanced model portfolio, we use the average of the IA Mixed Investment 20-60% and 40-85% Shares benchmarks. More information on the benchmark can be found at [www.theinvestmentassociation.org/fund-sectors/sector-definitions.html](http://www.theinvestmentassociation.org/fund-sectors/sector-definitions.html)

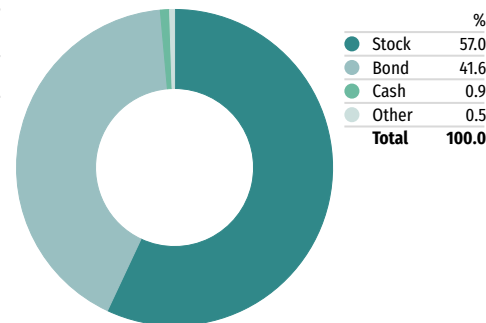
## Cumulative Returns to Last Month End

Data Point: Return Calculation Benchmark: 50:50 IA Mixed Inv 20-60 & 40-85

|                                  | 1mth | 3mths | 6mths | 1yr | 3yrs | 5yrs |
|----------------------------------|------|-------|-------|-----|------|------|
| Flying Colours: ESG Balanced     | -1.0 | 2.6   | 9.6   | 6.8 | 7.2  | 26.1 |
| 50:50 IA Mixed Inv 20-60 & 40-85 | -0.7 | 2.9   | 10.9  | 7.6 | 4.0  | 18.9 |

## Asset Allocation

Portfolio Date: 30/04/2024



## Performance Data

The Flying Colours ESG model portfolios were launched to the market on 1st July 2023. Performance data before this date is taken from our internal records using the appropriate IA Benchmark prior to 1st April 2020, and a simulated portfolio thereafter. Portfolio performance figures are calculated net of the underlying fund charges, however, do not include the discretionary management fees. The performance comparison does not take into account platform or ongoing adviser charges which may vary from client to client. Actual returns may vary. All figures are sourced from Morningstar Direct.

## Important Information

The value of an investment, and any income from it, can fall as well as rise. Investors may not get back the full amount they invest. Past performance is not a reliable indicator of future results. Flying Colours Investment Management Limited is authorised and regulated by the Financial Conduct Authority under number 922882. We are registered in England and Wales under company number 12433663 at 1301 Ocean House, The Ring, Bracknell, Berkshire RG12 1AX.

Flying Colours Investment Management Limited  
 1301 Ocean House  
 The Ring  
 Bracknell  
 Berkshire  
 RG12 1AX

t: 01344 266030  
 w: [flyingcolours.investments](http://flyingcolours.investments)  
 e: [hello@flyingcolours.investments](mailto:hello@flyingcolours.investments)

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## Holdings

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| Fund Name                                | ISIN         | Portfolio Weighting | Estimated Ongoing Cost | Estimated Transaction Costs |
|--|--------------|---------------------|------------------------|-----------------------------|
| iShares UK Equity ESG Index (UK) D Acc   | GB00BN08ZV03 | 8.3%                | 0.05%                  | 0.93%                       |
| Vanguard U.S. Govt Bd Idx £ H Acc        | IE00BFRTDB69 | 7.9%                | 0.12%                  | 0.05%                       |
| PIMCO GIS Global Bond ESG Instl GBPH Inc | IE00BYXVXY22 | 7.0%                | 0.52%                  | 0.15%                       |
| Amundi IS MSCI USA SRI PAB IG C          | LU2089234129 | 6.7%                | 0.18%                  | 0.01%                       |
| iShares UK Gilts All Stks Idx (UK) D Acc | GB00B83HGR24 | 5.9%                | 0.11%                  | 0.02%                       |
| Fidelity Sustainable Asia Equity W Acc   | GB00B84Q8M70 | 5.2%                | 0.90%                  | 0.63%                       |
| L&G Future World ESG UK Index I £ Acc    | GB00BJH4XV95 | 5.1%                | 0.16%                  | 0.24%                       |
| iShares ESG Stlg Corp Bd Idx(UK) DAccGBP | GB00BN08YZ75 | 5.0%                | 0.12%                  | 0.06%                       |
| GSI Global Sustainable Fcs Val B GBP Acc | IE000AYHQP03 | 4.9%                | 0.50%                  | 0.05%                       |
| iShares Japan Equity ESG Idx (UK) D Acc  | GB00BN090745 | 4.9%                | 0.09%                  | 0.23%                       |
| MS INVF Global Sustain IH GBP Acc        | LU2052341018 | 4.9%                | 0.86%                  | 0.11%                       |
| Janus Henderson Hrz Rspnb Res H2 GBP     | LU1120392797 | 4.2%                | 1.09%                  | 0.60%                       |
| EdenTree Responsible & Sust Shrt Dtd B   | GB00BZ012J01 | 4.0%                | 0.38%                  | 0.07%                       |
| Amundi MSCI EMU ESG Ldrs Sel RHG-C       | LU0987205704 | 4.0%                | 0.25%                  | 0.08%                       |
| Dimensional £InflLnkdIntermDurFl GBP Acc | IE00B3PVQJ91 | 4.0%                | 0.19%                  | 0.00%                       |
| Dimensional EmMrkts Sustnby Cr Eq GBPAcc | IE00BLCGQW63 | 3.1%                | 0.51%                  | 0.16%                       |
| CT UK Social Bond Z Acc£                 | GB00BF233790 | 3.0%                | 0.35%                  | 0.07%                       |
| L&G Global Inflation Linked Bd Idx I Acc | GB00BBHXNN27 | 3.0%                | 0.23%                  | 0.01%                       |
| Artemis Positive Future I Acc GBP        | GB00BMVH5979 | 2.9%                | 0.90%                  | 0.12%                       |
| Vanguard ESG Em Mkts All Cp Eq Idx £Dist | IE00BKV0W029 | 2.1%                | 0.25%                  | 0.12%                       |
| Cash                                     | GB0000000000 | 2.0%                |                        |                             |
| EdenTree Responsible & Sust UK Eq B Inc  | GB0009371757 | 2.0%                | 0.79%                  | 0.02%                       |
| Artemis SmartGARP ParisAlgnGlbEqIAccGBP  | GB00B06J1T60 | 0.0%                | 0.80%                  | 0.61%                       |
| BlueBay Impact-Aligned Bd G GBP Acc      | LU2333308927 | 0.0%                | 0.39%                  | 0.24%                       |
| Close Sustainable Select Fixed Inc X Acc | GB00BD6DSC14 | 0.0%                | 0.50%                  | 0.20%                       |

## Notes on Fund Charges

The costs shown in the table above are charged by the fund management companies that manage the funds. All investors in the funds will pay these charges. Flying Colours receives no income or rebates on these charges. Further detail on each of the charges follows.

### Estimated Ongoing Cost

All funds quote a KIID Ongoing Charge, and this charge is normally shown on fund factsheets. Some funds incur extra costs in the day to day management of their funds. However, generally funds don't publish these additional costs. For transparency, we publish what is called the Estimated Ongoing Cost, which is the normal KIID Ongoing Charge plus these other "hidden" charges.

For most of the funds we invest into, the ongoing cost is the same as the KIID Ongoing Charge. For the portfolio as a whole, the Estimated Ongoing Cost typically works out between 0.0% - 0.02% higher than the KIID Ongoing Charge. So the effect is small, but we believe it is important our investors understand how the fund managers charge.

### Estimated Transaction Costs

This is another set of charges incurred by the funds, and it shows what the impact of transaction costs is on each fund's unit price. There are many different ways that funds can calculate this figure and, confusingly, some calculation methods can lead to a negative charge (i.e. transaction costs add value to the fund). Only the fund management companies know the detail behind the transaction costs calculations, and we publish the figures submitted by them.

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