

Flying Colours: ESG Balanced

Portfolio Date: 31/10/2024

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 31/10/2024



— 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	5.0	7.7	-5.8	6.8	8.5	13.3
50:50 IA Mixed Inv 20-60 & 40-85	6.6	7.5	-9.9	8.7	4.5	14.0

Charges

Estimated Ongoing Charges: **0.40%**
 Estimated Transaction Charges: **0.11%**
 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

	09/2024	09/2023	09/2022	09/2021	09/2020
Flying Colours: ESG Balanced	11.8	6.7	-8.1	11.7	2.8
50:50 IA Mixed Inv 20-60 & 40-85	13.0	4.8	-10.5	14.0	-0.6

Benchmark Description

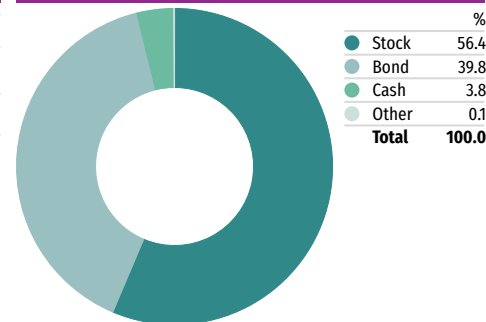
For our Core Balanced model portfolio, we use the average of the IA Mixed Investment 20-60% and 40-85% Shares benchmarks. More information on the benchmark can be found at www.theinvestmentassociation.org/fund-sectors/sector-definitions.html

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	-1.2	-0.1	2.9	12.8	8.0	26.0
50:50 IA Mixed Inv 20-60 & 40-85	-0.3	0.9	3.8	15.2	4.8	20.7

Asset Allocation



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.

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Holdings

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Fund Name	ISIN	Portfolio Weighting	Estimated Ongoing Cost	Estimated Transaction Costs
Vanguard U.S. Govt Bd Idx £ H Acc	IE00BFRDTDB69	8.1%	0.12%	0.05%
PIMCO GIS Global Bond ESG Instl GBPH Inc	IE00BYXVXY22	7.0%	0.52%	0.17%
Amundi IS MSCI USA SRI PAB IG C	LU2089234129	7.0%	0.18%	0.01%
iShares UK Gilts All Stks Idx (UK) D Acc	GB00B83HGR24	6.0%	0.11%	0.01%
GSI Global Sustainable Fcs Val B GBP Acc	IE000AYHQP03	5.0%	0.51%	0.05%
iShares Japan Equity ESG Idx (UK) D Acc	GB00BN090745	5.0%	0.09%	0.18%
iShares ESG Stlg Corp Bd Idx(UK) DAccGBP	GB00BN08YZ75	5.0%	0.12%	0.05%
Fidelity Sustainable Global Eq Inc W Acc	GB0034204569	5.0%	0.90%	0.07%
MS INVF Global Sustain IH GBP Acc	LU2052341018	5.0%	0.87%	0.18%
Fidelity Sustainable Asia Equity W Acc	GB00B84Q8M70	4.9%	0.90%	0.68%
EdenTree Responsible & Sust Shrt Dtd B	GB00BZ012J01	4.0%	0.39%	0.06%
Dimensional £InflLnkdIntermDurFI GBP Acc	IE00B3PVQJ91	4.0%	0.19%	0.00%
Janus Henderson Hrzn Rspnb Res H2 GBP	LU1120392797	4.0%	1.09%	0.46%
iShares UK Equity ESG Index (UK) D Acc	GB00BN08ZV03	4.0%	0.05%	0.38%
L&G Future World ESG UK Index I £ Acc	GB00BJH4XV95	3.9%	0.16%	0.22%
Amundi MSCI EMU ESG Ldrs Sel RHG-C	LU0987205704	3.9%	0.25%	0.08%
L&G Global Inflation Linked Bd Idx I Acc	GB00BBHXNN27	3.0%	0.23%	-0.01%
Artemis Positive Future I Acc GBP	GB00BMVH5979	3.0%	0.90%	0.09%
Dimensional EmMrkts Sustnby Cr Eq GBP Acc	IE00BLCGQW63	3.0%	0.51%	0.16%
CT UK Social Bond Z Acc£	GB00BF233790	3.0%	0.35%	0.06%
Vanguard ESG Em Mkts All Cp Eq Idx £Dist	IE00BKV0W029	2.0%	0.25%	0.12%
Cash	GB0000000000	2.0%		
EdenTree Responsible & Sust UK Eq B Inc	GB0009371757	2.0%	0.90%	0.02%

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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