

## Luna MPS ESG 1



As of 31/01/2025

### Objective

The primary objective of this portfolio is to preserve capital and therefore adopts a low risk approach. The portfolio is diversified across a range of asset classes, with greater exposure to fixed income than in equities. The portfolio aims to deliver a real return, ahead of cash over the long term. The funds selected in this portfolio rate highly from an ESG perspective.

### Key Information

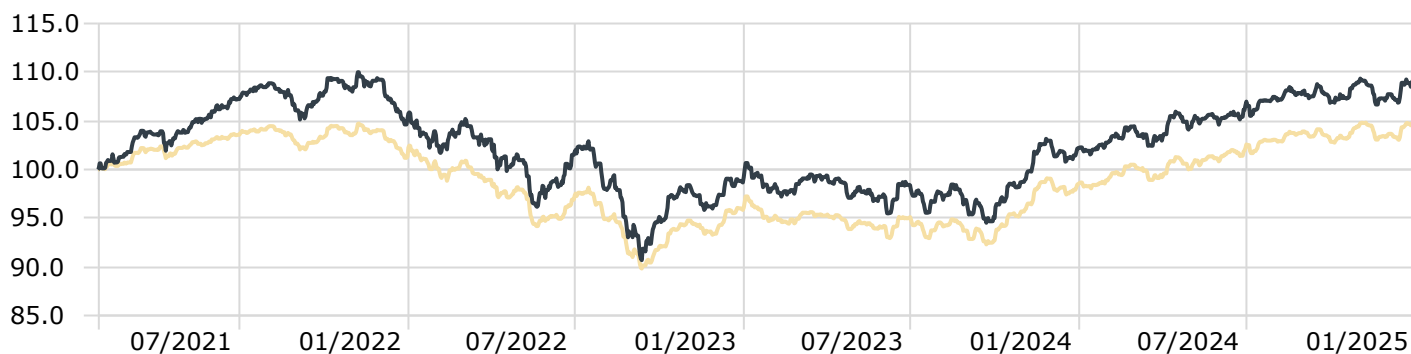
Launch Date	01/03/2021
Initial Fee	0%
Luna AMC	0.25%
Ongoing Charge Figure (%) **	0.51
Running Yield (%) *	2.60
Number of Holdings	21
Performance Comparator	IA Mixed 0-35% Shares

\* This is the weighted yield across the underlying holdings

\*\* This is the weighted OCF across the underlying holdings and does not include incidental/transactional costs.

### Investment Growth

Time Period: 01/03/2021 to 31/01/2025



— Luna MPS ESG 1

— IA Mixed Investment 0-35% Shares

109.7 105.2

### Total Return - Trailing

Data Point: Return

	3 Months	6 Months	YTD	1 Year	3 Years	5 Years
Luna MPS ESG 1	2.7	2.9	2.2	7.4	4.3	—
IA Mixed Investment 0-35% Shares	2.1	2.9	1.7	6.8	3.8	7.1

Performance Calculation: All income is reinvested. Performance is shown inclusive of underlying fund charges but gross of Luna's investment management charge. Deduction of this charge will have the result of reducing the illustrated performance. A platform charge is applicable. Please refer to your investment adviser or investment administrator for details. Performance is calculated through Morningstar Direct and provided for illustrative purposes only and should not be viewed as the performance of a specific client account. The IA sector used is a relevant performance comparator for this MPS, with IA standing for Investment Association. Inception Date of 01 June 2020.

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### Market Commentary

We knew coming into 2025 that it was likely to be a rollercoaster and so far it hasn't disappointed; we have certainly started the year in that fashion. As Donald Trump took office we saw a raft of executive orders spanning multiple areas. But perhaps the main driver for markets was as the month came to an end and they were rocked by the announcement that the US would implement tariffs against Canada, Mexico and an additional 10% on China. This has raised concerns over global supply chains, retaliation and inflation. This was all after a very public spat between the US and Colombia that threatened the use of tariffs over tensions arising from the deportation of migrants.

Away from politics, markets also were digesting the emergence of DeepSeek, the Chinese competitor to ChatGPT. What grabbed the headlines was the fact that DeepSeek was able to operate much more cheaply and use lower energy costs, which led to concerns around US technology stocks. As the month came to a close those fears receded and share prices bounced back after reporting strong earnings in the quarter. It is still early

days to understand how this development is going to unravel but one positive to take from this is that it means Artificial Intelligence costs are likely to come down and the energy demand will be lower. This is a positive for both companies and governments.

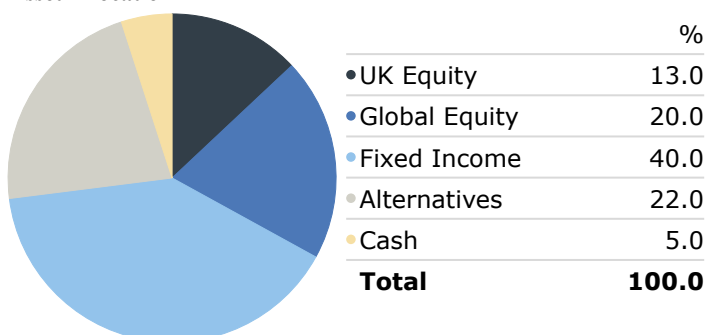
Away from the volatility in US technology, most major equity markets were positive during January with Europe and the UK leading the way. The lack of Technology exposure and cheaper valuations saw fresh all-time highs on the Dax and FTSE 100.

Bonds also had a stronger month and posted gains. Consumer Price Index in the UK dipped from 2.6% to 2.5% during the month, whilst economic growth was weaker than expected. This means that an interest rate cut by the Bank of England in early February looks more certain.

### Top 10 Holdings

	Portfolio Weighting %
Rathbone Ethical Bond Fund I Inc	7.9
L&G All Stocks Gilt Index I Acc	6.9
L&G Fut Wld ESG Tilted & OptdDevIdxI£Acc	6.1
L&G Future World Global Opps I £Acc	6.0
iShares \$ TIPS 0-5 ETF GBP H Dist	5.9
Trojan Ethical Income X Inc	5.2
L&G Fut Wld ESG Tilted & Optd UKIdxI£Acc	5.2
Fidelity Global Dividend W Acc	5.1
Aegon Ethical Cautious Managed GBP B Acc	5.0
L&G All Stocks Index Linked Gt Idx I Acc	5.0

### Asset Allocation



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## Luna MPS ESG 2



As of 31/01/2025

### Objective

The primary objective of this portfolio is to achieve a below moderate level of capital growth and risk. The portfolio is diversified across a range of asset classes, and is broadly equally invested across equities, fixed income and alternative assets. The funds selected in this portfolio rate highly from an ESG perspective.

### Key Information

Launch Date	01/03/2021
Initial Fee	0%
Luna AMC	0.25%
Ongoing Charge Figure (%) **	0.55
Running Yield (%) *	2.36
Number of Holdings	29
Performance Comparator	IA Mixed 20-60% Shares

\* This is the weighted yield across the underlying holdings

\*\* This is the weighted OCF across the underlying holdings and does not include incidental/transactional costs.

### Investment Growth

Time Period: 01/03/2021 to 31/01/2025



— Luna MPS ESG 2 114.3 — IA Mixed Investment 20-60% Shares 112.0

### Total Return - Trailing

Data Point: Return

	3 Months	6 Months	YTD	1 Year	3 Years	5 Years
Luna MPS ESG 2	3.4	3.6	2.4	9.0	7.9	—
IA Mixed Investment 20-60% Shares	2.9	3.7	2.4	9.1	8.3	15.4

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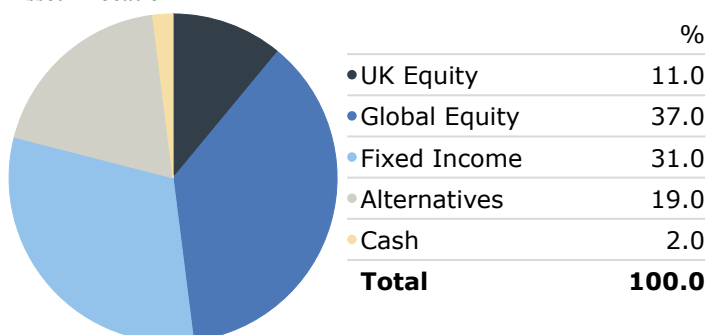
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### Top 10 Holdings

	Portfolio Weighting %
L&G Fut Wld ESG Tilted & OptdDevIdxI£Acc	8.2
Rathbone Ethical Bond Fund I Inc	5.9
Trojan Ethical X Acc	5.0
Nomura Fds Global Sust High YieldBdFGBPH	4.9
iShares \$ TIPS 0-5 ETF GBP H Dist	4.9
Royal London Short Duration Gilts M Inc	4.4
Royal London Sustainable Leaders C Acc	4.1
L&G Fut Wld ESG Tilted & Optd UKIdxI£Acc	4.1
iShares Jpn Eq ESG Scrn & Optd IdxUKDInc	4.1
L&G Future World Global Opps I £Acc	4.0

### Asset Allocation



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## Luna MPS ESG 3



As of 31/01/2025

### Objective

The primary objective of this portfolio is to achieve a moderate level of capital growth. The portfolio is diversified across different asset classes and adopts a moderate risk approach. The funds selected in this portfolio rate highly from an ESG perspective.

### Key Information

Launch Date	01/03/2021
Initial Fee	0%
Luna AMC	0.25%
Ongoing Charge Figure (%) **	0.60
Running Yield (%) *	2.16
Number of Holdings	27
Performance Comparator	IA Mixed 40-85% Shares

\* This is the weighted yield across the underlying holdings

\*\* This is the weighted OCF across the underlying holdings and does not include incidental/transactional costs.

### Investment Growth

Time Period: 01/03/2021 to 31/01/2025



— Luna MPS ESG 3 117.4 — IA Mixed Investment 40-85% Shares 121.5

### Total Return - Trailing

Data Point: Return

	3 Months	6 Months	YTD	1 Year	3 Years	5 Years
Luna MPS ESG 3	3.7	3.8	2.9	10.1	10.6	—
IA Mixed Investment 40-85% Shares	4.6	5.6	3.3	12.6	14.7	28.5

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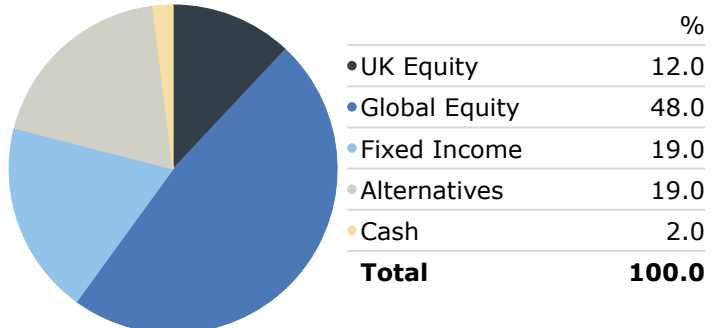
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### Top 10 Holdings

	Portfolio Weighting %
L&G Fut Wld ESG Tilted & OptdDevIdxI£Acc	7.1
Fidelity Global Dividend W Acc	6.1
iShares Jpn Eq ESG Scrn & Optd IdxUKDInc	5.0
Trojan Ethical X Acc	5.0
Rathbone Ethical Bond Fund I Inc	4.9
VT Gravis Clean Energy Income C GBP Inc	4.6
Trojan Ethical Income X Inc	4.1
Royal London Sustainable Leaders C Acc	4.1
L&G Fut Wld ESG Tilted & Optd UKIdxI£Acc	4.1
Janus Henderson US Sustainable Eq G Acc	4.1

### Asset Allocation



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## Luna MPS ESG 4



As of 31/01/2025

### Objective

The primary objective of this portfolio is to achieve above average capital growth and the portfolio therefore adopts a moderate to higher risk approach. The portfolio is diversified across most asset classes but has a bias towards equities. The funds selected in this portfolio rate highly from an ESG perspective.

### Key Information

Launch Date	01/03/2021
Initial Fee	0%
Luna AMC	0.25%
Ongoing Charge Figure (%) **	0.55
Running Yield (%) *	1.67
Number of Holdings	23
Performance Comparator	IA Mixed 40-85% Shares

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### Investment Growth

Time Period: 01/03/2021 to 31/01/2025



— Luna MPS ESG 4 124.8 — IA Mixed Investment 40-85% Shares 121.5

### Total Return - Trailing

Data Point: Return

	3 Months	6 Months	YTD	1 Year	3 Years	5 Years
Luna MPS ESG 4	5.4	5.5	3.6	13.1	15.9	—
IA Mixed Investment 40-85% Shares	4.6	5.6	3.3	12.6	14.7	28.5

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## Luna MPS ESG 4



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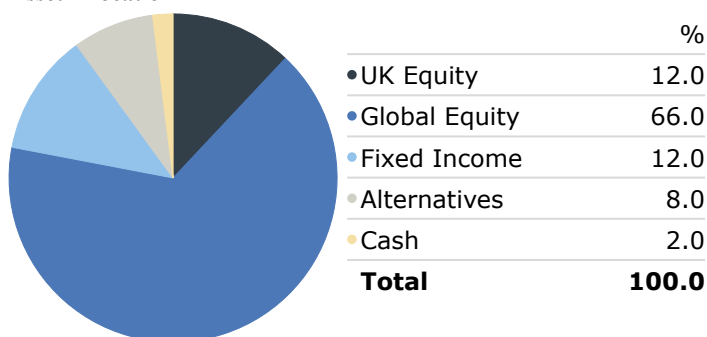
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### Top 10 Holdings

	Portfolio Weighting %
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Fidelity Global Dividend W Acc	8.1
iShares Jpn Eq ESG Scrn & Optd IdxUKDInc	7.0
Nomura Global Sustainable Eq F GBP Acc	5.1
iShares MSCI USAQualDiv ESG ETF USD Dis	5.0
Stewart Inv Gbl EM All Capnby B GBP Acc	4.9
Artemis US Smaller Companies I Acc GBP	4.1
Trojan Ethical Income X Inc	4.1
Royal London Sustainable Leaders C Acc	4.1
L&G Fut Wld ESG Tilted & Optd UKIdxI£Acc	4.1

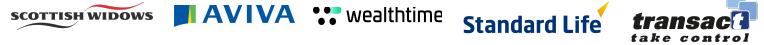
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## Luna MPS ESG 5



As of 31/01/2025

### Objective

The primary objective of this portfolio is to achieve high levels of capital growth and therefore adopts a higher risk approach. The portfolio has a significant allocation to equities and other risk assets. The funds selected in this portfolio rate highly from an ESG perspective.

### Key Information

Launch Date	01/03/2021
Initial Fee	0%
Luna AMC	0.25%
Ongoing Charge Figure (%) **	0.55
Running Yield (%) *	1.35
Number of Holdings	19
Performance Comparator	IA Flexible Investment

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### Investment Growth

Time Period: 01/03/2021 to 31/01/2025



— Luna MPS ESG 5 128.3 — IA Flexible Investment 122.1

### Total Return - Trailing

Data Point: Return

	3 Months	6 Months	YTD	1 Year	3 Years	5 Years
Luna MPS ESG 5	6.4	6.4	3.8	14.5	18.5	—
IA Flexible Investment	5.1	6.0	3.5	13.0	15.7	31.9

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As of 31/01/2025

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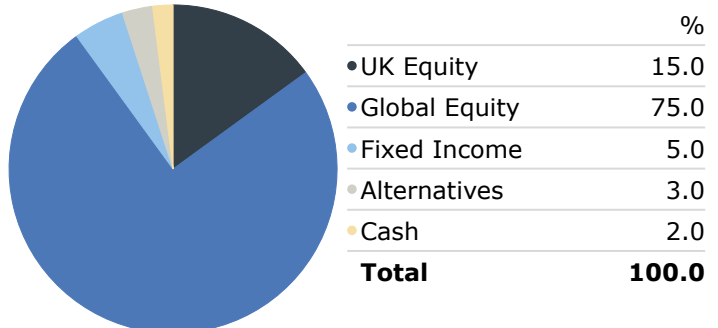
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	Portfolio Weighting %
L&G Fut Wld ESG Tilted & OptdDevIdxIEAcc	15.1
Fundsmith Sustainable Equity I Acc	8.1
iShares Jpn Eq ESG Scrn & Optd IdxUKDInc	8.0
iShares MSCI USAQualDiv ESG ETF USD Dis	7.0
Trojan Ethical Income X Inc	6.2
Fidelity Global Dividend W Acc	6.1
FTGF CB US Eq Sust Ldrs X GBP Acc	6.0
Royal London Sustainable Leaders C Acc	5.1
Stewart Inv Gbl EM All Capnby B GBP Acc	4.9
Artemis US Smaller Companies I Acc GBP	4.1

### Asset Allocation



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