

# MPS

## Medium-to-High Risk Portfolio Growth

31.08.2024

Professional advisers

# BM

BROOKS MACDONALD

### Objective

The primary objective of the portfolio is to provide capital growth over the longer term. The portfolio provides exposure to capital markets through a diversified range of UK and international investments. Equity exposure is likely to range between 75-95%.

### Key facts

Inception date	March 2005
No. of holdings (incl. cash)	31
Minimum investment	£20,000
Identifiers	
FE/Citi code	MFFN
Overall portfolio yield**	1.43%
Initial charges	
In specie transfer†	0.50% + VAT
Cash transfer	0%
Ongoing charges (OCF)	
Annual management charge (AMC)	0.75%
OCF	0.45%
Transactional & Incidental Charges	0.06%
<b>Total Ongoing Charge</b>	<b>1.26%</b>

### Other charges

A professional adviser's initial and recurring charge may be added subject to agreement between client and adviser.

Underlying charges may apply which will vary according to the specific assets within the portfolio.

### Cash rate

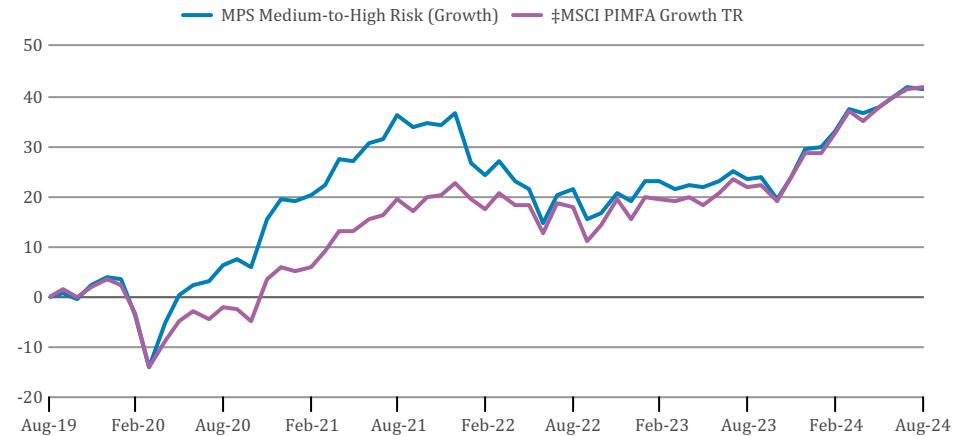
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†No charges apply to internal Brooks Macdonald transfers.

\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Medium-to-High Risk (Growth)	6.56	27.85	-10.90	1.75	14.67
£MSCI PIMFA Growth TR	-1.77	21.63	-1.38	3.42	16.43
Relative performance	8.33	6.22	-9.52	-1.67	-1.75

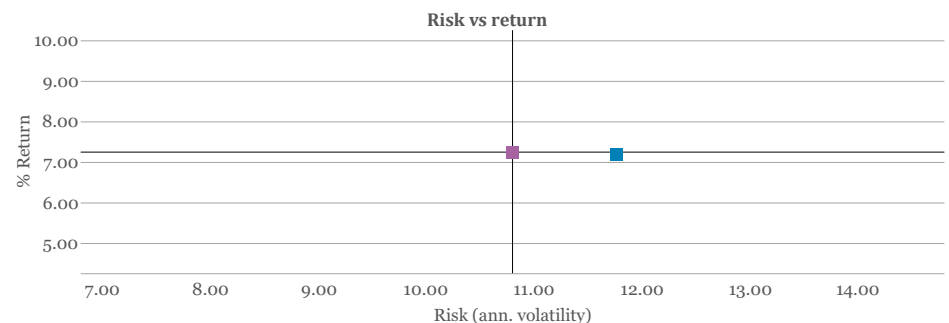
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	10Y
MPS Medium-to-High Risk (Growth)	2.62	6.48	14.67	3.96	41.63	111.43
£MSCI PIMFA Growth TR	2.87	7.08	16.43	18.75	41.87	109.36
Relative performance	-0.24	-0.60	-1.75	-14.79	-0.24	2.07

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Medium-to-High Risk (Growth)	7.21	41.87	-13.82	3.40	11.77

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA as at 31.08.24.


All performance figures shown on this factsheet are net of underlying fund charges but gross of Brooks Macdonald's management fees and adviser charges. Deduction of these fees and charges will impact on the performance shown.




■ MPS Medium-to-High Risk (Growth) ■ £MSCI PIMFA Growth TR

The risk vs return chart compares the performance of the MPS portfolio and select benchmarks plotted against risk as defined by the degree of volatility incurred. Typically, the investment with the greatest rate of return incurs the greatest amount of risk. In this factsheet we have used volatility as a measure of risk as this is relatively simple. A higher degree of volatility implies a higher chance of incurring loss in a portfolio for a given time frame. However, it should be noted that there are several other methods of calculating the degree of risk of a portfolio which are not covered in this document.


### Brooks Macdonald investment team



**Mark Shields**  
Investment Director,  
Multi-Asset










**Frank Atkins**  
Investment Director,  
Multi-Asset

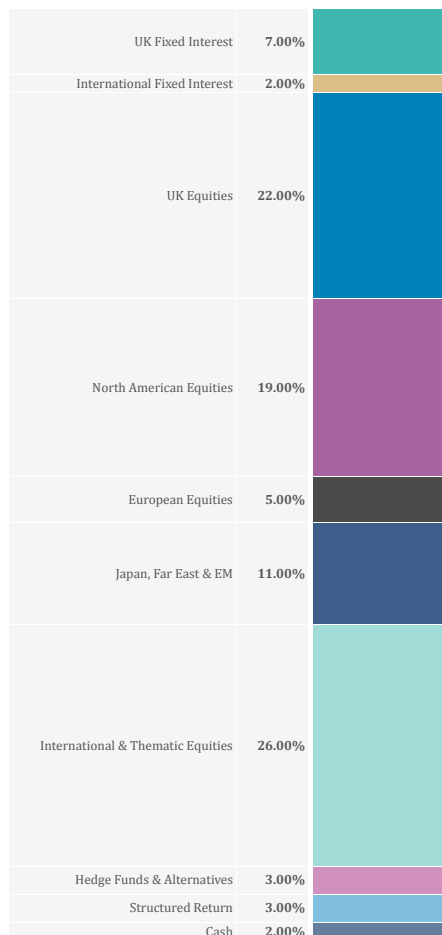


**Alex Chittenden**  
Investment Manager,  
Multi-Asset

### Ratings and awards

### Overall sector breakdown



### Portfolio holdings

Fund	%
Allianz Gilt Yield	1.00
L&G Sterling Corporate Bond Index	1.00
Royal London Short Duration Gilts	2.00
Royal London Short Term Fixed Income Enha...	2.00
Vanguard UK Government Bond Index	1.00
L&G Global Inflation Linked Bond Index Fu...	1.00
Vanguard US Government Bond Index	1.00
Artemis UK Select	4.00
JOHCM UK Equity Income	6.00
LionTrust UK Special Situations	3.00
MI Chelverton UK Equity Growth	2.00
Vanguard FTSE UK All Share Index	7.00
Dodge & Cox US Stock Fund	5.00
Fidelity Index US	6.00
JPM US Equity Income	4.00
T Rowe Price US Smaller Companies	4.00
L&G European Index Trust	5.00
Hermes Asia ex-Japan Equity Fund	1.00
L&G Japan Index Trust	5.00
Schroder Asian Total Return Fund	2.00
Stewart Asia Pacific Leaders	3.00
AXA Framlington Global Technology	4.00
Fidelity Index World	6.00
Fundsmith Equity	5.00
Guinness Global Equity Income	5.00
L&G Global Health & Pharmaceuticals Index...	2.00
Ninety One Global Environment	2.00
Polar Capital Healthcare Opportunities	2.00
Fortem Absolute Return Fund	3.00
AHFM Defined Returns	3.00
Cash (£)	2.00

## Important information

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Investors should be aware that the price of investments and the income from them can go down as well as up and that neither is guaranteed. Investors may not get back the amount invested. Past performance is not a reliable indicator of future results. Changes in rates of exchange may have an adverse affect on the value, price or income of an investment. Investors should be aware of the additional risks associated with funds investing in smaller companies.

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More information about the Brooks Macdonald Group can be found at [www.brooksmacdonald.com](http://www.brooksmacdonald.com).

# MPS

## Medium Risk Portfolio Income

31.08.2024

Professional advisers

# BM

BROOKS MACDONALD

### Objective

The primary objective of the portfolio is to provide income over the longer term, with the potential to grow capital. The portfolio provides exposure to capital markets through a diversified range of UK and international investments. Equity exposure is likely to range between 55-75%.

### Key facts

Inception date*	December 2014
No. of holdings (incl. cash)	26
Minimum investment	£20,000
Identifiers	
FE/Citi code	MFFM
Overall portfolio yield**	3.03%
Initial charges	
In specie transfer†	0.50% + VAT
Cash transfer	0%
Ongoing charges (OCF)	
Annual management charge (AMC)	0.75%
OCF	0.52%
Transactional & Incidental Charges	0.14%
<b>Total Ongoing Charge</b>	<b>1.41%</b>

### Other charges

A professional adviser's initial and recurring charge may be added subject to agreement between client and adviser.

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### Cash rate

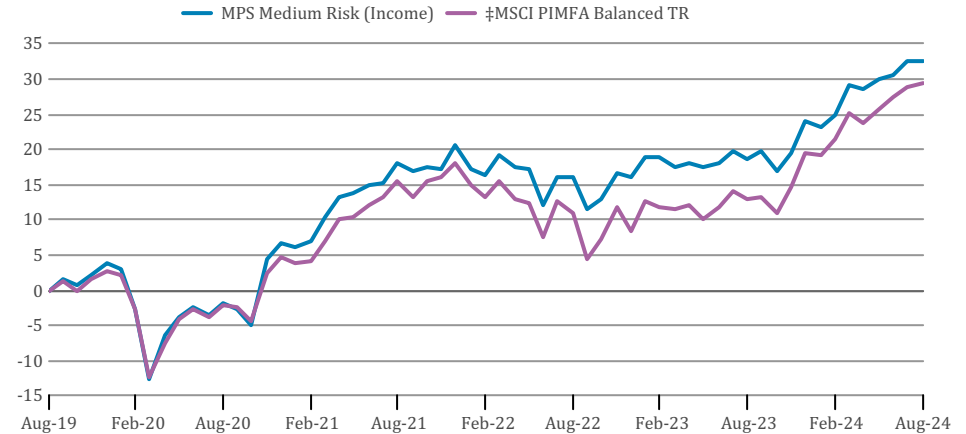
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\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Medium Risk (Income)	-1.83	20.33	-1.68	2.21	11.90
£MSCI PIMFA Balanced TR	-2.13	17.99	-3.98	1.83	14.60
Relative performance	0.30	2.34	2.31	0.38	-2.93

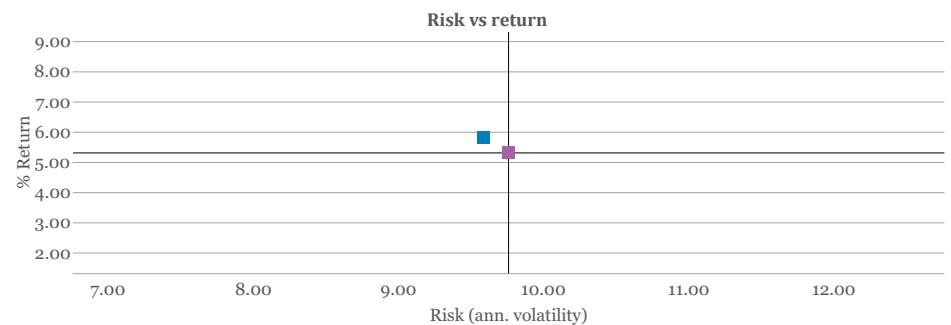
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	Since inception*
MPS Medium Risk (Income)	2.22	6.46	11.90	12.46	32.84	74.54
£MSCI PIMFA Balanced TR	2.80	6.41	14.60	12.05	29.39	83.28
Relative performance	-0.79	-0.17	-2.93	0.18	3.18	-9.11

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Medium Risk (Income)	5.80	26.20	-5.46	2.77	9.59

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA as at 31.08.24.


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■ MPS Medium Risk (Income) ■ £MSCI PIMFA Balanced TR

The risk vs return chart compares the performance of the MPS portfolio and select benchmarks plotted against risk as defined by the degree of volatility incurred. Typically, the investment with the greatest rate of return incurs the greatest amount of risk. In this factsheet we have used volatility as a measure of risk as this is relatively simple. A higher degree of volatility implies a higher chance of incurring loss in a portfolio for a given time frame. However, it should be noted that there are several other methods of calculating the degree of risk of a portfolio which are not covered in this document.


## Brooks Macdonald investment team



**Mark Shields**  
Investment Director,  
Multi-Asset




**Frank Atkins**  
Investment Director,  
Multi-Asset



**Alex Chittenden**  
Investment Manager,  
Multi-Asset

## Ratings and awards







## Overall sector breakdown

UK Fixed Interest	17.00%	
International Fixed Interest	6.00%	
UK Equities	20.00%	
North American Equities	14.00%	
European Equities	4.00%	
Japan, Far East & EM	7.00%	
International & Thematic Equities	16.00%	
Hedge Funds & Alternatives	8.00%	
Structured Return	6.00%	
Cash	2.00%	

## Portfolio holdings

Fund	%
Allianz Gilt Yield	2.00
L&G Short Dated Sterling Corporate Bond I...	4.00
L&G Sterling Corporate Bond Index	2.00
Royal London Short Duration Gilts	6.00
Royal London Short Term Fixed Income Enha...	2.00
Vanguard UK Government Bond Index	1.00
FTF Brandywine Income Optimiser	4.00
L&G Global Inflation Linked Bond Index Fu...	2.00
JOHCM UK Equity Income	6.00
Redwheel UK Equity Income	4.00
Threadneedle UK Equity Income	4.00
Vanguard FTSE UK All Share Index	6.00
BNY US Equity Income	7.00
JPM US Equity Income	7.00
abrdn Europe ex UK Income Equity	2.00
L&G European Index Trust	2.00
Chikara Japan Income & Growth Fund	2.00
Hermes Asia ex-Japan Equity Fund	1.00
Schroder Asian Income	4.00
Guinness Global Equity Income	6.00
JPM Global Equity Income	5.00
Schroder Global Equity Income	5.00
AHFM Uncorrelated Strategies	3.00
Fortem Absolute Return Fund	3.00
TM Fulcrum Diversified Core Absolute Retu...	2.00
AHFM Defined Returns	6.00
Cash (£)	2.00

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# MPS

## Medium Risk Portfolio Income and Growth

31.08.2024

Professional advisers

# BM

BROOKS MACDONALD

### Objective

The primary objective of the portfolio is to provide a combination of income and capital growth over the longer term. The portfolio provides exposure to capital markets through a diversified range of UK and international investments. Equity exposure is likely to range between 55-75%.

### Key facts

Inception date	September 2003
No. of holdings (incl. cash)	34
Minimum investment	£20,000
Identifiers	
FE/Citi code	MFFK
Overall portfolio yield**	2.07%
Initial charges	
In specie transfer†	0.50% + VAT
Cash transfer	0%
Ongoing charges (OCF)	
Annual management charge (AMC)	0.75%
OCF	0.48%
Transactional & Incidental Charges	0.1%
<b>Total Ongoing Charge</b>	<b>1.33%</b>

### Other charges

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### Cash rate

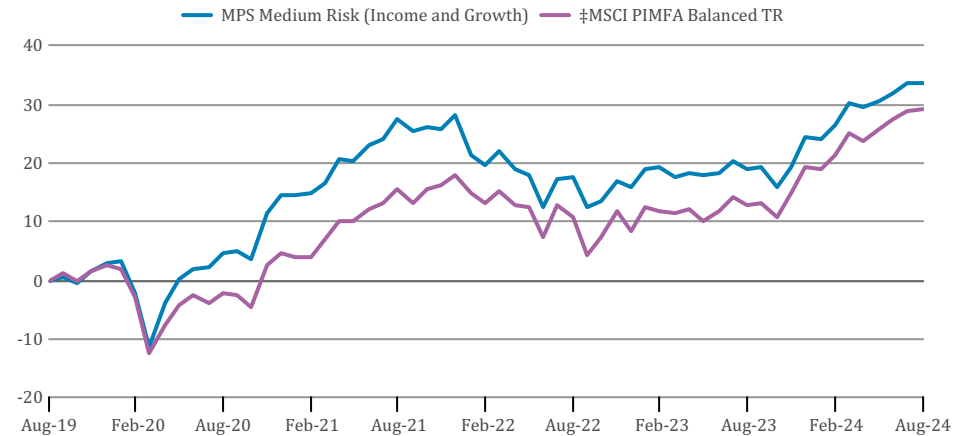
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\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Medium Risk (Income and Growth)	4.68	21.81	-7.78	1.18	12.44
£MSCI PIMFA Balanced TR	-2.13	17.99	-3.98	1.83	14.60
Relative performance	6.80	3.82	-3.80	-0.65	-2.26

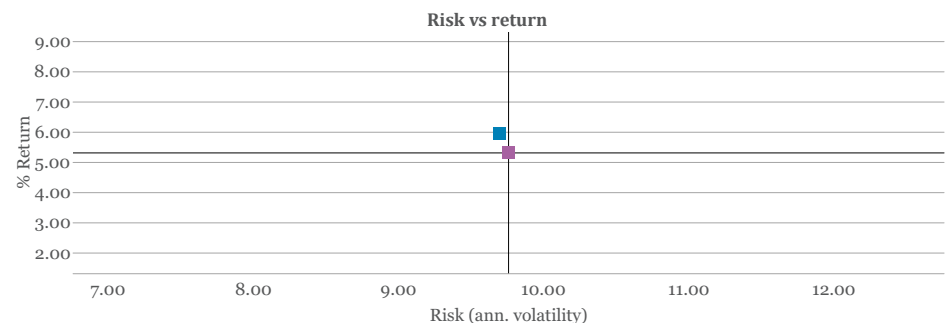
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	10Y
MPS Medium Risk (Income and Growth)	2.41	5.72	12.44	4.92	33.77	86.06
£MSCI PIMFA Balanced TR	2.80	6.41	14.60	12.05	29.39	85.88
Relative performance	-0.48	-0.79	-2.26	-7.23	4.26	0.01

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Medium Risk (Income and Growth)	5.97	31.28	-10.47	2.80	9.70

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA as at 31.08.24.


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■ MPS Medium Risk (Income and Growth) ■ £MSCI PIMFA Balanced TR

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 Investment Director,  
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**Alex Chittenden**  
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 Multi-Asset

Ratings and awards

Overall sector breakdown

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International Fixed Interest	6.00%	
UK Equities	20.00%	
North American Equities	14.00%	
European Equities	4.00%	
Japan, Far East & EM	7.00%	
International & Thematic Equities	16.00%	
Hedge Funds & Alternatives	8.00%	
Structured Return	6.00%	
Cash	2.00%	

Portfolio holdings

Fund	%
Allianz Gilt Yield	2.00
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L&G Sterling Corporate Bond Index	2.00
Royal London Short Duration Gilts	6.00
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LionTrust UK Special Situations	3.00
Threadneedle UK Equity Income	4.00
Vanguard FTSE UK All Share Index	5.00
Dodge & Cox US Stock Fund	4.00
Fidelity Index US	4.00
JPM US Equity Income	3.00
T Rowe Price US Smaller Companies	3.00
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Hermes Asia ex-Japan Equity Fund	1.00
L&G Japan Index Trust	2.00
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Stewart Asia Pacific Leaders	2.00
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Ninety One Global Environment	2.00
Polar Capital Healthcare Opportunities	2.00
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Fortem Absolute Return Fund	3.00
TM Fulcrum Diversified Core Absolute Retu...	2.00
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Fortem Cap Progressive Growth	3.00
Cash (£)	2.00

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# MPS

## Low-to-Medium Risk Portfolio Income

31.08.2024

Professional advisers

# BM

BROOKS MACDONALD

### Objective

The primary objective of the portfolio is to provide income over the longer term, with the potential to grow capital. The portfolio provides exposure to capital markets through a diversified range of UK and international investments. Equity exposure is likely to range between 30-55%.

### Key facts

Inception date*	April 2008
No. of holdings (incl. cash)	27
Minimum investment	£20,000
<b>Identifiers</b>	
FE/Citi code	MFFJ
Overall portfolio yield**	3.08%
<b>Initial charges</b>	
In specie transfer†	0.50% + VAT
Cash transfer	0%
<b>Ongoing charges (OCF)</b>	
Annual management charge (AMC)	0.75%
OCF	0.45%
Transactional & Incidental Charges	0.11%
<b>Total Ongoing Charge</b>	<b>1.31%</b>

### Other charges

A professional adviser's initial and recurring charge may be added subject to agreement between client and adviser.

Underlying charges may apply which will vary according to the specific assets within the portfolio.

### Cash rate

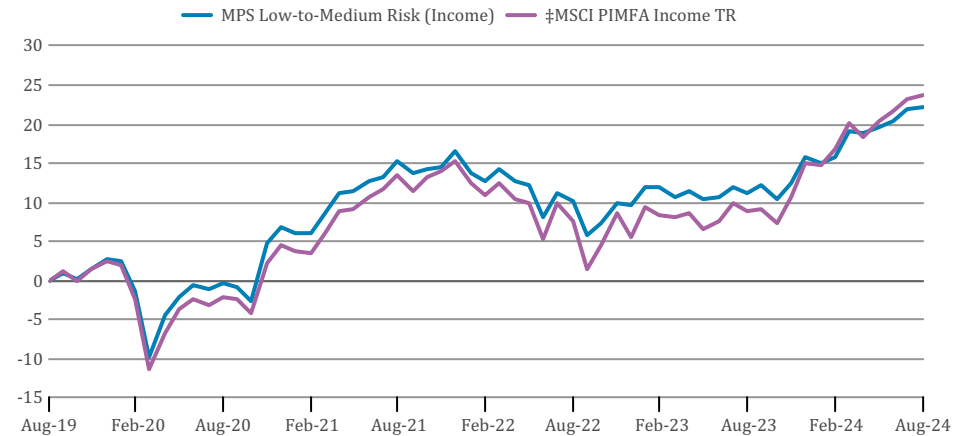
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\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Low-to-Medium Risk (Income)	-0.27	15.54	-4.29	0.89	9.95
£MSCI PIMFA Income TR	-2.04	15.98	-5.32	1.20	13.62
Relative performance	1.77	-0.44	1.03	-0.31	-3.86

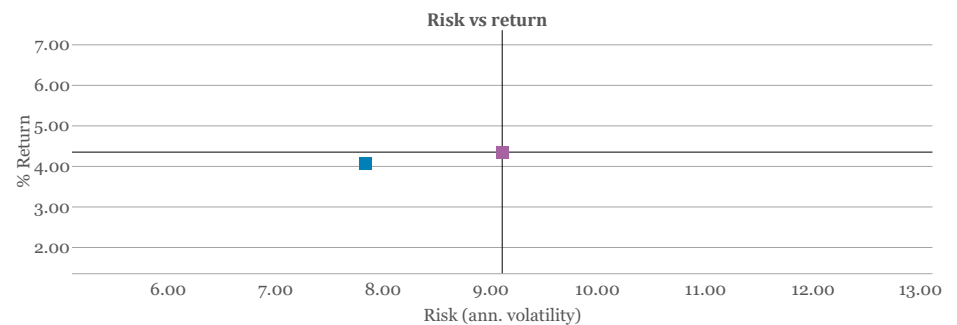
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	10Y
MPS Low-to-Medium Risk (Income)	2.15	5.58	9.95	6.17	22.33	58.57
£MSCI PIMFA Income TR	2.79	5.98	13.62	8.87	23.69	72.59
Relative performance	-0.81	-0.58	-3.86	-2.88	-1.56	-14.29

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Low-to-Medium Risk (Income)	4.08	20.41	-6.88	2.26	7.84

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA as at 31.08.24.


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■ MPS Low-to-Medium Risk (Income) ■ £MSCI PIMFA Income TR

The risk vs return chart compares the performance of the MPS portfolio and select benchmarks plotted against risk as defined by the degree of volatility incurred. Typically, the investment with the greatest rate of return incurs the greatest amount of risk. In this factsheet we have used volatility as a measure of risk as this is relatively simple. A higher degree of volatility implies a higher chance of incurring loss in a portfolio for a given time frame. However, it should be noted that there are several other methods of calculating the degree of risk of a portfolio which are not covered in this document.


## Brooks Macdonald investment team



**Mark Shields**  
Investment Director,  
Multi-Asset




**Frank Atkins**  
Investment Director,  
Multi-Asset



**Alex Chittenden**  
Investment Manager,  
Multi-Asset

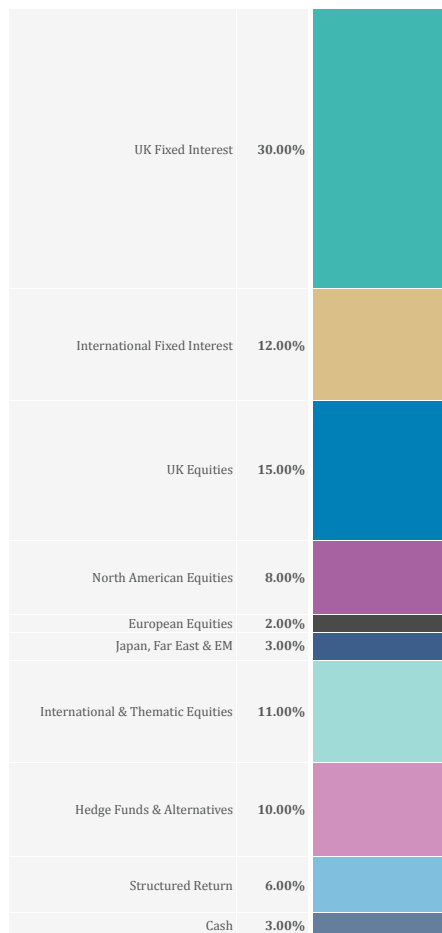
## Ratings and awards







## Overall sector breakdown



## Portfolio holdings

Fund	%
Allianz Gilt Yield	6.00
L&G Short Dated Sterling Corporate Bond I...	7.00
L&G Sterling Corporate Bond Index	2.00
Royal London Short Duration Gilts	6.00
Royal London Short Term Fixed Income Enha...	2.00
Vanguard UK Government Bond Index	1.00
Vontobel TwentyFour Absolute Return Credi...	6.00
FTF Brandywine Income Optimiser	4.00
JPM Unconstrained Bond	3.00
L&G Global Inflation Linked Bond Index Fu...	2.00
Vanguard US Government Bond Index	3.00
JOHCM UK Equity Income	5.00
Redwheel UK Equity Income	4.00
Threadneedle UK Equity Income	2.00
Vanguard FTSE UK All Share Index	4.00
BNY US Equity Income	4.00
JPM US Equity Income	4.00
abrdn Europe ex UK Income Equity	2.00
Chikara Japan Income & Growth Fund	1.00
Schroder Asian Income	2.00
Guinness Global Equity Income	4.00
JPM Global Equity Income	3.00
Schroder Global Equity Income	4.00
AHFM Uncorrelated Strategies	3.00
Fortem Absolute Return Fund	5.00
TM Fulcrum Diversified Core Absolute Retu...	2.00
AHFM Defined Returns	6.00
Cash (£)	3.00

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# MPS

## Low-to-Medium Risk Portfolio Income and Growth (Passive)

31.08.2024

Professional advisers

# BM

BROOKS MACDONALD

### Objective

The primary objective of the portfolio is to provide a combination of income and capital growth over the longer term. The portfolio provides exposure to capital markets through a diversified range of predominantly passive UK and international investments. Equity exposure is likely to range between 30-55%.

### Key facts

Inception date*	September 2017
No. of holdings (incl. cash)	20
Minimum investment	£20,000
Identifiers	
FE/Citi code	MFFI
Overall portfolio yield**	2.46%
Passive funds	
This portfolio is designed to provide optimal diversification at low cost. As a result, most of the funds included are passive. The exception is the absolute return sector in which exposure can only be gained efficiently via active funds, in our opinion.	
Initial charges	
In specie transfer†	0.50% + VAT
Cash transfer	0%
Ongoing charges (OCF)	
Annual management charge (AMC)	0.50%
OCF	0.15%
Transactional & Incidental Charges	0.02%
<b>Total Ongoing Charge</b>	<b>0.67%</b>

### Other charges

A professional adviser's initial and recurring charge may be added subject to agreement between client and adviser.

Underlying charges may apply which will vary according to the specific assets within the portfolio.

### Cash rate

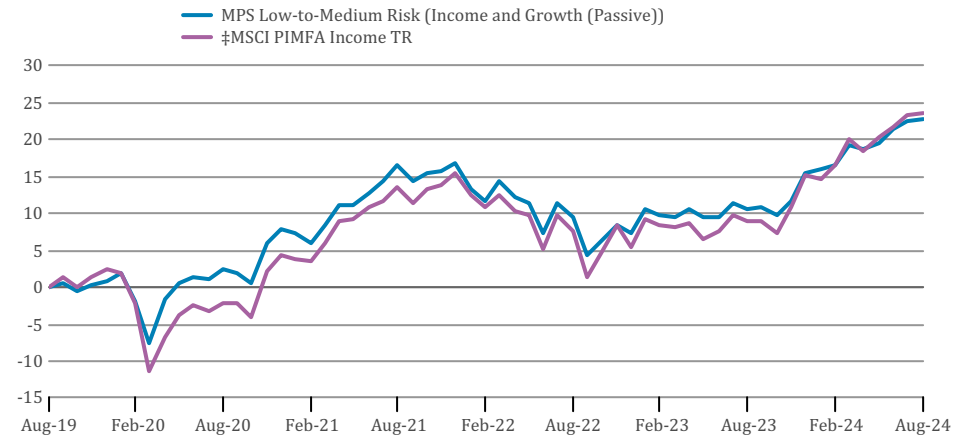
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†No charges apply to internal Brooks Macdonald transfers.

\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Low-to-Medium Risk (Income and Growth (Passive))	2.35	13.92	-6.03	0.84	11.16
£MSCI PIMFA Income TR	-2.04	15.98	-5.32	1.20	13.62
Relative performance	4.39	-2.05	-0.71	-0.36	-2.46

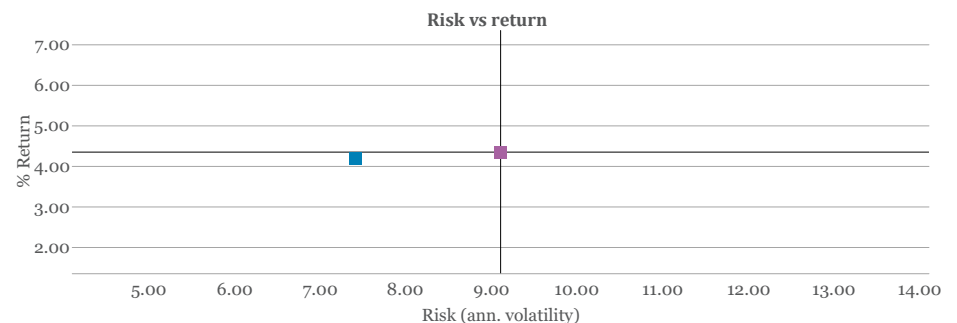
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	Since inception*
MPS Low-to-Medium Risk (Income and Growth (Passive))	2.69	5.44	11.16	5.34	22.83	35.23
£MSCI PIMFA Income TR	2.79	5.98	13.62	8.87	23.69	35.70
Relative performance	-0.10	-0.54	-2.46	-3.53	-0.86	-0.83

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Low-to-Medium Risk (Income and Growth (Passive))	4.20	17.24	-8.74	2.14	7.42

Past performance is not a reliable indicator of future results.


Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA as at 31.08.24.

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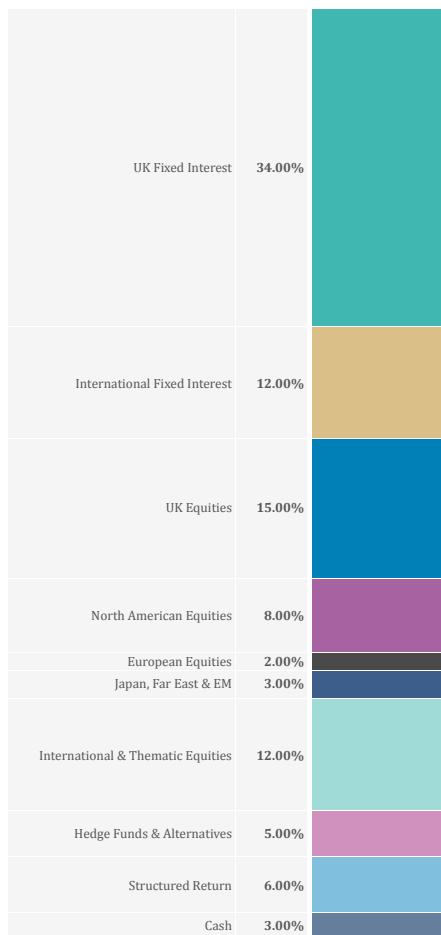
### Ratings and awards






### Overall sector breakdown



### Portfolio holdings

Fund	%
L&G Short Dated Sterling Corporate Bond I...	12.00
L&G Sterling Corporate Bond Index	2.00
Royal London Short Duration Gilts	9.00
Royal London Short Term Fixed Income Enha...	5.00
Vanguard UK Government Bond Index	6.00
L&G Global Inflation Linked Bond Index Fu...	2.00
Vanguard Global Bond Index	7.00
Vanguard US Government Bond Index	3.00
L&G UK 100 Index Trust	5.00
Vanguard FTSE UK All Share Index	10.00
Fidelity Index US	8.00
L&G European Index Trust	2.00
L&G Japan Index Trust	1.00
L&G Pacific Index Trust	2.00
Fidelity Index World	8.00
L&G Global Health & Pharmaceuticals Index...	2.00
L&G Global Technology Index Trust	2.00
Fortem Absolute Return Fund	5.00
AHFM Defined Returns	6.00
Cash (£)	3.00

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# MPS

## Low-to-Medium Risk Portfolio Income and Growth

31.08.2024

Professional advisers



BROOKS MACDONALD

### Objective

The primary objective of the portfolio is to provide a combination of income and capital growth over the longer term. The portfolio provides exposure to capital markets through a diversified range of UK and international investments. Equity exposure is likely to range between 30-55%.

### Key facts

Inception date	March 2005
No. of holdings (incl. cash)	34
Minimum investment	£20,000
Identifiers	
FE/Citi code	MFFI
Overall portfolio yield**	2.50%
Initial charges	
In specie transfer†	0.50% + VAT
Cash transfer	0%
Ongoing charges (OCF)	
Annual management charge (AMC)	0.75%
OCF	0.42%
Transactional & Incidental Charges	0.08%
<b>Total Ongoing Charge</b>	<b>1.25%</b>

### Other charges

A professional adviser's initial and recurring charge may be added subject to agreement between client and adviser.

Underlying charges may apply which will vary according to the specific assets within the portfolio.

### Cash rate

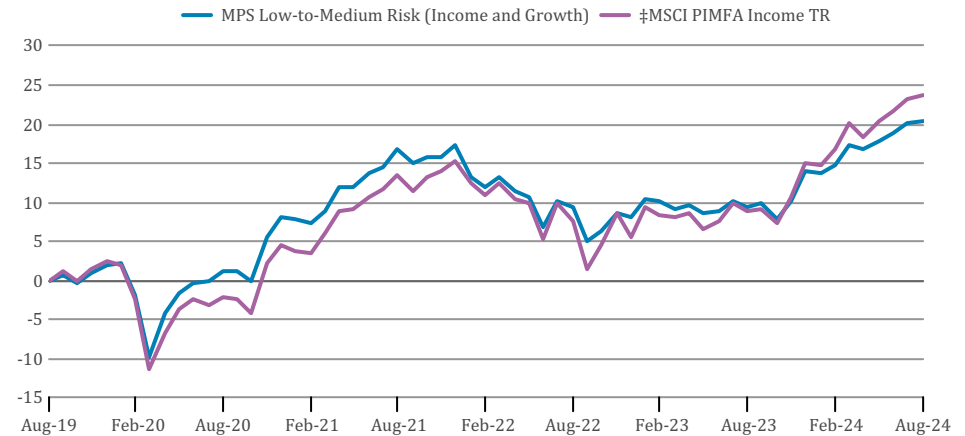
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†No charges apply to internal Brooks Macdonald transfers.

\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Low-to-Medium Risk (Income and Growth)	1.26	15.48	-6.35	-0.08	10.04
£MSCI PIMFA Income TR	-2.04	15.98	-5.32	1.20	13.62
Relative performance	3.30	-0.50	-1.03	-1.29	-3.67

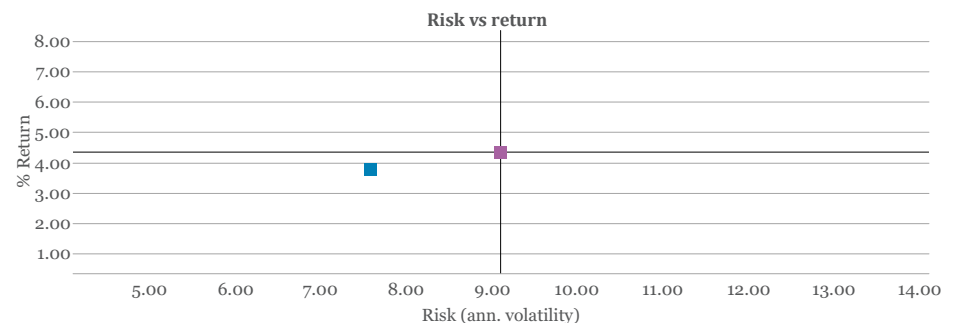
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	10Y
MPS Low-to-Medium Risk (Income and Growth)	2.25	4.91	10.04	2.98	20.41	63.71
£MSCI PIMFA Income TR	2.79	5.98	13.62	8.87	23.69	72.59
Relative performance	-0.63	-1.16	-3.67	-5.99	-3.39	-9.03

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Low-to-Medium Risk (Income and Growth)	3.77	20.73	-8.62	2.19	7.59

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA as at 31.08.24.


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■ MPS Low-to-Medium Risk (Income and Growth) ■ £MSCI PIMFA Income TR

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### Ratings and awards

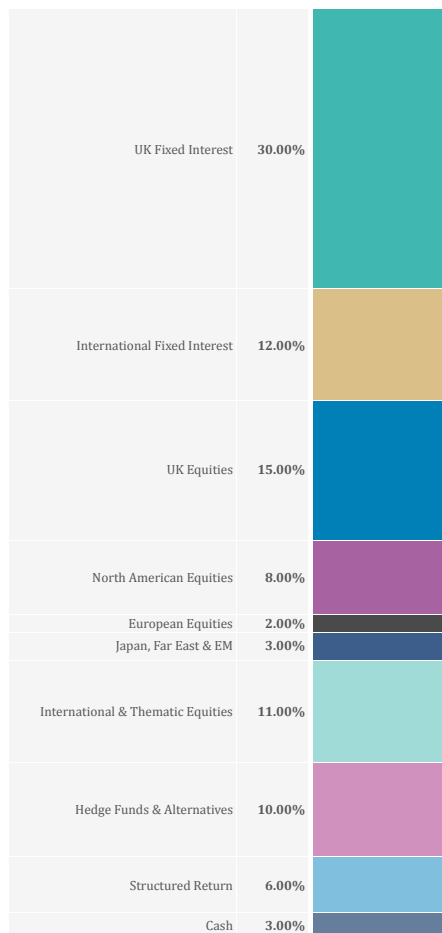








### Overall sector breakdown



### Portfolio holdings

Fund	%
Allianz Gilt Yield	6.00
L&G Short Dated Sterling Corporate Bond I...	7.00
L&G Sterling Corporate Bond Index	2.00
Royal London Short Duration Gilts	6.00
Royal London Short Term Fixed Income Enha...	2.00
Vanguard UK Government Bond Index	1.00
Vontobel TwentyFour Absolute Return Credi...	6.00
FTF Brandywine Income Optimiser	4.00
JPM Unconstrained Bond	3.00
L&G Global Inflation Linked Bond Index Fu...	2.00
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JOHCM UK Equity Income	5.00
LionTrust UK Special Situations	3.00
Threadneedle UK Equity Income	2.00
Vanguard FTSE UK All Share Index	5.00
Dodge & Cox US Stock Fund	1.00
Fidelity Index US	2.00
JPM US Equity Income	2.00
T Rowe Price US Smaller Companies	3.00
L&G European Index Trust	2.00
L&G Japan Index Trust	1.00
Stewart Asia Pacific Leaders	2.00
AXA Framlington Global Technology	2.00
Fidelity Index World	1.00
Fundsmith Equity	2.00
Guinness Global Equity Income	3.00
L&G Global Health & Pharmaceuticals Index...	1.00
Ninety One Global Environment	1.00
Polar Capital Healthcare Opportunities	1.00
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Fortem Cap Progressive Growth	3.00
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# MPS

## Low Risk Portfolio Defensive Income

31.08.2024

Professional advisers



BROOKS MACDONALD

### Objective

The primary objective of the portfolio is provide income over the longer term, while maintaining capital. The portfolio provides exposure to capital markets through a diversified range of UK and international investments. Equity exposure is likely to range between 0-30%.

### Key facts

Inception date*	September 2009
No. of holdings (incl. cash)	25
Minimum investment	£20,000
<b>Identifiers</b>	
FE/Citi code	MFFH
Overall portfolio yield**	3.22%
<b>Initial charges</b>	
In specie transfer†	0.50% + VAT
Cash transfer	0%
<b>Ongoing charges (OCF)</b>	
Annual management charge (AMC)	0.75%
OCF	0.35%
Transactional & Incidental Charges	0.08%
<b>Total Ongoing Charge</b>	<b>1.18%</b>

### Other charges

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Underlying charges may apply which will vary according to the specific assets within the portfolio.

### Cash rate

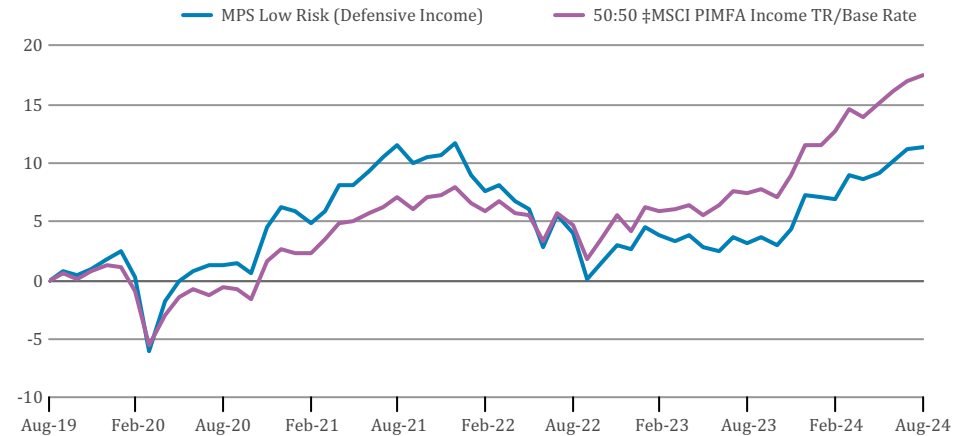
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†No charges apply to internal Brooks Macdonald transfers.

\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Low Risk (Defensive Income)	1.40	10.07	-6.72	-0.91	8.12
50:50 MSCI PIMFA Income TR/Base Rate	-0.61	7.84	-2.31	2.60	9.40
Relative performance	2.01	2.23	-4.41	-3.51	-1.36

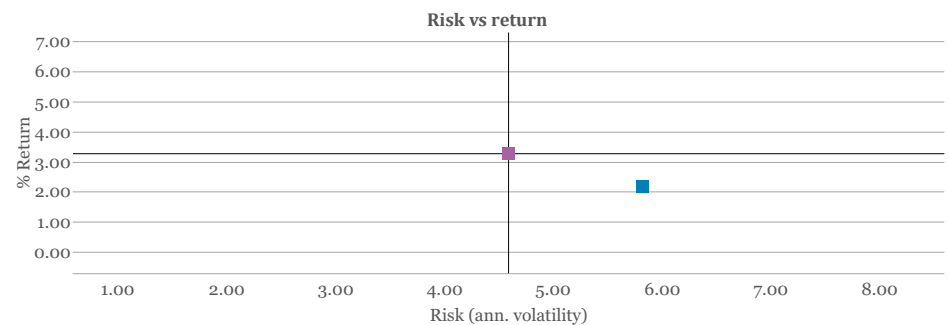
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	10Y
MPS Low Risk (Defensive Income)	2.13	4.25	8.12	-0.06	11.54	37.51
50:50 MSCI PIMFA Income TR/Base Rate	2.03	4.29	9.40	9.66	17.53	40.93
Relative performance	0.04	-0.10	-1.36	-9.78	-6.06	-3.51

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Low Risk (Defensive Income)	2.20	12.79	-8.94	1.68	5.82

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Sources: Brooks Macdonald/Morningstar/MSCI PIMFA as at 31.08.24.


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■ MPS Low Risk (Defensive Income) ■ 50:50 MSCI PIMFA Income TR/Base Rate

The risk vs return chart compares the performance of the MPS portfolio and select benchmarks plotted against risk as defined by the degree of volatility incurred. Typically, the investment with the greatest rate of return incurs the greatest amount of risk. In this factsheet we have used volatility as a measure of risk as this is relatively simple. A higher degree of volatility implies a higher chance of incurring loss in a portfolio for a given time frame. However, it should be noted that there are several other methods of calculating the degree of risk of a portfolio which are not covered in this document.


## Brooks Macdonald investment team



**Mark Shields**  
Investment Director,  
Multi-Asset



**Frank Atkins**  
Investment Director,  
Multi-Asset



**Alex Chittenden**  
Investment Manager,  
Multi-Asset

## Ratings and awards









## Overall sector breakdown

UK Fixed Interest	42.00%	
International Fixed Interest	19.00%	
UK Equities	9.00%	
North American Equities	2.00%	
International & Thematic Equities	8.00%	
Hedge Funds & Alternatives	10.00%	
Structured Return	6.00%	
Cash	4.00%	

## Portfolio holdings

Fund	%
Allianz Gilt Yield	7.00
L&G Short Dated Sterling Corporate Bond I...	9.00
L&G Sterling Corporate Bond Index	7.00
Royal London Short Duration Gilts	7.00
Royal London Short Term Fixed Income Enha...	4.00
Vanguard UK Government Bond Index	1.00
Vontobel TwentyFour Absolute Return Credi...	7.00
FTF Brandywine Income Optimiser	5.00
JPM Unconstrained Bond	5.00
L&G Global Inflation Linked Bond Index Fu...	3.00
Vanguard US Government Bond Index	6.00
JOHCM UK Equity Income	2.00
Redwheel UK Equity Income	2.00
Threadneedle UK Equity Income	1.00
Vanguard FTSE UK All Share Index	4.00
JPM US Equity Income	2.00
Guinness Global Equity Income	3.00
JPM Global Equity Income	2.00
Schroder Global Equity Income	3.00
AHFM Uncorrelated Strategies	3.00
Fortem Absolute Return Fund	5.00
TM Fulcrum Diversified Core Absolute Retu...	2.00
AHFM Defined Returns	3.00
Fortem Cap Progressive Growth	3.00
Cash (£)	4.00

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© FinaMetrica Pty Ltd. Risk tolerance scores were mapped to the funds' strategic asset allocations as at 30.06.2024. The mappings are only for use by financial advisers licensed to use FinaMetrica's risk profiling system and do not constitute financial advice. Financial advisers must satisfy themselves that the funds' current asset allocations reflect the risk/return expectations of the funds when mapped. Brooks Macdonald does pay FinaMetrica for the mappings in the table however these mappings are calculated independently by FinaMetrica. The stated 'DT risk level' is the risk level attributed to the model portfolio by a third party, Distribution Technology Limited ("DT") following DT's analysis. The stated 'DT risk level' is valid as at the stated date; however, market fluctuations can mean the level of risk in the portfolio might change over time. Brooks Macdonald has not verified the risk level attributed to the model portfolio by DT and makes no warranty as to its accuracy. Accordingly, Brooks Macdonald will not accept any liability arising from any reliance on the stated DT risk level.

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# MPS

## High Risk Portfolio Growth

31.08.2024

Professional advisers

# BM

BROOKS MACDONALD

### Objective

The primary objective of the portfolio is to generate capital growth over the longer term. The portfolio provides exposure to capital markets through a diversified range of UK and international investments. Equity exposure is likely to range between 90-100%.

### Key facts

Inception date*	December 2012
No. of holdings (incl. cash)	25
Minimum investment	£20,000
<b>Identifiers</b>	
FE/Citi code	MFFQ
Overall portfolio yield**	1.28%
<b>Initial charges</b>	
In specie transfer†	0.50% + VAT
Cash transfer	0%
<b>Ongoing charges (OCF)</b>	
Annual management charge (AMC)	0.75%
OCF	0.49%
Transactional & Incidental Charges	0.07%
<b>Total Ongoing Charge</b>	<b>1.31%</b>

### Other charges

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Underlying charges may apply which will vary according to the specific assets within the portfolio.

### Cash rate

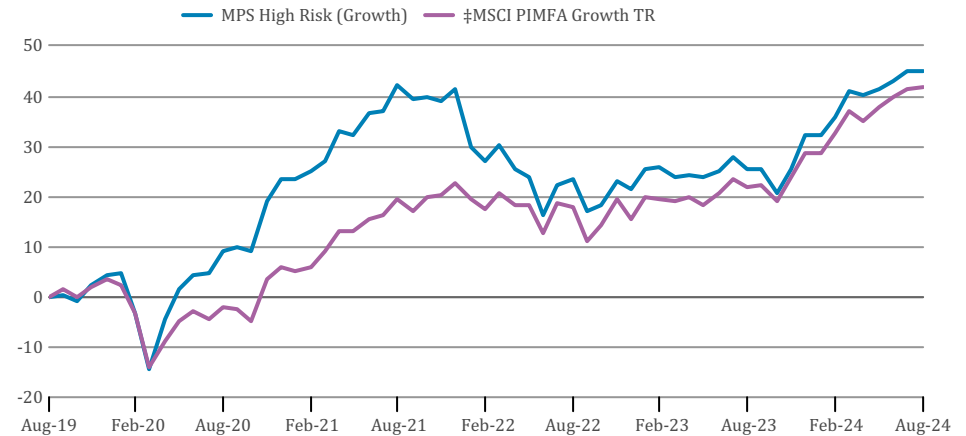
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†No charges apply to internal Brooks Macdonald transfers.

\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS High Risk (Growth)	9.06	30.40	-13.09	1.68	15.49
MSCI PIMFA Growth TR	-1.77	21.63	-1.38	3.42	16.43
Relative performance	10.83	8.77	-11.71	-1.74	-0.93

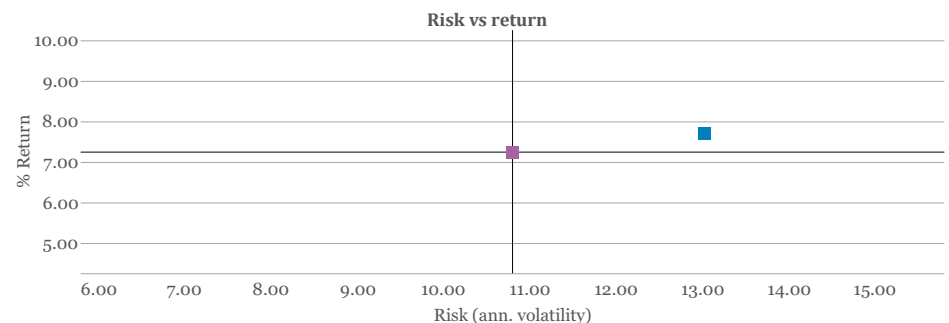
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	10Y
MPS High Risk (Growth)	2.60	6.86	15.49	2.06	45.15	125.10
MSCI PIMFA Growth TR	2.87	7.08	16.43	18.75	41.87	109.36
Relative performance	-0.26	-0.22	-0.93	-16.68	3.27	15.74

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS High Risk (Growth)	7.74	48.42	-15.94	3.76	13.02

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/MSCI PIMFA as at 31.08.24.


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■ MPS High Risk (Growth) ■ MSCI PIMFA Growth TR

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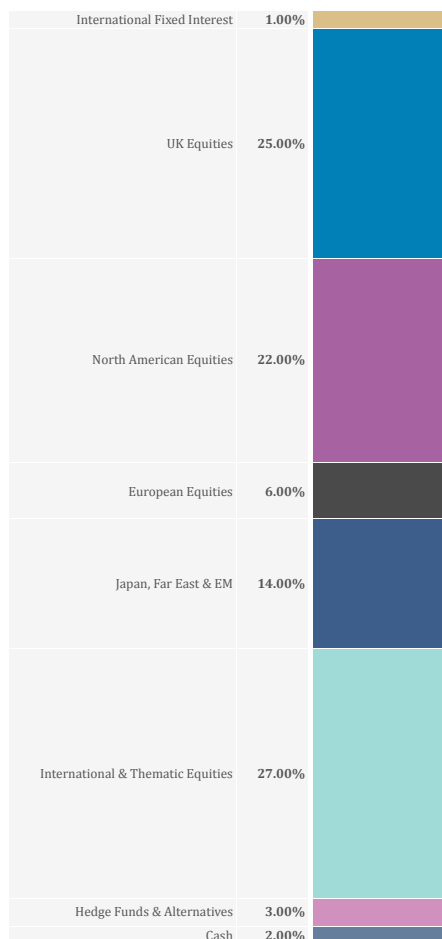








## Overall sector breakdown



## Portfolio holdings

Fund	%
L&G Global Inflation Linked Bond Index Fu...	1.00
Artemis UK Select	5.00
JOHCM UK Equity Income	6.00
Liontrust UK Micro Cap	2.00
LionTrust UK Special Situations	4.00
MI Chelverton UK Equity Growth	2.00
Vanguard FTSE UK All Share Index	6.00
Dodge & Cox US Stock Fund	6.00
Fidelity Index US	6.00
JPM US Equity Income	5.00
T Rowe Price US Smaller Companies	5.00
L&G European Index Trust	6.00
Hermes Asia ex-Japan Equity Fund	2.00
L&G Japan Index Trust	5.00
Schroder Asian Total Return Fund	3.00
Stewart Asia Pacific Leaders	4.00
AXA Framlington Global Technology	5.00
Fidelity Index World	6.00
Fundsmith Equity	4.00
Guinness Global Equity Income	5.00
L&G Global Health & Pharmaceuticals Index...	2.50
Ninety One Global Environment	2.00
Polar Capital Healthcare Opportunities	2.50
Fortem Absolute Return Fund	3.00
Cash (£)	2.00

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# MPS

## Low Risk (Passive) Portfolio Defensive Income

31.08.2024

Professional advisers



BROOKS MACDONALD

### Objective

The primary objective of the portfolio is provide income over the longer term, while maintaining capital. The portfolio provides exposure to capital markets through a diversified range of predominantly passive UK and international investments. Equity exposure is likely to range between 0-30%.

### Key facts

Inception date*	September 2021
No. of holdings (incl. cash)	16
Minimum investment	£20,000
Overall portfolio yield**	2.86%
<b>Passive funds</b>	
This portfolio is designed to provide optimal diversification at low cost. As a result, most of the funds included are passive. The exception is the absolute return sector in which exposure can only be gained efficiently via active funds, in our opinion.	
<b>Initial charges</b>	
In specie transfer†	0.50% + VAT
Cash transfer	0%
<b>Ongoing charges (OCF)</b>	
Annual management charge (AMC)	0.50%
OCF	0.15%
Transactional & Incidental Charges	0.01%
<b>Total Ongoing Charge</b>	<b>0.66%</b>

### Other charges

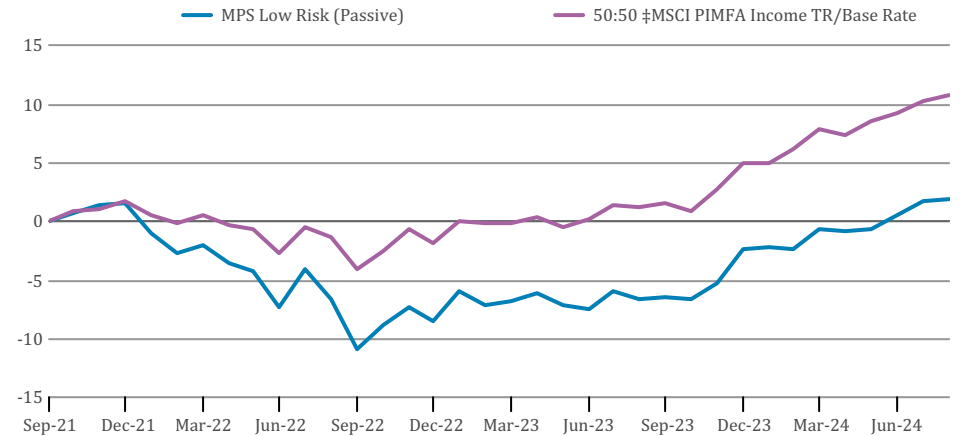
A professional adviser's initial and recurring charge may be added subject to agreement between client and adviser.

Underlying charges may apply which will vary according to the specific assets within the portfolio.

†No charges apply to internal Brooks Macdonald transfers.

\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Low Risk (Passive)	--	--	--	-0.02	9.08
50:50 MSCI PIMFA Income TR/Base Rate	--	--	--	2.60	9.40
Relative performance	--	--	--	-2.62	-0.33

Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	Since inception*
MPS Low Risk (Passive)	2.52	4.35	9.08	--	--	1.97
50:50 MSCI PIMFA Income TR/Base Rate	2.03	4.29	9.40	--	--	10.74
Relative performance	0.49	0.07	-0.33	--	--	-8.77

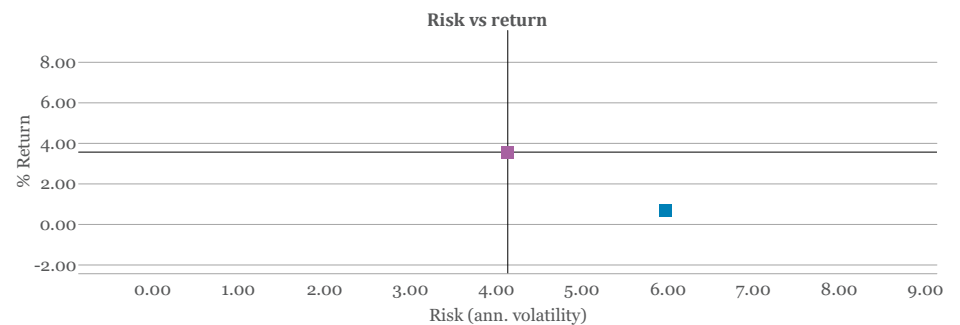
  

Historical performance from inception (September 2021) to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Low Risk (Passive)	0.67	9.08	-10.89	1.73	5.98

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/MSCI PIMFA as at 31.08.24.


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■ MPS Low Risk (Passive) ■ 50:50 MSCI PIMFA Income TR/Base Rate

The risk vs return chart compares the performance of the MPS portfolio and select benchmarks plotted against risk as defined by the degree of volatility incurred. Typically, the investment with the greatest rate of return incurs the greatest amount of risk. In this factsheet we have used volatility as a measure of risk as this is relatively simple. A higher degree of volatility implies a higher chance of incurring loss in a portfolio for a given time frame. However, it should be noted that there are several other methods of calculating the degree of risk of a portfolio which are not covered in this document.


Brooks Macdonald investment team



**Mark Shields**  
 Investment Director,  
 Multi-Asset



**Frank Atkins**  
 Investment Director,  
 Multi-Asset

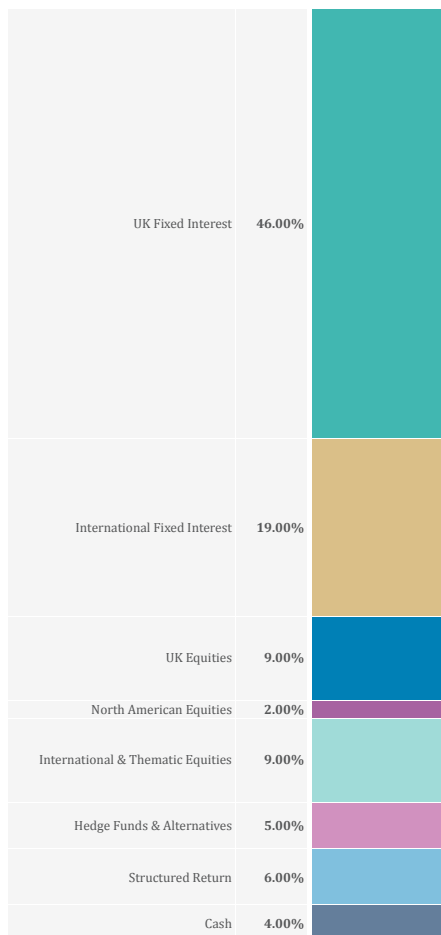


**Alex Chittenden**  
 Investment Manager,  
 Multi-Asset

Ratings and awards



Overall sector breakdown



Portfolio holdings

Fund	%
L&G Short Dated Sterling Corporate Bond I...	15.00
L&G Sterling Corporate Bond Index	8.00
Royal London Short Duration Gilts	10.00
Royal London Short Term Fixed Income Enha...	7.00
Vanguard UK Government Bond Index	6.00
L&G Global Inflation Linked Bond Index Fu...	3.00
Vanguard Global Bond Index	10.00
Vanguard US Government Bond Index	6.00
L&G UK 100 Index Trust	3.00
Vanguard FTSE UK All Share Index	6.00
Fidelity Index US	2.00
Fidelity Index World	9.00
Fortem Absolute Return Fund	5.00
AHFM Defined Returns	6.00
Cash (£)	4.00

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# MPS

## High Risk Portfolio (Passive) Growth

31.08.2024

Professional advisers

# BM

BROOKS MACDONALD

### Objective

The primary objective of this portfolio is to provide capital growth over the longer term. The portfolio provides exposure to capital markets through a diversified range of predominantly passive UK and international investments. Equity exposure is likely to range between 90-100%.

### Key facts

Inception date\* September 2021

No. of holdings (incl. cash) 16

Minimum investment £20,000

Overall portfolio yield\*\* 1.94%

#### Passive funds

This portfolio is designed to provide optimal diversification at low cost. As a result, most of the funds included are passive. The exception is the absolute return sector in which exposure can only be gained efficiently via active funds, in our opinion.

#### Initial charges

In specie transfer† 0.50% + VAT

Cash transfer 0%

#### Ongoing charges (OCF)

Annual management charge (AMC) 0.50%

OCF 0.12%

Transactional & Incidental Charges 0.04%

**Total Ongoing Charge 0.66%**

#### Other charges

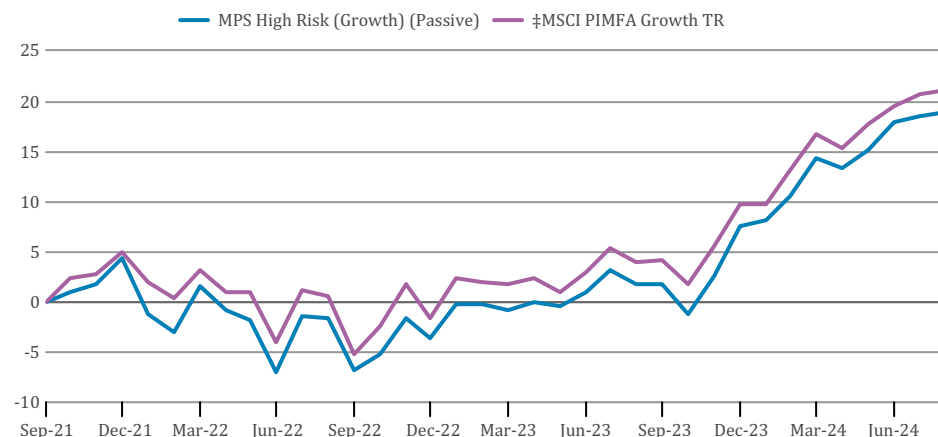
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\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS High Risk (Growth) (Passive)	--	--	--	3.36	16.68
MSCI PIMFA Growth TR	--	--	--	3.42	16.43
Relative performance	--	--	--	-0.07	0.25

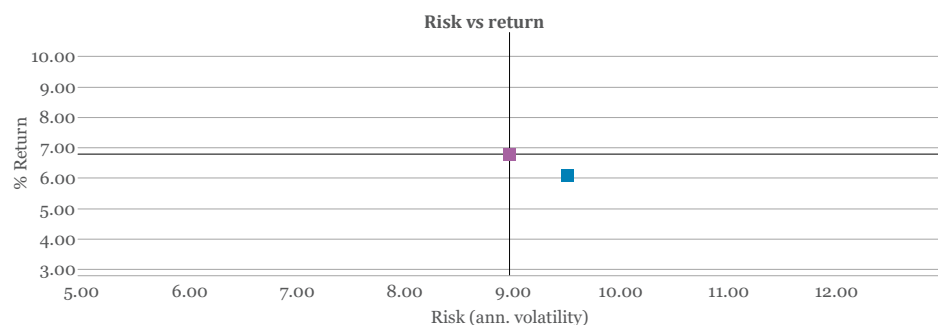
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	Since inception*
MPS High Risk (Growth) (Passive)	3.14	7.44	16.68	--	--	18.85
MSCI PIMFA Growth TR	2.87	7.08	16.43	--	--	21.07
Relative performance	0.27	0.36	0.25	--	--	-2.22

Historical performance from inception (September 2021) to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS High Risk (Growth) (Passive)	6.10	16.68	-7.51	2.74	9.51

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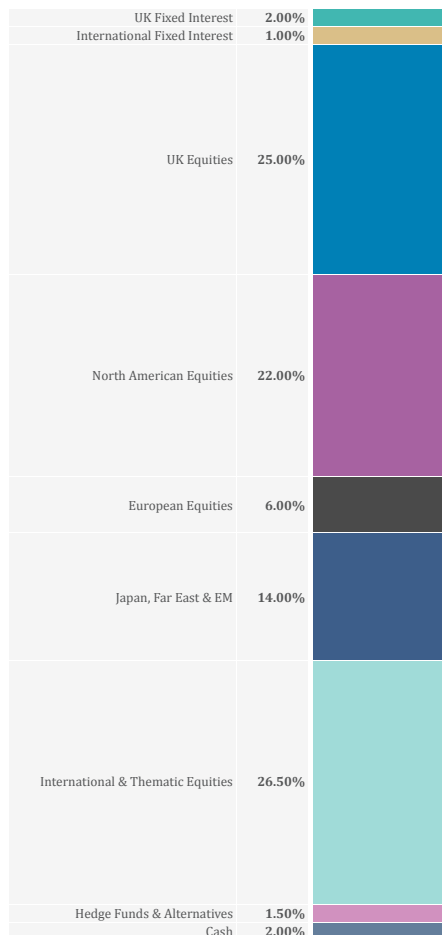


**Alex Chittenden**  
Investment Manager,  
Multi-Asset

### Ratings and awards



### Overall sector breakdown



### Portfolio holdings

Fund	%
L&G Sterling Corporate Bond Index	1.00
Royal London Short Duration Gilts	1.00
L&G Global Inflation Linked Bond Index Fu...	1.00
HSBC FTSE 250 Index	6.00
L&G UK 100 Index Trust	5.00
Vanguard FTSE UK All Share Index	14.00
Fidelity Index US	11.00
Vanguard US Equity Index	11.00
L&G European Index Trust	6.00
L&G Japan Index Trust	5.00
L&G Pacific Index Trust	9.00
Fidelity Index World	15.50
L&G Global Health & Pharmaceuticals Index...	6.00
L&G Global Technology Index Trust	5.00
Fortem Absolute Return Fund	1.50
Cash (£)	2.00

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# MPS

## Medium Risk Portfolio Income and Growth

31.08.2024

Professional advisers

# BM

BROOKS MACDONALD

### Objective

The primary objective of the portfolio is to provide a combination of income and capital growth over the longer term. The portfolio provides exposure to capital markets through a diversified range of UK and international investments. Equity exposure is likely to range between 55-75%.

### Key facts

Inception date	September 2003
No. of holdings (incl. cash)	34
Minimum investment	£20,000
Identifiers	
FE/Citi code	MFFK
Overall portfolio yield**	2.07%
Initial charges	
In specie transfer†	0.50% + VAT
Cash transfer	0%
Ongoing charges (OCF)	
Annual management charge (AMC)	0.75%
OCF	0.48%
Transactional & Incidental Charges	0.1%
<b>Total Ongoing Charge</b>	<b>1.33%</b>

### Other charges

A professional adviser's initial and recurring charge may be added subject to agreement between client and adviser.

Underlying charges may apply which will vary according to the specific assets within the portfolio.

### Cash rate

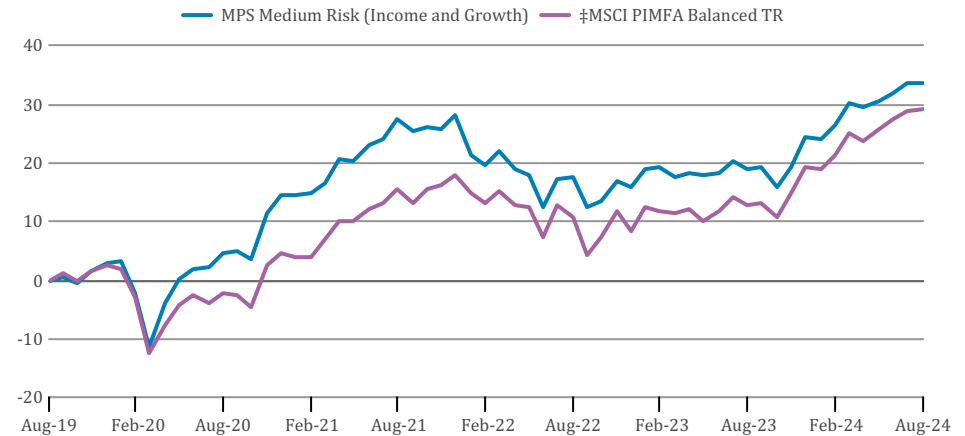
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†No charges apply to internal Brooks Macdonald transfers.

\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Medium Risk (Income and Growth)	4.68	21.81	-7.78	1.18	12.44
£MSCI PIMFA Balanced TR	-2.13	17.99	-3.98	1.83	14.60
Relative performance	6.80	3.82	-3.80	-0.65	-2.26

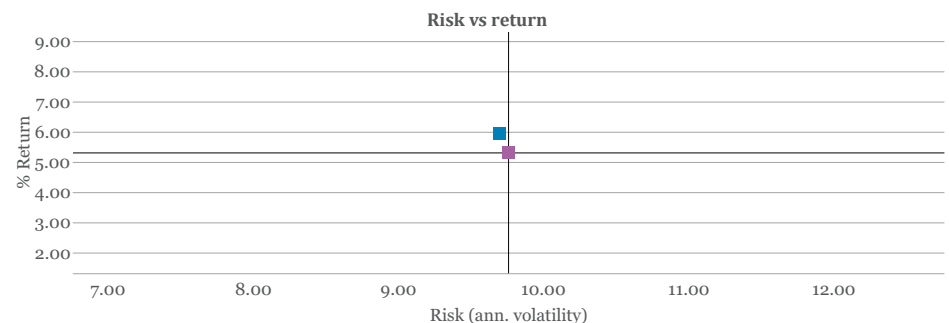
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	10Y
MPS Medium Risk (Income and Growth)	2.41	5.72	12.44	4.92	33.77	86.06
£MSCI PIMFA Balanced TR	2.80	6.41	14.60	12.05	29.39	85.88
Relative performance	-0.48	-0.79	-2.26	-7.23	4.26	0.01

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Medium Risk (Income and Growth)	5.97	31.28	-10.47	2.80	9.70

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA as at 31.08.24.


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■ MPS Medium Risk (Income and Growth) ■ £MSCI PIMFA Balanced TR

The risk vs return chart compares the performance of the MPS portfolio and select benchmarks plotted against risk as defined by the degree of volatility incurred. Typically, the investment with the greatest rate of return incurs the greatest amount of risk. In this factsheet we have used volatility as a measure of risk as this is relatively simple. A higher degree of volatility implies a higher chance of incurring loss in a portfolio for a given time frame. However, it should be noted that there are several other methods of calculating the degree of risk of a portfolio which are not covered in this document.


### Brooks Macdonald investment team



**Mark Shields**  
Investment Director,  
Multi-Asset










**Frank Atkins**  
Investment Director,  
Multi-Asset



**Alex Chittenden**  
Investment Manager,  
Multi-Asset

### Ratings and awards

### Overall sector breakdown

UK Fixed Interest	17.00%	
International Fixed Interest	6.00%	
UK Equities	20.00%	
North American Equities	14.00%	
European Equities	4.00%	
Japan, Far East & EM	7.00%	
International & Thematic Equities	16.00%	
Hedge Funds & Alternatives	8.00%	
Structured Return	6.00%	
Cash	2.00%	

### Portfolio holdings

Fund	%
Allianz Gilt Yield	2.00
L&G Short Dated Sterling Corporate Bond I...	4.00
L&G Sterling Corporate Bond Index	2.00
Royal London Short Duration Gilts	6.00
Royal London Short Term Fixed Income Enha...	2.00
Vanguard UK Government Bond Index	1.00
FTF Brandywine Income Optimiser	4.00
L&G Global Inflation Linked Bond Index Fu...	2.00
Artemis UK Select	3.00
JOHCM UK Equity Income	5.00
LionTrust UK Special Situations	3.00
Threadneedle UK Equity Income	4.00
Vanguard FTSE UK All Share Index	5.00
Dodge & Cox US Stock Fund	4.00
Fidelity Index US	4.00
JPM US Equity Income	3.00
T Rowe Price US Smaller Companies	3.00
L&G European Index Trust	4.00
Hermes Asia ex-Japan Equity Fund	1.00
L&G Japan Index Trust	2.00
Schroder Asian Total Return Fund	2.00
Stewart Asia Pacific Leaders	2.00
AXA Framlington Global Technology	3.00
Fidelity Index World	2.00
Fundsmith Equity	3.00
Guinness Global Equity Income	2.00
L&G Global Health & Pharmaceuticals Index...	2.00
Ninety One Global Environment	2.00
Polar Capital Healthcare Opportunities	2.00
AHFM Uncorrelated Strategies	3.00
Fortem Absolute Return Fund	3.00
TM Fulcrum Diversified Core Absolute Retu...	2.00
AHFM Defined Returns	3.00
Fortem Cap Progressive Growth	3.00
Cash (£)	2.00

## Important information

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Investors should be aware that the price of investments and the income from them can go down as well as up and that neither is guaranteed. Investors may not get back the amount invested. Past performance is not a reliable indicator of future results. Changes in rates of exchange may have an adverse affect on the value, price or income of an investment. Investors should be aware of the additional risks associated with funds investing in smaller companies.

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# MPS

## Medium-to-High Risk Portfolio Growth (Passive)

31.08.2024

Professional advisers

# BM

BROOKS MACDONALD

### Objective

The primary objective of the portfolio is to provide capital growth over the longer term. The portfolio provides exposure to capital markets through a diversified range of predominately passive UK and international investments. Equity exposure is likely to range between 75-95%.

### Key facts

Inception date*	September 2014
No. of holdings (incl. cash)	20
Minimum investment	£20,000
Identifiers	
FE/Citi code	MFFO
Overall portfolio yield**	1.91%

#### Passive funds

This portfolio is designed to provide optimal diversification at low cost. As a result, most of the funds included are passive. The exception is the absolute return sector in which exposure can only be gained efficiently via active funds, in our opinion.

#### Initial charges

In specie transfer†	0.50% + VAT
Cash transfer	0%

#### Ongoing charges (OCF)

Annual management charge (AMC)	0.50%
OCF	0.13%
Transactional & Incidental Charges	0.03%
<b>Total Ongoing Charge</b>	<b>0.66%</b>

#### Other charges

A professional adviser's initial and recurring charge may be added subject to agreement between client and adviser.

Underlying charges may apply which will vary according to the specific assets within the portfolio.

#### Cash rate

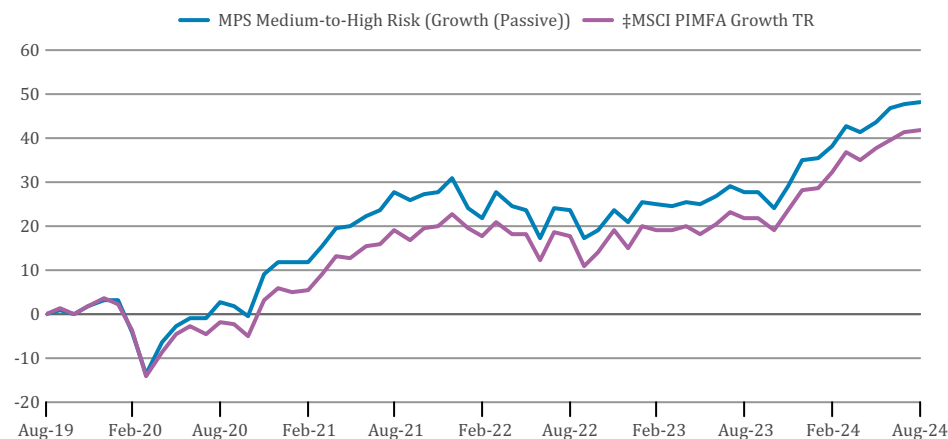
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†No charges apply to internal Brooks Macdonald transfers.

\*\*The yield reflects historic distributions declared over the past twelve months.

### Performance (%)



Discrete 12 month performance to 31 August (%)	2020	2021	2022	2023	2024
MPS Medium-to-High Risk (Growth (Passive))	2.80	24.60	-3.32	3.23	15.97
£MSCI PIMFA Growth TR	-1.77	21.63	-1.38	3.42	16.43
Relative performance	4.57	2.97	-1.94	-0.19	-0.45

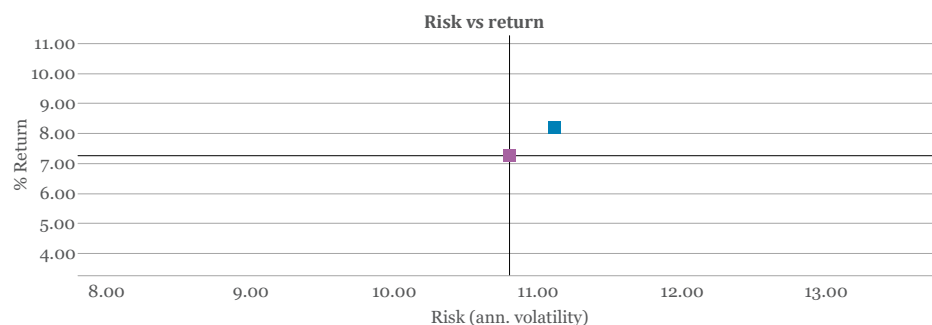
Cumulative performance to 31.08.2024 (%)	3M	6M	1Y	3Y	5Y	Since inception*
MPS Medium-to-High Risk (Growth (Passive))	2.97	6.96	15.97	15.74	48.26	123.52
£MSCI PIMFA Growth TR	2.87	7.08	16.43	18.75	41.87	112.97
Relative performance	0.11	-0.12	-0.45	-3.00	6.38	10.55

Historical performance from 5 years to 30.08.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Medium-to-High Risk (Growth (Passive))	8.19	33.42	-7.45	3.21	11.12

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA as at 31.08.24.


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■ MPS Medium-to-High Risk (Growth (Passive)) ■ £MSCI PIMFA Growth TR

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 Investment Director,  
 Multi-Asset









**Frank Atkins**  
 Investment Director,  
 Multi-Asset

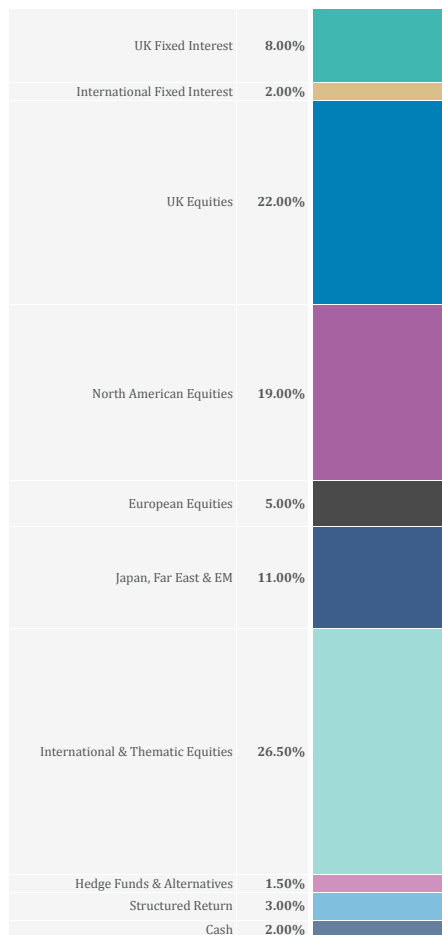


**Alex Chittenden**  
 Investment Manager,  
 Multi-Asset

Ratings and awards

Overall sector breakdown



Portfolio holdings

Fund	%
L&G Short Dated Sterling Corporate Bond I...	3.00
L&G Sterling Corporate Bond Index	1.00
Royal London Short Duration Gilts	1.00
Vanguard UK Government Bond Index	3.00
L&G Global Inflation Linked Bond Index Fu...	1.00
Vanguard US Government Bond Index	1.00
HSBC FTSE 250 Index	4.00
L&G UK 100 Index Trust	4.00
Vanguard FTSE UK All Share Index	14.00
Fidelity Index US	10.00
Vanguard US Equity Index	9.00
L&G European Index Trust	5.00
L&G Japan Index Trust	5.00
L&G Pacific Index Trust	6.00
Fidelity Index World	16.50
L&G Global Health & Pharmaceuticals Index...	5.00
L&G Global Technology Index Trust	5.00
Fortem Absolute Return Fund	1.50
AHFM Defined Returns	3.00
Cash (£)	2.00

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