

MPS

Low-to-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 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% |
| Total Ongoing Charge | 1.25% |

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

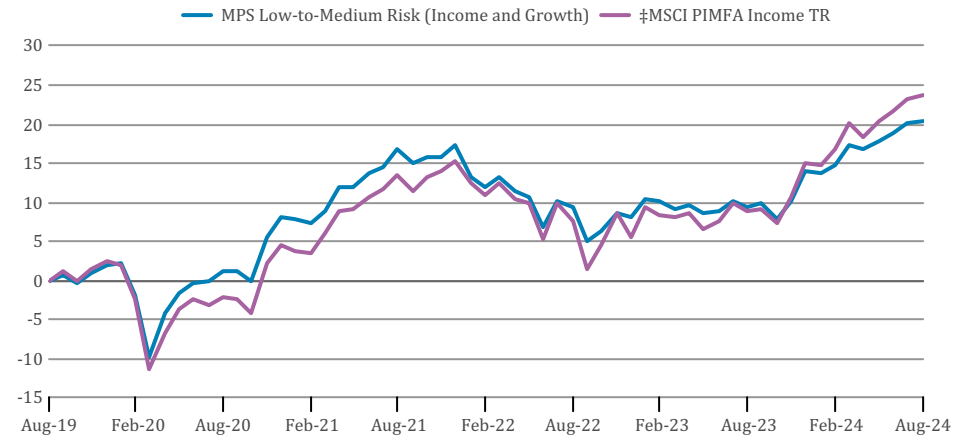
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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) | 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 |

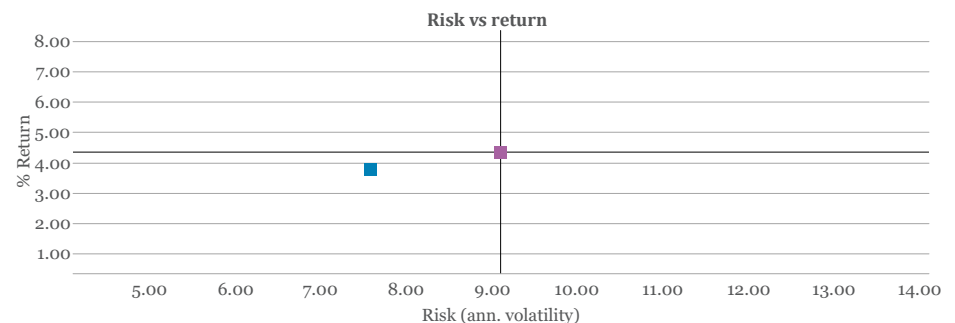
| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | 10Y |
|--|-------|-------|-------|-------|-------|-------|
| MPS Low-to-Medium Risk (Income and Growth) | 2.25 | 4.91 | 10.04 | 2.98 | 20.41 | 63.71 |
| £MSCI PIMFA Income TR | 2.79 | 5.98 | 13.62 | 8.87 | 23.69 | 72.59 |
| Relative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


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 Low-to-Medium Risk (Income and Growth) ■ £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



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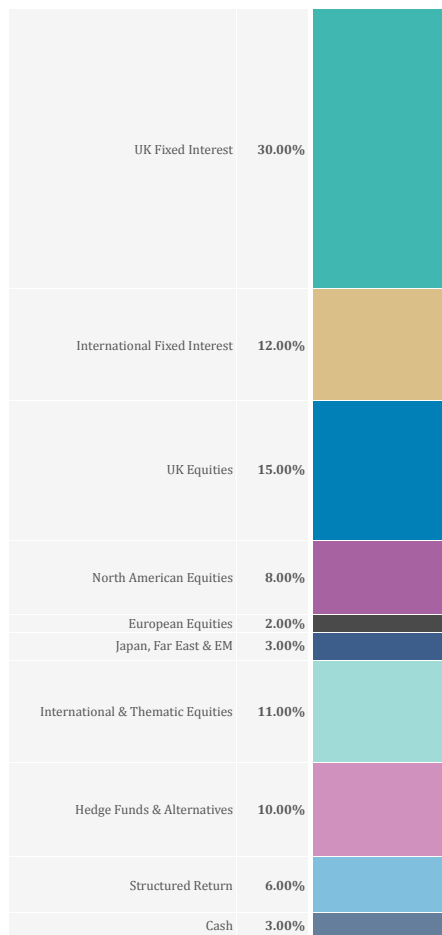
Ratings and awards








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 |
| Vanguard US Government Bond Index | 3.00 |
| 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 |
| 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 (£) | 3.00 |

Important information

This document is intended for professional advisers authorised to give financial advice only and should not be relied upon by any persons who do not have professional experience in matters relating to investments.

Brooks Macdonald is responsible for managing the MPS model portfolio on a discretionary basis in accordance with the stated investment objectives and risk profile for the MPS portfolio. The professional adviser is responsible for advising the client as to the selection of an MPS portfolio and for assessing the suitability of the chosen MPS portfolio for the client on an ongoing basis.

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

Please note that changes made within each risk portfolio will affect all clients within that profile simultaneously.

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