

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

as at 30 September 2024

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\*\*** 2.47%

### 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 transfert 0.50% + VAT  
Cash transfer 0%

### Ongoing charges (OCF)

Annual management charge (AMC) 0.50%  
OCF 0.15%  
Transactional & Incidental Charges 0.02%  
Total Ongoing Charge 0.67%

### 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

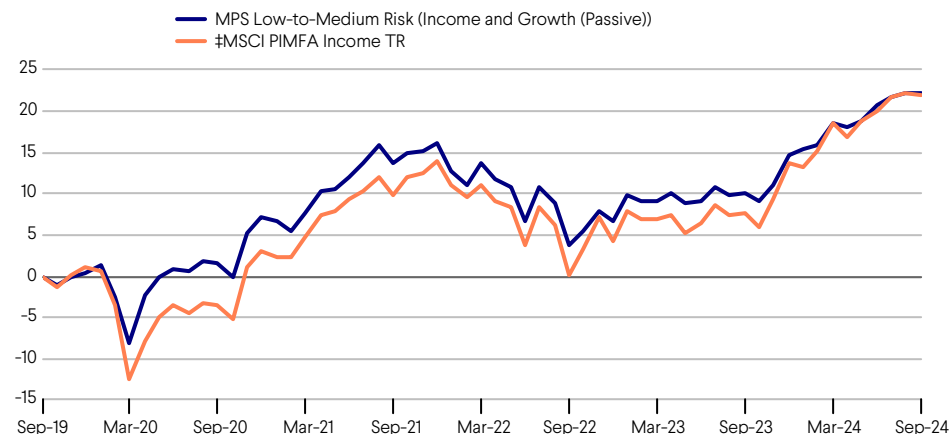
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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 30 September (%)	2020	2021	2022	2023	2024
MPS Low-to-Medium Risk (Income and Growth (Passive))	1.49	12.06	-8.74	6.11	10.87
£MSCI PIMFA Income TR	-3.50	13.93	-8.93	7.58	13.35
Relative performance	4.99	-1.87	0.19	-1.48	-2.47

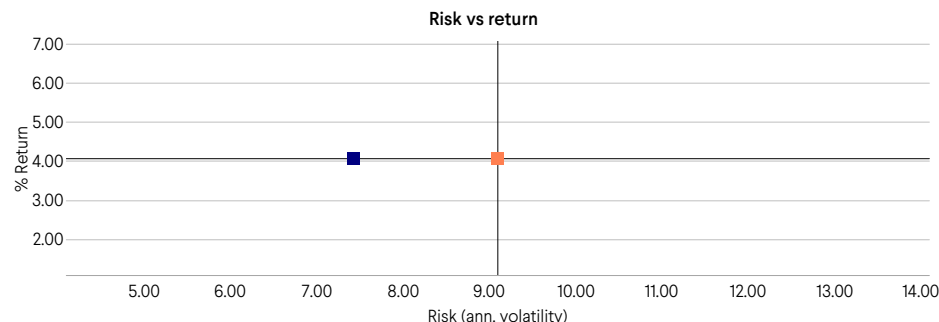
Cumulative performance to 30.09.2024 (%)	3M	6M	1Y	3Y	5Y	Since inception*
MPS Low-to-Medium Risk (Income and Growth (Passive))	1.07	3.03	10.87	7.36	22.11	35.21
£MSCI PIMFA Income TR	1.64	2.99	13.35	11.05	22.09	35.69
Relative performance	-0.57	0.04	-2.47	-3.69	0.01	-0.84

Historical performance from 5 years to 30.09.2024 (%)	Annualised Return	Highest annual performance	Lowest annual performance	Standard deviation	Annualised volatility
MPS Low-to-Medium Risk (Income and Growth (Passive))	4.08	17.24	-8.74	2.14	7.43

Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA as at 30.09.24.

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.



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	34.00%	
International Fixed Interest	12.00%	
UK Equities	15.00%	
North American Equities	8.00%	
European Equities	2.00%	
Japan, Far East & EM	3.00%	
International & Thematic Equities	12.00%	
Hedge Funds & Alternatives	5.00%	
Structured Return	6.00%	
Cash	3.00%	

## 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

## 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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