

# MPS

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

31.08.2024



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

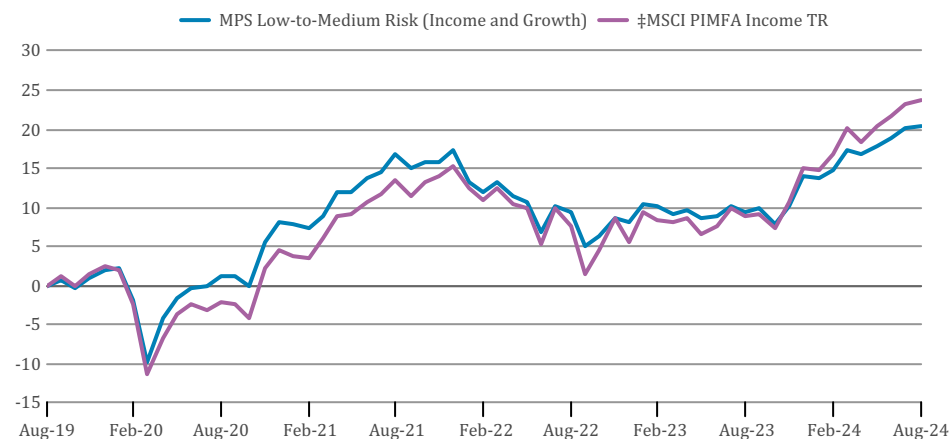
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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

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.


Brooks Macdonald investment team



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










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

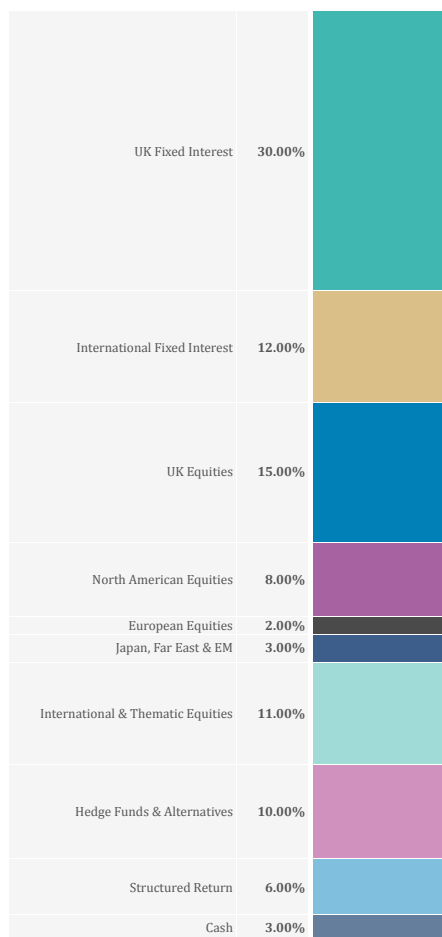


**Alex Chittenden**  
Investment Manager,  
Multi-Asset

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
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

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.

The information in this document does not constitute advice or a recommendation and you should not make any investment decisions on the basis of it. This document is for the information of the recipient only and should not be reproduced, copied or made available to others. Brooks Macdonald, its subsidiaries and/or their officers, directors and employees may also own and trade in the underlying assets.

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.

MSCI makes no express or implied warranties or representations and shall have no liability whatsoever with respect to any MSCI data contained herein. The MSCI data may not be further redistributed or used as a basis for other indexes or any securities or financial products. This report is not approved, endorsed, reviewed or produced by MSCI. None of the MSCI data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

© 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.

This service is provided by Brooks Macdonald Asset Management Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England No 03417519. Registered office: 21 Lombard Street, London, EC3V 9AH.

Brooks Macdonald is a trading name of Brooks Macdonald Group plc used by various companies in the Brooks Macdonald group of companies. Brooks Macdonald Group plc is registered in England No 04402058. Registered office: 21 Lombard Street, London, EC3V 9AH.

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