

# MPS

## Medium Risk Portfolio Income

31.08.2024

# 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.

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

#### Cash rate

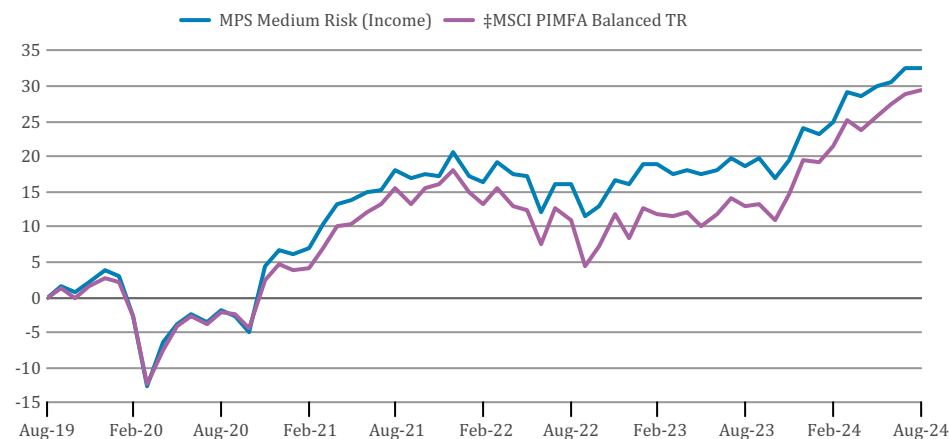
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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)                       | -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            |

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

|                                   |        |  |
|-----------------------------------|--------|--|
| 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 |

## 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.

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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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