

Low-to-Medium Risk Portfolio Income

as at 30 September 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 30-55%.

Key facts

| | |
|------------------------------|---------------|
| Inception date* | December 2013 |
| No. of holdings (incl. cash) | 28 |
| Currency | £ |
| Overall portfolio yield** | 3.28% |
| Charges | |

Platforms provide a convenient way of holding and reporting on investments in your MPS portfolio.

Please refer to your platform of choice directly for the applicable fees, costs and charges.

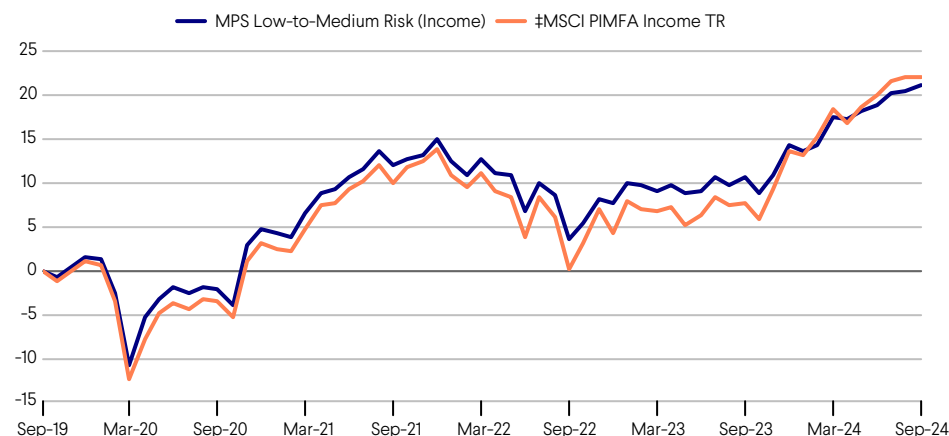
Underlying charges may apply which will vary according to the specific assets within the MPS portfolio (for example internal fund manager charges on funds held within MPS).

Performance

Past performance data is not representative of past performance on different platforms. The past performance data detailed opposite relates to the Managed Portfolio Service (MPS) using Morningstar/£MSCI PIMFA information. The past performance stated in this factsheet does not necessarily represent the past performance of the MPS on all platforms. This is because MPS on platforms will vary in portfolio composition due to the differing availability of investments on different platforms.

**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) | -2.14 | 14.52 | -7.44 | 6.62 | 9.56 |
| £MSCI PIMFA Income TR | -3.50 | 13.93 | -8.93 | 7.58 | 13.35 |
| Relative performance | 1.36 | 0.59 | 1.49 | -0.96 | -3.79 |

| Cumulative performance to 30.09.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | 10Y |
|--|------|------|-------|-------|-------|--------|
| MPS Low-to-Medium Risk (Income) | 1.94 | 3.10 | 9.56 | 8.13 | 21.18 | 61.16 |
| £MSCI PIMFA Income TR | 1.64 | 2.99 | 13.35 | 11.05 | 22.09 | 75.26 |
| Relative performance | 0.30 | 0.11 | -3.79 | -2.92 | -0.92 | -14.11 |

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.

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 | 30.00% | |
| 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 | 11.00% | |
| Hedge Funds & Alternatives | 10.00% | |
| Structured Return | 6.00% | |
| Cash | 3.00% | |

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 |
| L&G Japan Index Trust | 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 | 4.00 |
| TM Fulcrum Diversified Core Absolute Retu... | 3.00 |
| AHFM Defined Returns | 6.00 |
| 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.

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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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