

# MPS

## Responsible Investment - Advance

Low Medium Risk

(Income & Growth)

31.08.2024



BROOKS MACDONALD

### Objective

The portfolio has the dual objective of aiming to generate income and growth over the longer term within the agreed risk profile, while actively reflecting the investment values of the advance strategy. Equity exposure is likely to range between 30-55%.

### Key facts

|                                    |              |
|------------------------------------|--------------|
| Inception date*                    | January 2019 |
| No. of holdings (incl. cash)       | 29           |
| Minimum investment                 | £20,000      |
| Overall portfolio yield**          | 2.38%        |
| <b>Initial charges</b>             |              |
| In specie transfer†                | 0.50% + VAT  |
| Cash transfer                      | 0%           |
| <b>Ongoing charges (OCF)</b>       |              |
| Annual management charge (AMC)     | 0.75%        |
| OCF                                | 0.58%        |
| Transactional & Incidental Charges | 0.09%        |
| <b>Total Ongoing Charge</b>        | <b>1.42%</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

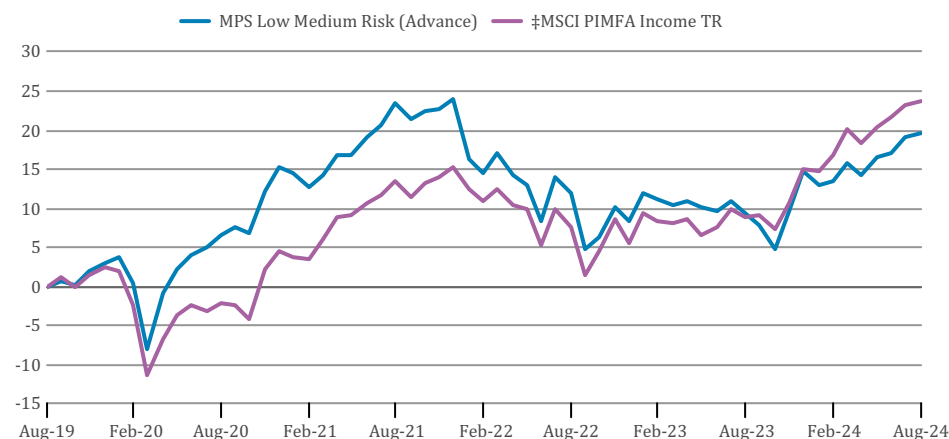
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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 Medium Risk (Advance)                  | 6.70  | 15.70 | -9.22 | -2.32 | 9.41  |
| £MSCI PIMFA Income TR                          | -2.04 | 15.98 | -5.32 | 1.20  | 13.62 |
| Relative performance                           | 8.74  | -0.28 | -3.91 | -3.53 | -4.30 |

| Cumulative performance to 31.08.2024 (%) | 3M    | 6M    | 1Y    | 3Y     | 5Y    | Since inception* |
|--|-------|-------|-------|--------|-------|------------------|
| MPS Low Medium Risk (Advance)            | 2.79  | 5.50  | 9.41  | -2.99  | 19.76 | 34.34            |
| £MSCI PIMFA Income TR                    | 2.79  | 5.98  | 13.62 | 8.87   | 23.69 | 38.96            |
| Relative performance                     | -0.12 | -0.57 | -4.30 | -11.94 | -4.03 | -4.74            |

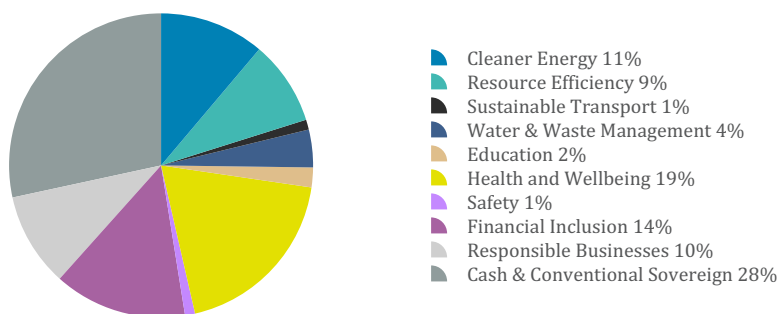
Past performance is not a reliable indicator of future results.

Sources: Brooks Macdonald/Morningstar/£MSCI PIMFA to 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.

### Sustainability Themes

On a biannual basis we assess the product and service alignment of all of the underlying holdings in the portfolio against our eight sustainability themes, the results of this are shown in the pie chart below. Holdings that have a looser thematic alignment but are making their business models more sustainable are included in the 'responsible businesses' category. For more information on our eight sustainability themes please refer to our RIS bi-annual [report](#).



Information as of 01/04/2024

## Investment Team

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## Ratings and awards

Oxford Risk  
2 / 5  
3 / 7



## Overall sector breakdown

|                                   |        |  |
|-----------------------------------|--------|--|
| UK Fixed Interest                 | 29.00% |  |
| International Fixed Interest      | 14.00% |  |
| UK Equities                       | 16.00% |  |
| North American Equities           | 8.00%  |  |
| European Equities                 | 2.00%  |  |
| Japan, Far East & EM              | 3.00%  |  |
| International & Thematic Equities | 14.00% |  |
| Hedge Funds & Alternatives        | 10.00% |  |
| Property                          | 2.00%  |  |
| Cash                              | 2.00%  |  |

## Portfolio holdings

| Fund   | %    |
|--|------|
| CT Social Bond                               | 5.00 |
| EdenTree Responsible and Sustainable Shor... | 6.00 |
| Liontrust Sustainable Future Corporate Bo... | 3.00 |
| TwentyFour Sustainable Short Term Bond       | 6.00 |
| Vanguard UK Government Bond Index            | 9.00 |
| Brown Advisory Global Sustainable Total R... | 5.00 |
| Pictet Global Sustainable Credit             | 3.00 |
| Vanguard US Government Bond Index            | 3.00 |
| Wellington Global Impact Bond                | 3.00 |
| CT Responsible UK Equity                     | 4.00 |
| EdenTree Responsible and Sustainable UK      | 4.00 |
| Liontrust Sustainable Future UK Growth       | 3.00 |
| Royal London Sustainable Leaders Trust       | 5.00 |
| AB Sustainable US Thematic                   | 2.00 |
| Brown Advisory US Sustainable Growth         | 4.00 |
| Legg Mason Clearbridge US Equity Sustaina... | 2.00 |
| EdenTree Responsible and Sustainable Euro... | 2.00 |
| HC Cadira Sustainable Japan Equity           | 1.00 |
| Impax Asian Environmental                    | 1.00 |
| Stewart Investors Asia Pacific Sstby         | 1.00 |
| CT Responsible Global Equity                 | 2.00 |
| CT Responsible Global Equity                 | 3.00 |
| Federated Hermes Sustainable Global Equit... | 3.00 |
| Ninety One Global Environment                | 3.00 |
| Schroder Global Sustainable Value            | 3.00 |
| Foresight Global Real Infrastructure         | 5.00 |
| Gravis Clean Energy Income                   | 5.00 |
| Foresight Sustainable Real Estate Securit... | 2.00 |
| 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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