

MPS

Low Risk (Passive) Portfolio Defensive Income

31.08.2024



BROOKS MACDONALD

Objective

The primary objective of the portfolio is provide income over the longer term, while maintaining capital. 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 0-30%.

Key facts

| | |
|------------------------------|----------------|
| Inception date* | September 2021 |
| No. of holdings (incl. cash) | 16 |
| Minimum investment | £20,000 |
| Overall portfolio yield** | 2.86% |

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 transfer† | 0.50% + VAT |
| Cash transfer | |

Ongoing charges (OCF)

| | |
|------------------------------------|--------------|
| Annual management charge (AMC) | 0.50% |
| OCF | 0.15% |
| Transactional & Incidental Charges | 0.01% |
| Total Ongoing Charge | 0.66% |

Other charges

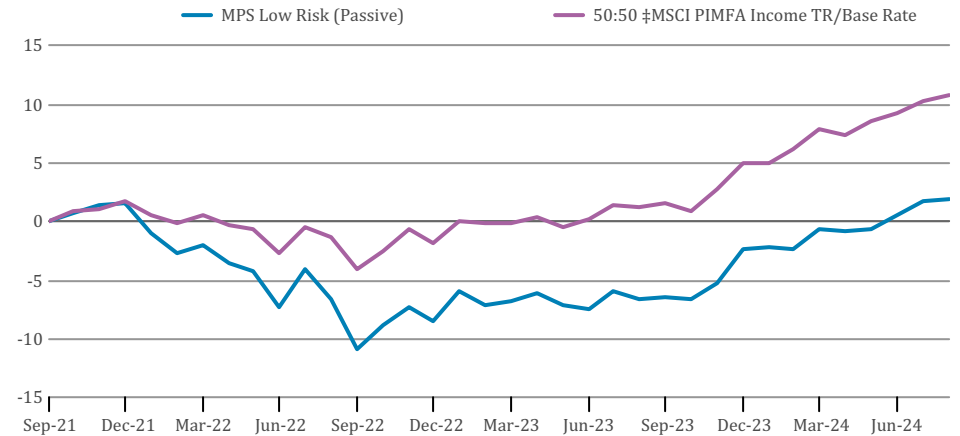
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Underlying charges may apply which will vary according to the specific assets within the portfolio.

†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 Risk (Passive) | -- | -- | -- | -0.02 | 9.08 |
| 50:50 MSCI PIMFA Income TR/Base Rate | -- | -- | -- | 2.60 | 9.40 |
| Relative performance | -- | -- | -- | -2.62 | -0.33 |


| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | Since inception* |
|------------------------------------------|------|------|-------|----|----|------------------|
| MPS Low Risk (Passive) | 2.52 | 4.35 | 9.08 | -- | -- | 1.97 |
| 50:50 MSCI PIMFA Income TR/Base Rate | 2.03 | 4.29 | 9.40 | -- | -- | 10.74 |
| Relative performance | 0.49 | 0.07 | -0.33 | -- | -- | -8.77 |

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

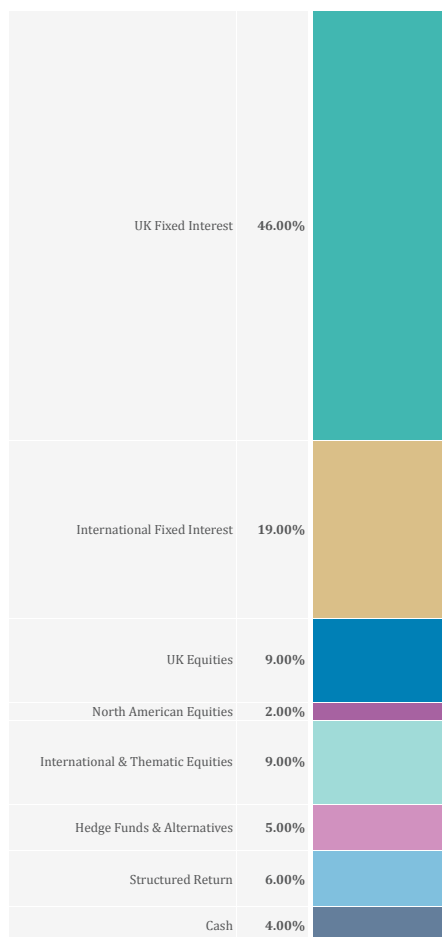


Alex Chittenden
Investment Manager,
Multi-Asset

Ratings and awards



Overall sector breakdown



Portfolio holdings

| Fund | % |
|----------------------------------------------|-------|
| L&G Short Dated Sterling Corporate Bond I... | 15.00 |
| L&G Sterling Corporate Bond Index | 8.00 |
| Royal London Short Duration Gilts | 10.00 |
| Royal London Short Term Fixed Income Enha... | 7.00 |
| Vanguard UK Government Bond Index | 6.00 |
| L&G Global Inflation Linked Bond Index Fu... | 3.00 |
| Vanguard Global Bond Index | 10.00 |
| Vanguard US Government Bond Index | 6.00 |
| L&G UK 100 Index Trust | 3.00 |
| Vanguard FTSE UK All Share Index | 6.00 |
| Fidelity Index US | 2.00 |
| Fidelity Index World | 9.00 |
| Fortem Absolute Return Fund | 5.00 |
| AHFM Defined Returns | 6.00 |
| Cash (£) | 4.00 |

Important information

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MPS

Low Risk Portfolio Defensive Income

31.08.2024



BROOKS MACDONALD

Objective

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Key facts

| | |
|------------------------------------|----------------|
| Inception date* | September 2009 |
| No. of holdings (incl. cash) | 25 |
| Minimum investment | £20,000 |
| Identifiers | |
| FE/Citi code | MPFH |
| Overall portfolio yield** | 3.22% |
| Initial charges | |
| In specie transfer† | 0.50% + VAT |
| Cash transfer | 0% |
| Ongoing charges (OCF) | |
| Annual management charge (AMC) | 0.75% |
| OCF | 0.35% |
| Transactional & Incidental Charges | 0.08% |
| Total Ongoing Charge | 1.18% |

Other charges

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Cash rate

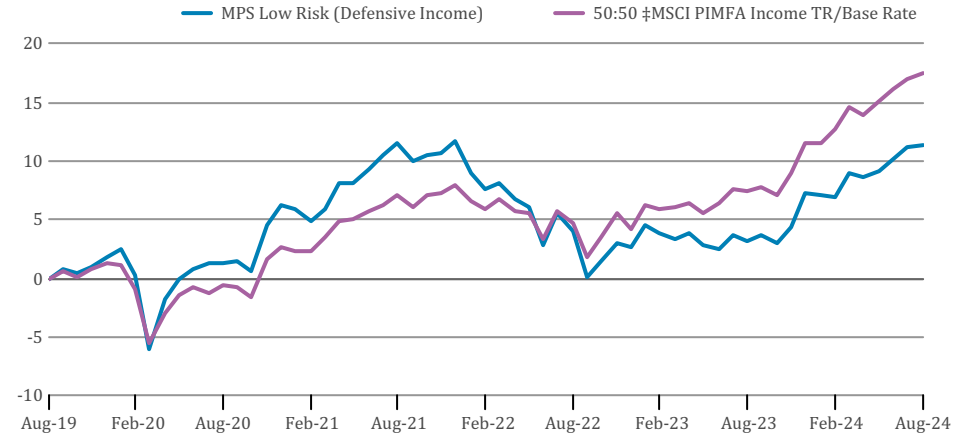
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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 Risk (Defensive Income) | 1.40 | 10.07 | -6.72 | -0.91 | 8.12 | |
| 50:50 MSCI PIMFA Income TR/Base Rate | -0.61 | 7.84 | -2.31 | 2.60 | 9.40 | |
| Relative performance | 2.01 | 2.23 | -4.41 | -3.51 | -1.36 | |
| Cumulative performance to 31.08.2024 (%) | | | | | | |
| | 3M | 6M | 1Y | 3Y | 5Y | 10Y |
| MPS Low Risk (Defensive Income) | 2.13 | 4.25 | 8.12 | -0.06 | 11.54 | 37.51 |
| 50:50 MSCI PIMFA Income TR/Base Rate | 2.03 | 4.29 | 9.40 | 9.66 | 17.53 | 40.93 |
| Relative performance | 0.04 | -0.10 | -1.36 | -9.78 | -6.06 | -3.51 |

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Brooks Macdonald investment team



Mark Shields
Investment Director,
Multi-Asset










Frank Atkins
Investment Director,
Multi-Asset

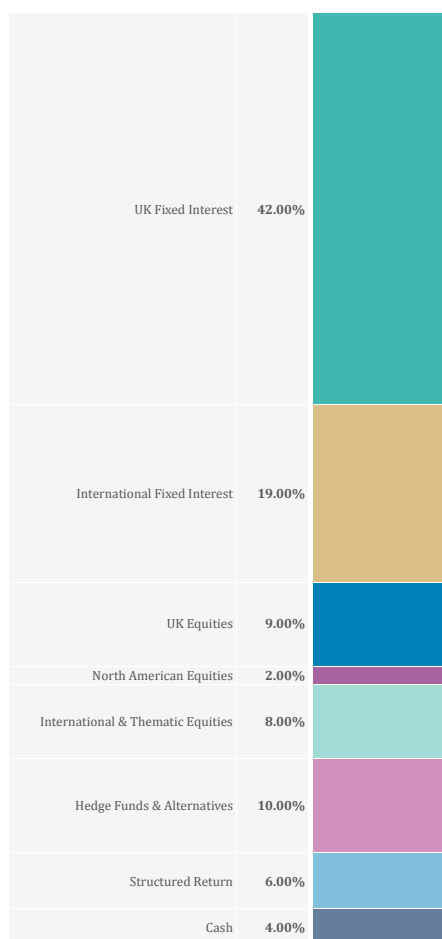


Alex Chittenden
Investment Manager,
Multi-Asset

Ratings and awards

Overall sector breakdown



Portfolio holdings

| Fund | % |
|----------------------------------------------|------|
| Allianz Gilt Yield | 7.00 |
| L&G Short Dated Sterling Corporate Bond I... | 9.00 |
| L&G Sterling Corporate Bond Index | 7.00 |
| Royal London Short Duration Gilts | 7.00 |
| Royal London Short Term Fixed Income Enha... | 4.00 |
| Vanguard UK Government Bond Index | 1.00 |
| Vontobel TwentyFour Absolute Return Credi... | 7.00 |
| FTF Brandywine Income Optimiser | 5.00 |
| JPM Unconstrained Bond | 5.00 |
| L&G Global Inflation Linked Bond Index Fu... | 3.00 |
| Vanguard US Government Bond Index | 6.00 |
| JOHCM UK Equity Income | 2.00 |
| Redwheel UK Equity Income | 2.00 |
| Threadneedle UK Equity Income | 1.00 |
| Vanguard FTSE UK All Share Index | 4.00 |
| JPM US Equity Income | 2.00 |
| Guinness Global Equity Income | 3.00 |
| JPM Global Equity Income | 2.00 |
| Schroder Global Equity Income | 3.00 |
| 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 (£) | 4.00 |

Important information

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MPS

High Risk Portfolio (Passive) Growth

31.08.2024

BM

BROOKS MACDONALD

Objective

The primary objective of this portfolio is to provide 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 90-100%.

Key facts

Inception date* September 2021

No. of holdings (incl. cash) 16

Minimum investment £20,000

Overall portfolio yield** 1.94%

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 transfer† 0.50% + VAT

Cash transfer 0%

Ongoing charges (OCF)

Annual management charge (AMC) 0.50%

OCF 0.12%

Transactional & Incidental Charges 0.04%

Total Ongoing Charge 0.66%

Other charges

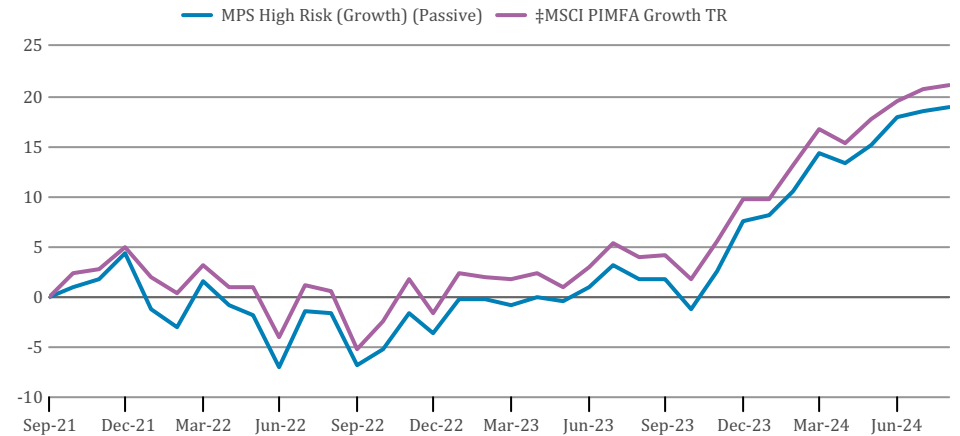
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Underlying charges may apply which will vary according to the specific assets within the portfolio.

†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 High Risk (Growth) (Passive) | -- | -- | -- | 3.36 | 16.68 |
| MSCI PIMFA Growth TR | -- | -- | -- | 3.42 | 16.43 |
| Relative performance | -- | -- | -- | -0.07 | 0.25 |


| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | Since inception* |
|------------------------------------------|------|------|-------|----|----|------------------|
| MPS High Risk (Growth) (Passive) | 3.14 | 7.44 | 16.68 | -- | -- | 18.85 |
| MSCI PIMFA Growth TR | 2.87 | 7.08 | 16.43 | -- | -- | 21.07 |
| Relative performance | 0.27 | 0.36 | 0.25 | -- | -- | -2.22 |

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Brooks Macdonald investment team



Mark Shields
Investment Director,
Multi-Asset



Frank Atkins
Investment Director,
Multi-Asset

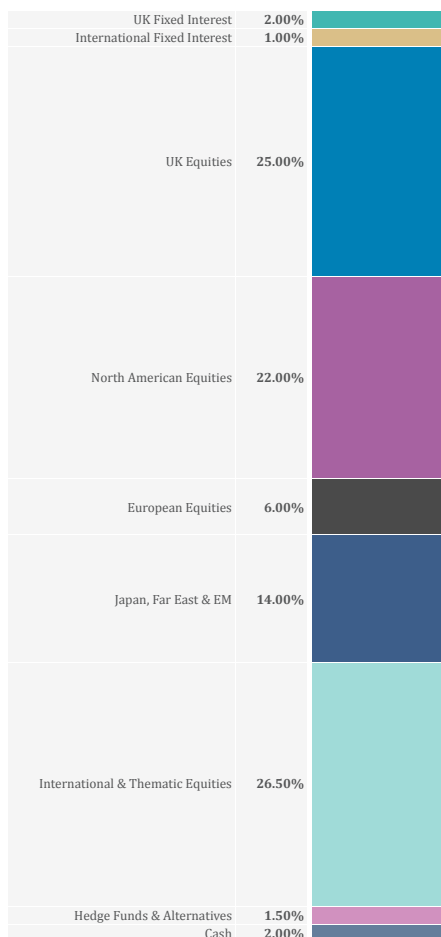


Alex Chittenden
Investment Manager,
Multi-Asset

Ratings and awards



Overall sector breakdown



Portfolio holdings

| Fund | % |
|----------------------------------------------|-------|
| L&G Sterling Corporate Bond Index | 1.00 |
| Royal London Short Duration Gilts | 1.00 |
| L&G Global Inflation Linked Bond Index Fu... | 1.00 |
| HSBC FTSE 250 Index | 6.00 |
| L&G UK 100 Index Trust | 5.00 |
| Vanguard FTSE UK All Share Index | 14.00 |
| Fidelity Index US | 11.00 |
| Vanguard US Equity Index | 11.00 |
| L&G European Index Trust | 6.00 |
| L&G Japan Index Trust | 5.00 |
| L&G Pacific Index Trust | 9.00 |
| Fidelity Index World | 15.50 |
| L&G Global Health & Pharmaceuticals Index... | 6.00 |
| L&G Global Technology Index Trust | 5.00 |
| Fortem Absolute Return Fund | 1.50 |
| Cash (£) | 2.00 |

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MPS

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

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 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** 2.46%

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 transfer† 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

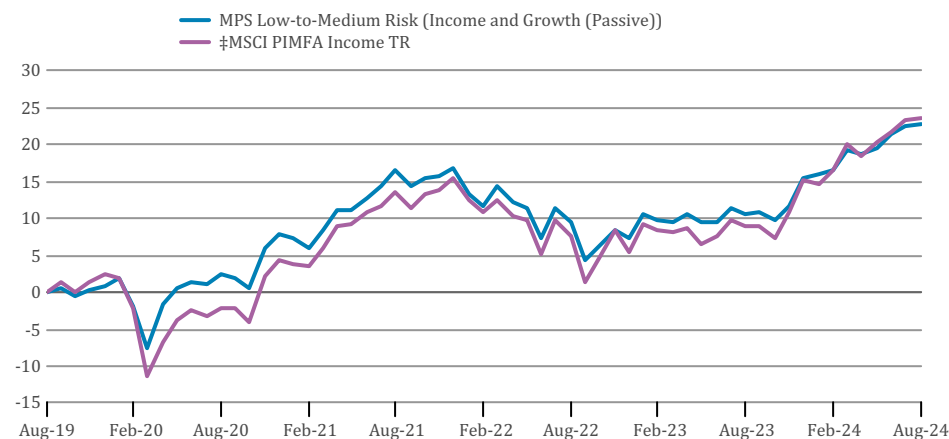
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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 31 August (%) | 2020 | 2021 | 2022 | 2023 | 2024 |
|------------------------------------------------------|-------|-------|-------|-------|-------|
| MPS Low-to-Medium Risk (Income and Growth (Passive)) | 2.35 | 13.92 | -6.03 | 0.84 | 11.16 |
| £MSCI PIMFA Income TR | -2.04 | 15.98 | -5.32 | 1.20 | 13.62 |
| Relative performance | 4.39 | -2.05 | -0.71 | -0.36 | -2.46 |

| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | Since inception* |
|------------------------------------------------------|-------|-------|-------|-------|-------|------------------|
| MPS Low-to-Medium Risk (Income and Growth (Passive)) | 2.69 | 5.44 | 11.16 | 5.34 | 22.83 | 35.23 |
| £MSCI PIMFA Income TR | 2.79 | 5.98 | 13.62 | 8.87 | 23.69 | 35.70 |
| Relative performance | -0.10 | -0.54 | -2.46 | -3.53 | -0.86 | -0.83 |


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MPS


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

For more details regarding this portfolio please contact your professional adviser.


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

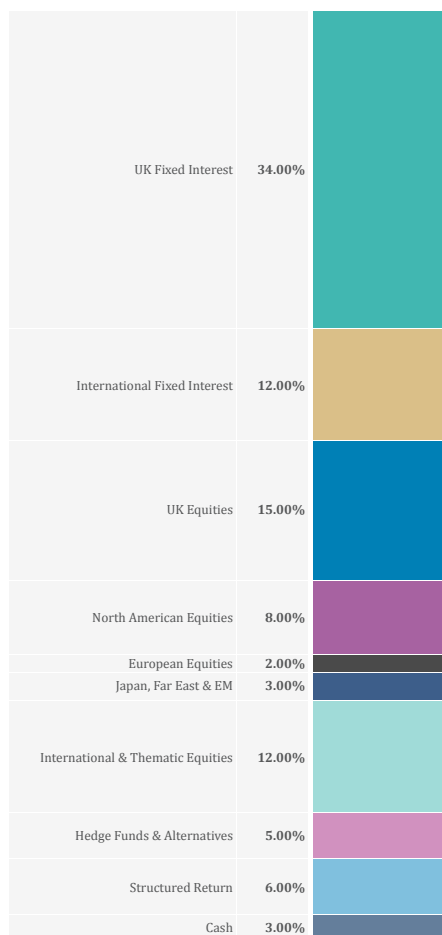








Overall sector breakdown



Portfolio holdings

| Fund | % |
|----------------------------------------------|-------|
| 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 |

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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% |
| Total Ongoing Charge | 1.25% |

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

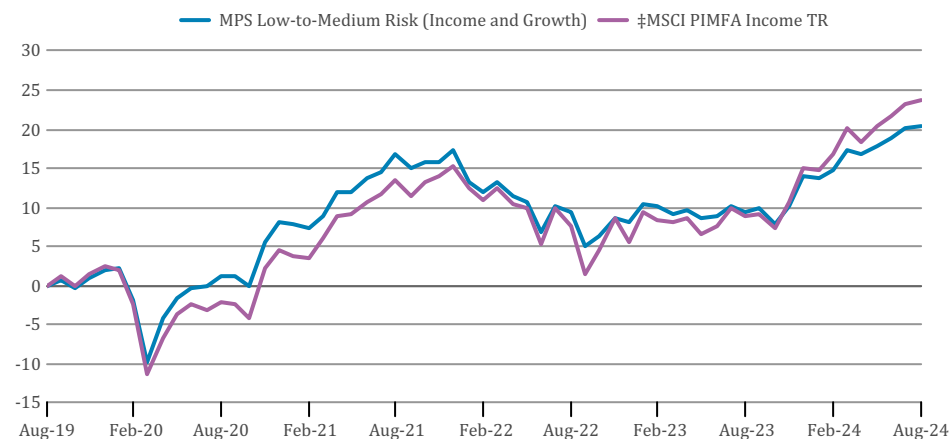
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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

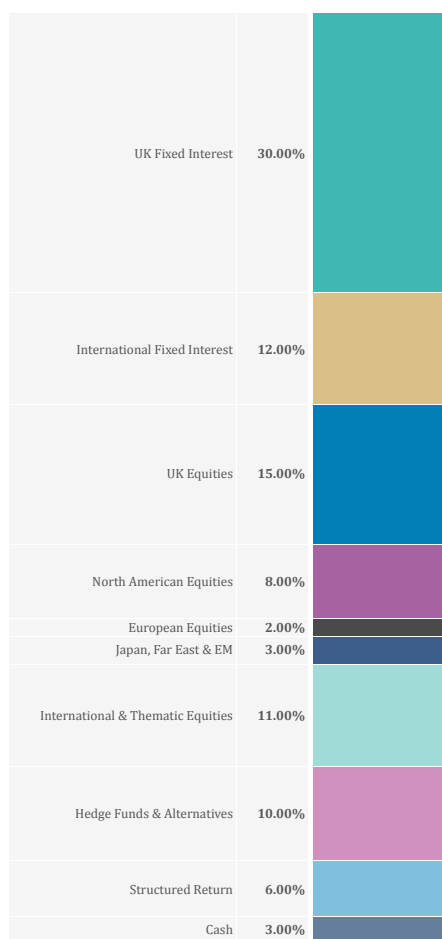


Alex Chittenden
Investment Manager,
Multi-Asset

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

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MPS

Low-to-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 30-55%.

Key facts

| | |
|------------------------------------|--------------|
| Inception date* | April 2008 |
| No. of holdings (incl. cash) | 27 |
| Minimum investment | £20,000 |
| Identifiers | |
| FE/Citi code | MFFJ |
| Overall portfolio yield** | 3.08% |
| Initial charges | |
| In specie transfer† | 0.50% + VAT |
| Cash transfer | 0% |
| Ongoing charges (OCF) | |
| Annual management charge (AMC) | 0.75% |
| OCF | 0.45% |
| Transactional & Incidental Charges | 0.11% |
| Total Ongoing Charge | 1.31% |

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

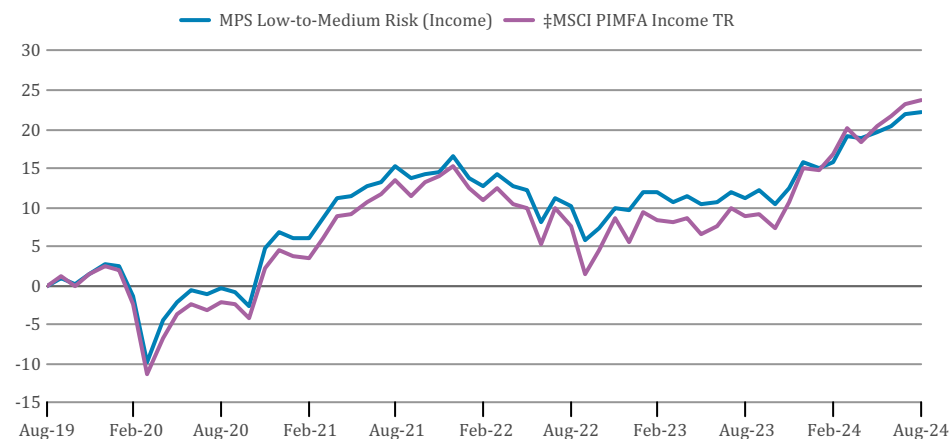
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Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†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) | -0.27 | 15.54 | -4.29 | 0.89 | 9.95 |
| MSCI PIMFA Income TR | -2.04 | 15.98 | -5.32 | 1.20 | 13.62 |
| Relative performance | 1.77 | -0.44 | 1.03 | -0.31 | -3.86 |


| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | 10Y |
|------------------------------------------|-------|-------|-------|-------|-------|--------|
| MPS Low-to-Medium Risk (Income) | 2.15 | 5.58 | 9.95 | 6.17 | 22.33 | 58.57 |
| MSCI PIMFA Income TR | 2.79 | 5.98 | 13.62 | 8.87 | 23.69 | 72.59 |
| Relative performance | -0.81 | -0.58 | -3.86 | -2.88 | -1.56 | -14.29 |

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Brooks Macdonald investment team



Mark Shields
Investment Director,
Multi-Asset








Frank Atkins
Investment Director,
Multi-Asset

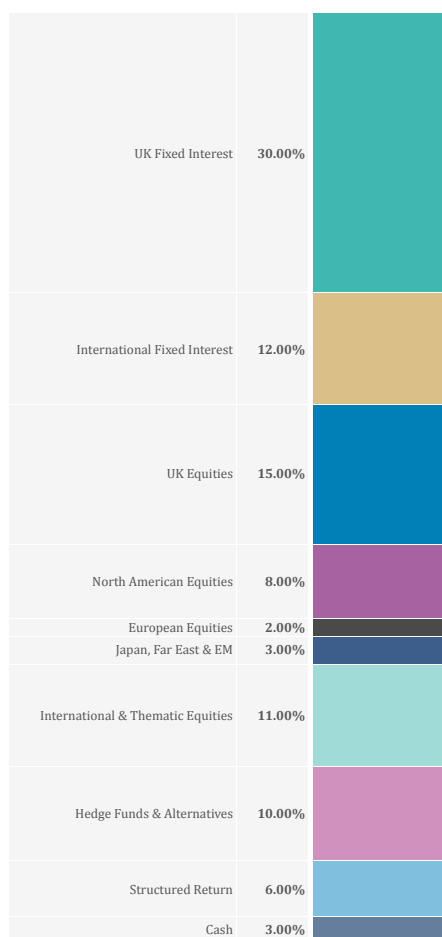


Alex Chittenden
Investment Manager,
Multi-Asset

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 |
| 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 |
| Chikara Japan Income & Growth Fund | 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 | 5.00 |
| TM Fulcrum Diversified Core Absolute Retu... | 2.00 |
| AHFM Defined Returns | 6.00 |
| Cash (£) | 3.00 |

Important information

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MPS

High Risk Portfolio Growth

31.08.2024

BM

BROOKS MACDONALD

Objective

The primary objective of the portfolio is to generate 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 90-100%.

Key facts

| | |
|------------------------------------|---------------|
| Inception date* | December 2012 |
| No. of holdings (incl. cash) | 25 |
| Minimum investment | £20,000 |
| Identifiers | |
| FE/Citi code | MFFQ |
| Overall portfolio yield** | 1.28% |
| Initial charges | |
| In specie transfer† | 0.50% + VAT |
| Cash transfer | 0% |
| Ongoing charges (OCF) | |
| Annual management charge (AMC) | 0.75% |
| OCF | 0.49% |
| Transactional & Incidental Charges | 0.07% |
| Total Ongoing Charge | 1.31% |

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

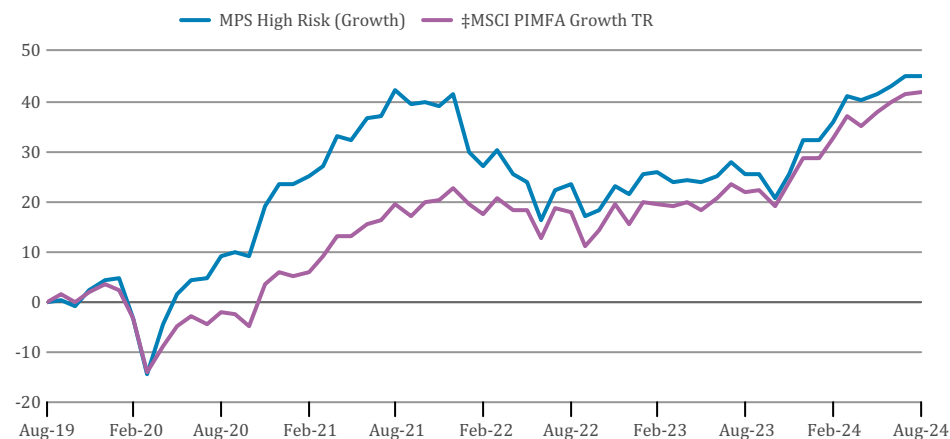
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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 High Risk (Growth) | 9.06 | 30.40 | -13.09 | 1.68 | 15.49 |
| MSCI PIMFA Growth TR | -1.77 | 21.63 | -1.38 | 3.42 | 16.43 |
| Relative performance | 10.83 | 8.77 | -11.71 | -1.74 | -0.93 |


| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | 10Y |
|------------------------------------------|-------|-------|-------|--------|-------|--------|
| MPS High Risk (Growth) | 2.60 | 6.86 | 15.49 | 2.06 | 45.15 | 125.10 |
| MSCI PIMFA Growth TR | 2.87 | 7.08 | 16.43 | 18.75 | 41.87 | 109.36 |
| Relative performance | -0.26 | -0.22 | -0.93 | -16.68 | 3.27 | 15.74 |

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

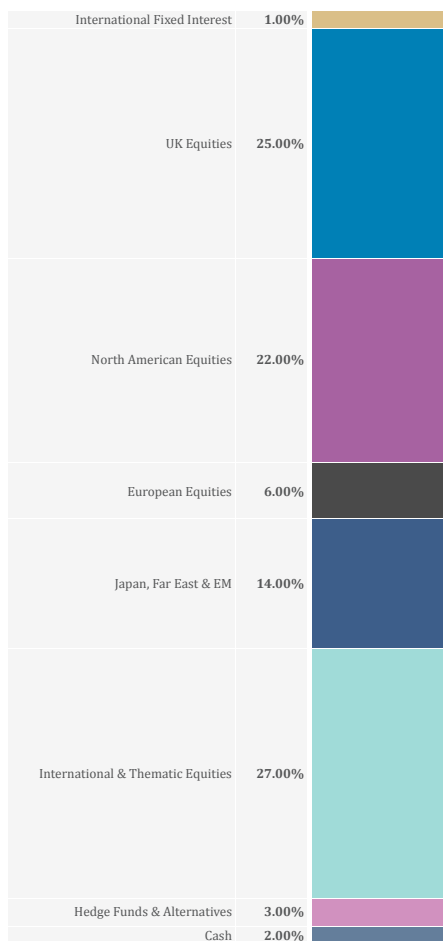


Alex Chittenden
Investment Manager,
Multi-Asset

Ratings and awards

Overall sector breakdown



Portfolio holdings

| Fund | % |
|----------------------------------------------|------|
| L&G Global Inflation Linked Bond Index Fu... | 1.00 |
| Artemis UK Select | 5.00 |
| JOHCM UK Equity Income | 6.00 |
| Liontrust UK Micro Cap | 2.00 |
| LionTrust UK Special Situations | 4.00 |
| MI Chelverton UK Equity Growth | 2.00 |
| Vanguard FTSE UK All Share Index | 6.00 |
| Dodge & Cox US Stock Fund | 6.00 |
| Fidelity Index US | 6.00 |
| JPM US Equity Income | 5.00 |
| T Rowe Price US Smaller Companies | 5.00 |
| L&G European Index Trust | 6.00 |
| Hermes Asia ex-Japan Equity Fund | 2.00 |
| L&G Japan Index Trust | 5.00 |
| Schroder Asian Total Return Fund | 3.00 |
| Stewart Asia Pacific Leaders | 4.00 |
| AXA Framlington Global Technology | 5.00 |
| Fidelity Index World | 6.00 |
| Fundsmith Equity | 4.00 |
| Guinness Global Equity Income | 5.00 |
| L&G Global Health & Pharmaceuticals Index... | 2.50 |
| Ninety One Global Environment | 2.00 |
| Polar Capital Healthcare Opportunities | 2.50 |
| Fortem Absolute Return Fund | 3.00 |
| Cash (£) | 2.00 |

Important information

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MPS

Medium Risk Portfolio Income and Growth (Passive)

31.08.2024

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 predominately passive UK and international investments. Equity exposure is likely to range between 55-75%.

Key facts

| | |
|------------------------------|-----------|
| Inception date* | June 2011 |
| No. of holdings (incl. cash) | 20 |
| Minimum investment | £20,000 |
| Identifiers | |
| FE/Citi code | MFFL |
| Overall portfolio yield** | 2.25% |

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 transfer† | 0.50% + VAT |
| Cash transfer | 0% |

Ongoing charges (OCF)

| | |
|------------------------------------|--------------|
| Annual management charge (AMC) | 0.50% |
| OCF | 0.15% |
| Transactional & Incidental Charges | 0.03% |
| Total Ongoing Charge | 0.68% |

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

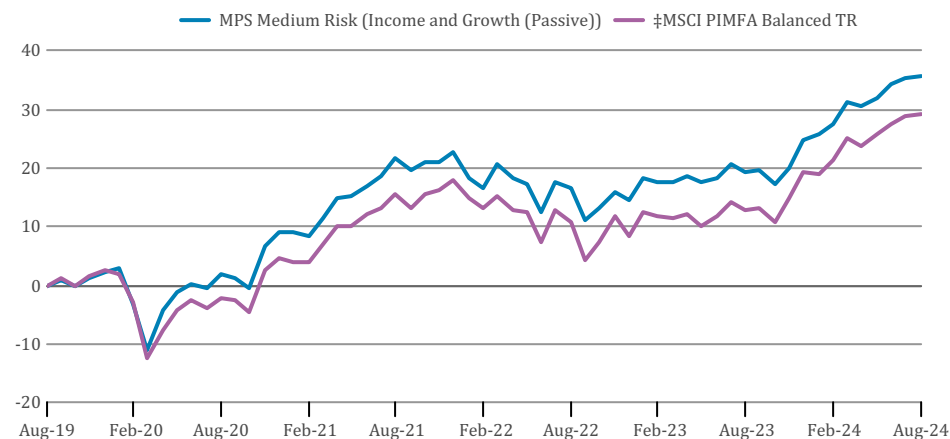
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Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†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 and Growth (Passive)) | 1.96 | 19.51 | -4.17 | 2.25 | 13.74 |
| £MSCI PIMFA Balanced TR | -2.13 | 17.99 | -3.98 | 1.83 | 14.60 |
| Relative performance | 4.09 | 1.52 | -0.18 | 0.41 | -0.86 |

| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | 10Y |
|-----------------------------------------------|------|-------|-------|-------|-------|-------|
| MPS Medium Risk (Income and Growth (Passive)) | 2.89 | 6.36 | 13.74 | 11.45 | 35.80 | 92.50 |
| £MSCI PIMFA Balanced TR | 2.80 | 6.41 | 14.60 | 12.05 | 29.39 | 85.88 |
| Relative performance | 0.09 | -0.05 | -0.86 | -0.60 | 6.41 | 6.62 |

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.


MPS

Medium Risk Portfolio


Income and Growth (Passive)

For more details regarding this portfolio please contact your professional adviser.


Brooks Macdonald investment team



Mark Shields
Investment Director,
Multi-Asset








Frank Atkins
Investment Director,
Multi-Asset



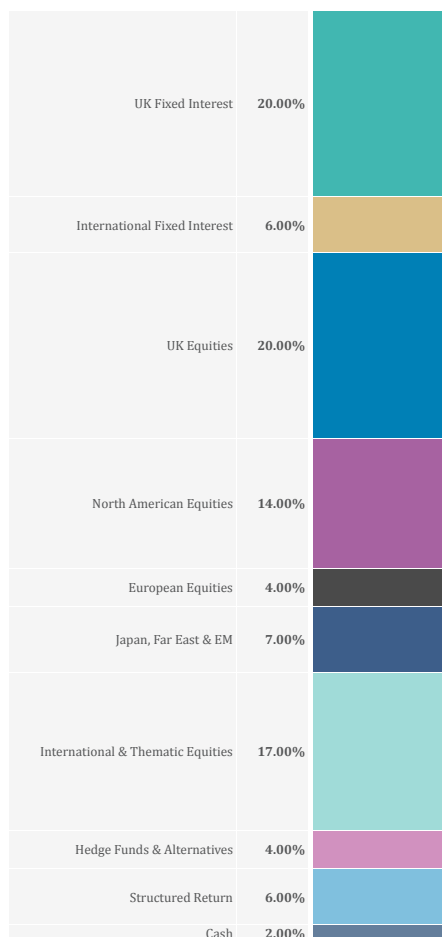
Alex Chittenden
Investment Manager,
Multi-Asset

Ratings and awards

Overall sector breakdown



Portfolio holdings

| Fund | % |
|----------------------------------------------|-------|
| L&G Short Dated Sterling Corporate Bond I... | 7.00 |
| L&G Sterling Corporate Bond Index | 1.00 |
| Royal London Short Duration Gilts | 6.00 |
| Royal London Short Term Fixed Income Enha... | 2.00 |
| Vanguard UK Government Bond Index | 4.00 |
| L&G Global Inflation Linked Bond Index Fu... | 2.00 |
| Vanguard Global Bond Index | 4.00 |
| L&G UK 100 Index Trust | 6.00 |
| Vanguard FTSE UK All Share Index | 14.00 |
| Fidelity Index US | 9.00 |
| Vanguard US Equity Index | 5.00 |
| L&G European Index Trust | 4.00 |
| L&G Japan Index Trust | 2.00 |
| L&G Pacific Index Trust | 5.00 |
| Fidelity Index World | 10.00 |
| L&G Global Health & Pharmaceuticals Index... | 4.00 |
| L&G Global Technology Index Trust | 3.00 |
| Fortem Absolute Return Fund | 4.00 |
| AHFM Defined Returns | 6.00 |
| Cash (£) | 2.00 |

Important information

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MPS

Medium Risk Portfolio Income and Growth

31.08.2024

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 UK and international investments. Equity exposure is likely to range between 55-75%.

Key facts

| | |
|------------------------------------|----------------|
| Inception date | September 2003 |
| No. of holdings (incl. cash) | 34 |
| Minimum investment | £20,000 |
| Identifiers | |
| FE/Citi code | MFFK |
| Overall portfolio yield** | 2.07% |
| Initial charges | |
| In specie transfer† | 0.50% + VAT |
| Cash transfer | 0% |
| Ongoing charges (OCF) | |
| Annual management charge (AMC) | 0.75% |
| OCF | 0.48% |
| Transactional & Incidental Charges | 0.1% |
| Total Ongoing Charge | 1.33% |

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

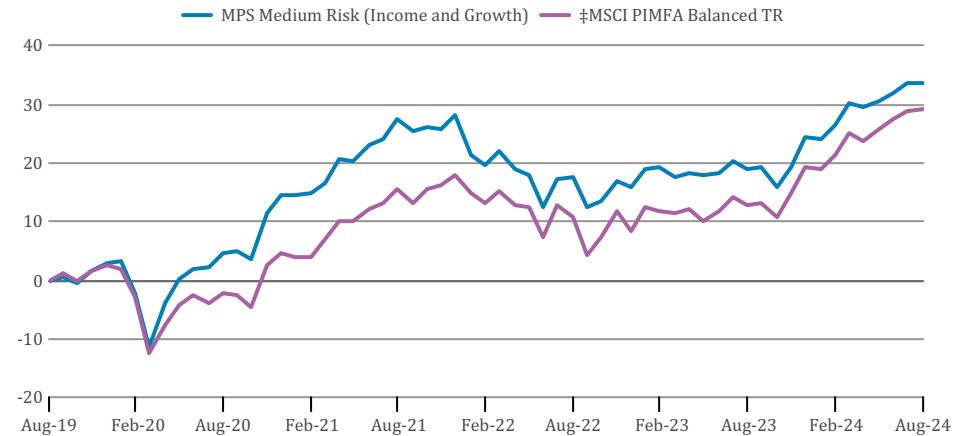
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Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†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 and Growth) | 4.68 | 21.81 | -7.78 | 1.18 | 12.44 |
| £MSCI PIMFA Balanced TR | -2.13 | 17.99 | -3.98 | 1.83 | 14.60 |
| Relative performance | 6.80 | 3.82 | -3.80 | -0.65 | -2.26 |


| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | 10Y |
|------------------------------------------|-------|-------|-------|-------|-------|-------|
| MPS Medium Risk (Income and Growth) | 2.41 | 5.72 | 12.44 | 4.92 | 33.77 | 86.06 |
| £MSCI PIMFA Balanced TR | 2.80 | 6.41 | 14.60 | 12.05 | 29.39 | 85.88 |
| Relative performance | -0.48 | -0.79 | -2.26 | -7.23 | 4.26 | 0.01 |

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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 |
| Artemis UK Select | 3.00 |
| JOHCM UK Equity Income | 5.00 |
| LionTrust UK Special Situations | 3.00 |
| Threadneedle UK Equity Income | 4.00 |
| Vanguard FTSE UK All Share Index | 5.00 |
| Dodge & Cox US Stock Fund | 4.00 |
| Fidelity Index US | 4.00 |
| JPM US Equity Income | 3.00 |
| T Rowe Price US Smaller Companies | 3.00 |
| L&G European Index Trust | 4.00 |
| Hermes Asia ex-Japan Equity Fund | 1.00 |
| L&G Japan Index Trust | 2.00 |
| Schroder Asian Total Return Fund | 2.00 |
| Stewart Asia Pacific Leaders | 2.00 |
| AXA Framlington Global Technology | 3.00 |
| Fidelity Index World | 2.00 |
| Fundsmith Equity | 3.00 |
| Guinness Global Equity Income | 2.00 |
| L&G Global Health & Pharmaceuticals Index... | 2.00 |
| Ninety One Global Environment | 2.00 |
| Polar Capital Healthcare Opportunities | 2.00 |
| AHFM Uncorrelated Strategies | 3.00 |
| Fortem Absolute Return Fund | 3.00 |
| TM Fulcrum Diversified Core Absolute Retu... | 2.00 |
| AHFM Defined Returns | 3.00 |
| Fortem Cap Progressive Growth | 3.00 |
| Cash (£) | 2.00 |

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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% |
| Total Ongoing Charge | 1.41% |

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

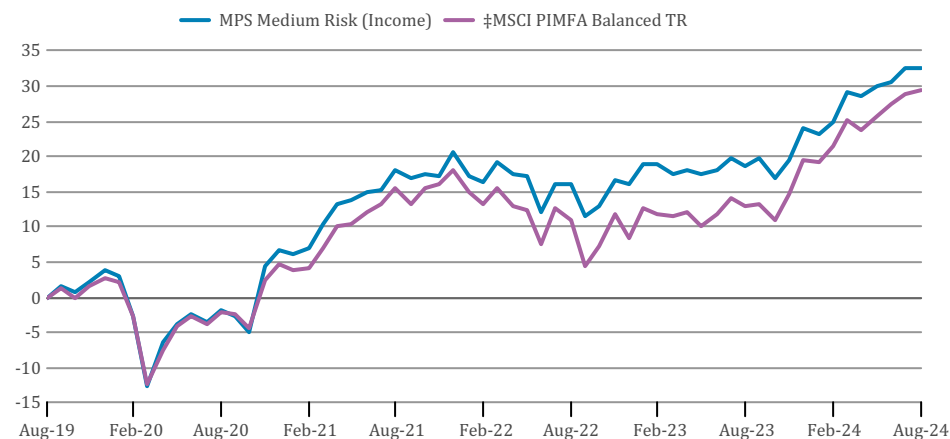
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Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†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 |

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Brooks Macdonald investment team



Mark Shields
Investment Director,
Multi-Asset







Frank Atkins
Investment Director,
Multi-Asset

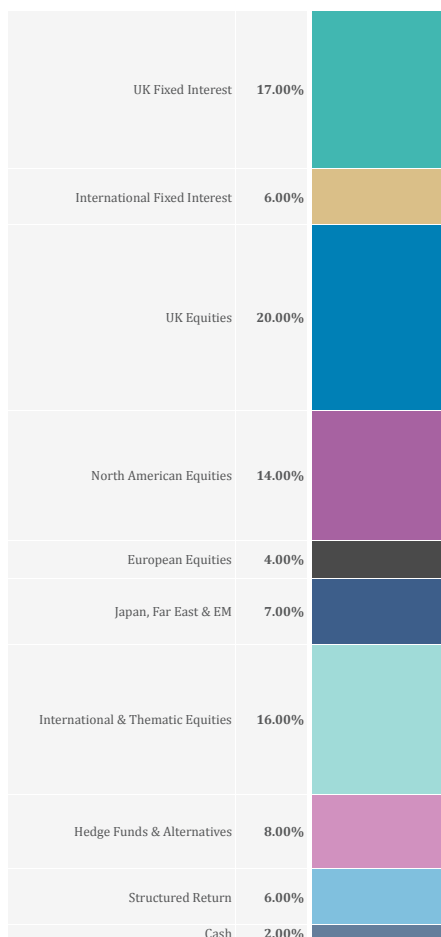


Alex Chittenden
Investment Manager,
Multi-Asset

Ratings and awards


Overall sector breakdown



Portfolio holdings

| Fund | % |
|----------------------------------------------|------|
| Allianz Gilt Yield | 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 |

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MPS

Medium-to-High Risk Portfolio Growth (Passive)

31.08.2024



BROOKS MACDONALD

Objective

The primary objective of the portfolio is to provide 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 75-95%.

Key facts

Inception date* September 2014

No. of holdings (incl. cash) 20

Minimum investment £20,000

Identifiers

FE/Citi code MFFO

Overall portfolio yield** 1.91%

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 transfer† 0.50% + VAT

Cash transfer 0%

Ongoing charges (OCF)

Annual management charge (AMC) 0.50%

OCF 0.13%

Transactional & Incidental Charges 0.03%

Total Ongoing Charge 0.66%

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

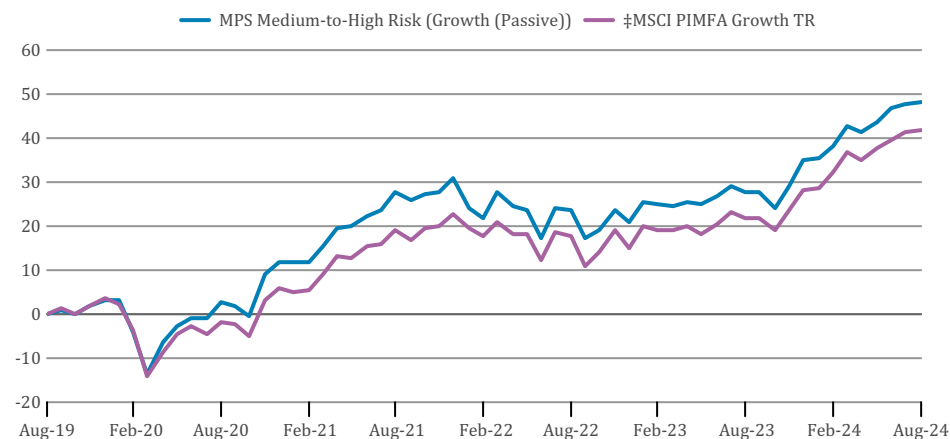
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Please note, interest is paid gross and quarterly. Only interest of £10 and above will be credited to the account.

†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-to-High Risk (Growth (Passive)) | 2.80 | 24.60 | -3.32 | 3.23 | 15.97 |
| MSCI PIMFA Growth TR | -1.77 | 21.63 | -1.38 | 3.42 | 16.43 |
| Relative performance | 4.57 | 2.97 | -1.94 | -0.19 | -0.45 |

| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | Since inception* |
|--------------------------------------------|------|-------|-------|-------|-------|------------------|
| MPS Medium-to-High Risk (Growth (Passive)) | 2.97 | 6.96 | 15.97 | 15.74 | 48.26 | 123.52 |
| MSCI PIMFA Growth TR | 2.87 | 7.08 | 16.43 | 18.75 | 41.87 | 112.97 |
| Relative performance | 0.11 | -0.12 | -0.45 | -3.00 | 6.38 | 10.55 |

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MPS

Medium-to-High Risk Portfolio


Growth (Passive)

For more details regarding this portfolio please contact your professional adviser.


Brooks Macdonald investment team



Mark Shields
Investment Director,
Multi-Asset




Frank Atkins
Investment Director,
Multi-Asset




Alex Chittenden
Investment Manager,
Multi-Asset

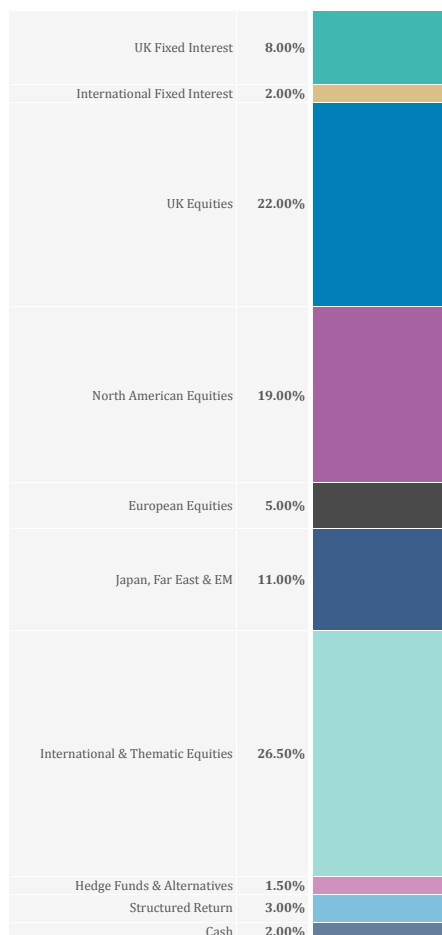
Ratings and awards




Overall sector breakdown



Portfolio holdings

| Fund | % |
|----------------------------------------------|-------|
| L&G Short Dated Sterling Corporate Bond I... | 3.00 |
| L&G Sterling Corporate Bond Index | 1.00 |
| Royal London Short Duration Gilts | 1.00 |
| Vanguard UK Government Bond Index | 3.00 |
| L&G Global Inflation Linked Bond Index Fu... | 1.00 |
| Vanguard US Government Bond Index | 1.00 |
| HSBC FTSE 250 Index | 4.00 |
| L&G UK 100 Index Trust | 4.00 |
| Vanguard FTSE UK All Share Index | 14.00 |
| Fidelity Index US | 10.00 |
| Vanguard US Equity Index | 9.00 |
| L&G European Index Trust | 5.00 |
| L&G Japan Index Trust | 5.00 |
| L&G Pacific Index Trust | 6.00 |
| Fidelity Index World | 16.50 |
| L&G Global Health & Pharmaceuticals Index... | 5.00 |
| L&G Global Technology Index Trust | 5.00 |
| Fortem Absolute Return Fund | 1.50 |
| AHFM Defined Returns | 3.00 |
| Cash (£) | 2.00 |

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MPS

Medium-to-High Risk Portfolio Growth

31.08.2024

BM

BROOKS MACDONALD

Objective

The primary objective of the portfolio is to provide 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 75-95%.

Key facts

| | |
|------------------------------------|--------------|
| Inception date | March 2005 |
| No. of holdings (incl. cash) | 31 |
| Minimum investment | £20,000 |
| Identifiers | |
| FE/Citi code | MFFN |
| Overall portfolio yield** | 1.43% |
| Initial charges | |
| In specie transfer† | 0.50% + VAT |
| Cash transfer | 0% |
| Ongoing charges (OCF) | |
| Annual management charge (AMC) | 0.75% |
| OCF | 0.45% |
| Transactional & Incidental Charges | 0.06% |
| Total Ongoing Charge | 1.26% |

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

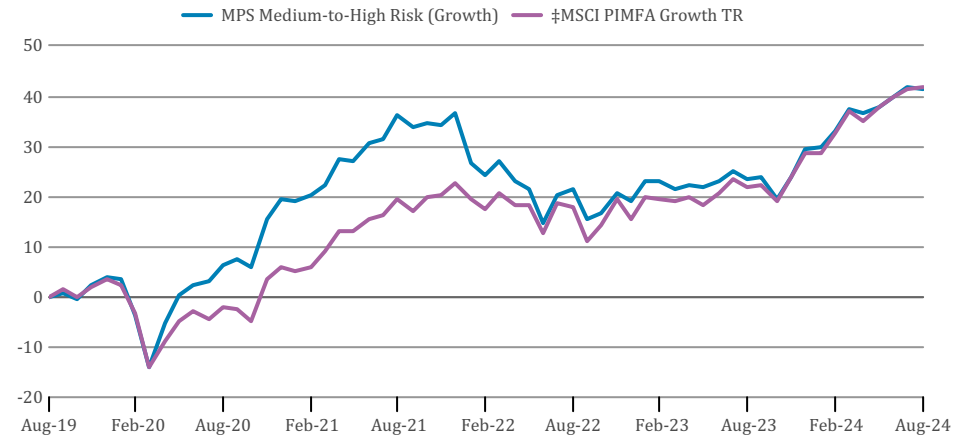
For latest cash rates, please refer to the treasury and cash interest rates on Brooks Macdonald's website.

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-to-High Risk (Growth) | 6.56 | 27.85 | -10.90 | 1.75 | 14.67 |
| MSCI PIMFA Growth TR | -1.77 | 21.63 | -1.38 | 3.42 | 16.43 |
| Relative performance | 8.33 | 6.22 | -9.52 | -1.67 | -1.75 |


| Cumulative performance to 31.08.2024 (%) | 3M | 6M | 1Y | 3Y | 5Y | 10Y |
|------------------------------------------|-------|-------|-------|--------|-------|--------|
| MPS Medium-to-High Risk (Growth) | 2.62 | 6.48 | 14.67 | 3.96 | 41.63 | 111.43 |
| MSCI PIMFA Growth TR | 2.87 | 7.08 | 16.43 | 18.75 | 41.87 | 109.36 |
| Relative performance | -0.24 | -0.60 | -1.75 | -14.79 | -0.24 | 2.07 |

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

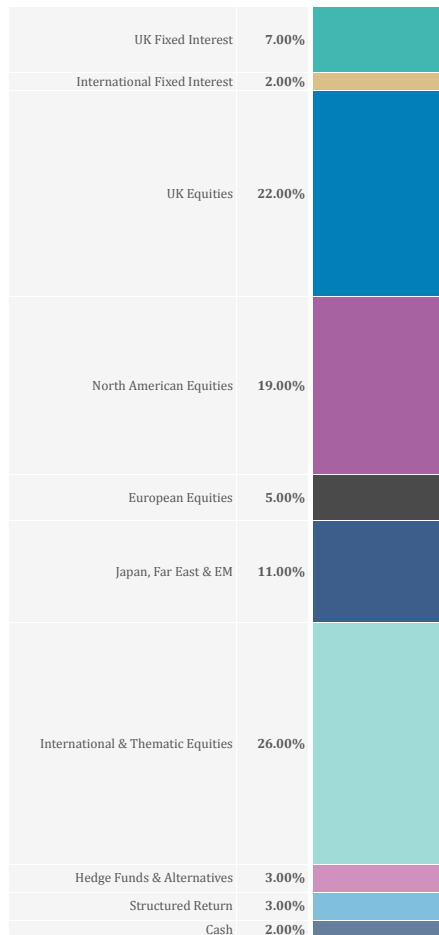








Overall sector breakdown



Portfolio holdings

| Fund | % |
|----------------------------------------------|------|
| Allianz Gilt Yield | 1.00 |
| L&G Sterling Corporate Bond Index | 1.00 |
| Royal London Short Duration Gilts | 2.00 |
| Royal London Short Term Fixed Income Enha... | 2.00 |
| Vanguard UK Government Bond Index | 1.00 |
| L&G Global Inflation Linked Bond Index Fu... | 1.00 |
| Vanguard US Government Bond Index | 1.00 |
| Artemis UK Select | 4.00 |
| JOHCM UK Equity Income | 6.00 |
| LionTrust UK Special Situations | 3.00 |
| MI Chelverton UK Equity Growth | 2.00 |
| Vanguard FTSE UK All Share Index | 7.00 |
| Dodge & Cox US Stock Fund | 5.00 |
| Fidelity Index US | 6.00 |
| JPM US Equity Income | 4.00 |
| T Rowe Price US Smaller Companies | 4.00 |
| L&G European Index Trust | 5.00 |
| Hermes Asia ex-Japan Equity Fund | 1.00 |
| L&G Japan Index Trust | 5.00 |
| Schroder Asian Total Return Fund | 2.00 |
| Stewart Asia Pacific Leaders | 3.00 |
| AXA Framlington Global Technology | 4.00 |
| Fidelity Index World | 6.00 |
| Fundsmith Equity | 5.00 |
| Guinness Global Equity Income | 5.00 |
| L&G Global Health & Pharmaceuticals Index... | 2.00 |
| Ninety One Global Environment | 2.00 |
| Polar Capital Healthcare Opportunities | 2.00 |
| Fortem Absolute Return Fund | 3.00 |
| AHFM Defined Returns | 3.00 |
| 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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