

Marlborough Active MPS 4

October 2025

Risk Category

The portfolio will aim to maintain a risk rating of '4'. The risk classification is a range the Investment Manager maintains from 1 (lowest risk) to 10 (highest risk).

Investment Policy

The portfolio will be actively managed, which means the Investment Manager decides which investments to buy and sell, whilst maintaining the target risk rating. At least 70% of the portfolio will be invested in actively managed funds, which are where a fund manager decides which investments to buy or sell, and when. While actively managed funds are more expensive than passively managed funds, they can benefit from the stock picking expertise of the Fund Managers. The portfolio may invest up to 30% in passively managed funds. Through these funds the portfolio will gain exposure to a range of asset classes across different industries and geographical regions. The asset class exposure is likely to have a mix of low to medium-risk investments such as cash, bonds and property, as well as higher-risk investments such as shares in companies, usually between 20-60%. Although the IA Mixed Investment 20-60% Shares Sector is suggested as a comparator benchmark for performance, there is no guarantee the equity allocation of this portfolio will be in line with the Sector's rules.

Investment Time Horizon

5 years

Performance Comparator(s)

IA Mixed Investment 20-60% Shares

Management Fee

0.25%

Inception Date

02/05/2022

Underlying Funds OCF

0.41%

Other Charges

Please note that additional costs will be incurred when using the Marlborough MPS including platform charges, dealing costs and financial adviser charges.

A professional adviser's initial and recurring charge may be added subject to agreement between the client and adviser. Underlying charges may apply which will vary according to the specific assets within the portfolio.

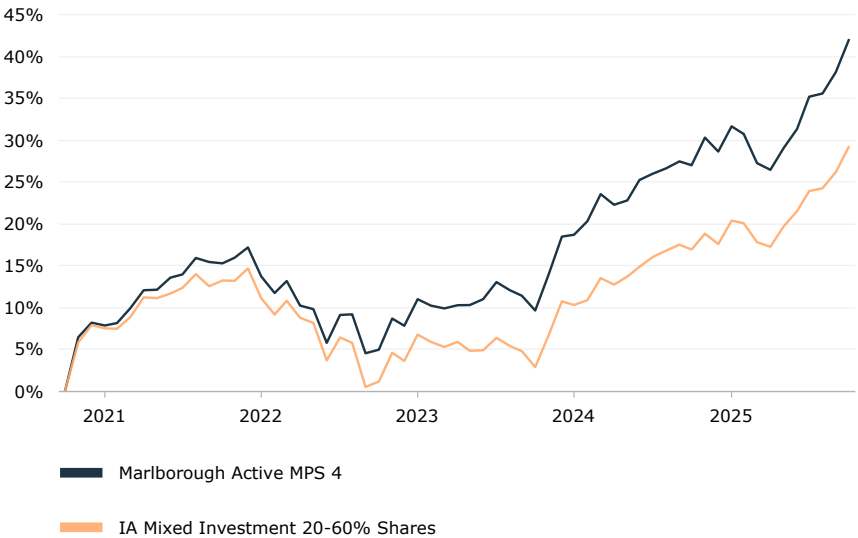
Investment Objective

The aim of the portfolio is to increase in value, over a minimum of 5 years, however there is no guarantee this will be achieved.

The portfolio will do this through a combination of capital growth, which is profit on investments held, and income, which is money paid out of investments such as dividends from shares and interest from bonds.

Performance*

Time period: 01/11/2020 to 31/10/2025



Source : Morningstar / Marlborough. Data as at 31/10/2025

Cumulative Performance*

	3 Months	6 Months	1 year	3 years	5 years
Marlborough Active MPS 4	5.1%	12.3%	11.9%	35.3%	42.1%
IA Mixed Investment 20-60% Shares	4.3%	10.3%	10.6%	27.8%	29.3%

Source : Morningstar / Marlborough. Data as at 31/10/2025

Capital is at risk. The value and income from investments can go down as well as up and are not guaranteed. Performance data is calculated on a NAV-NAV basis, net of fees and reinvestment of all dividends and capital gains. *Past performance up to and including 02/05/2022 is simulated based on the actual performance of the underlying portfolio instruments (or instruments that are substantially the same as the portfolio instruments), including estimated annual management charges, audit, transaction, and custodian fees. As there are no industry-recognised benchmarks for model portfolios, Investment Association (IA) sectors are provided for comparison and illustration purposes only. IA sectors consist of funds, which may have different features to our model portfolios including investment opportunities, flexibility and charges. We have chosen the IA sector that most closely matches the portfolio, in limited instances the allocations of the portfolio may fall outside the boundaries of the relevant IA peer group.

Ratings







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Discrete Performance*

01/11/24 - 31/10/25	01/11/23 - 31/10/24	01/11/22 - 31/10/23	01/11/21 - 31/10/22	01/11/20 - 31/10/21
11.9%	15.8%	4.5%	-8.9%	15.3%

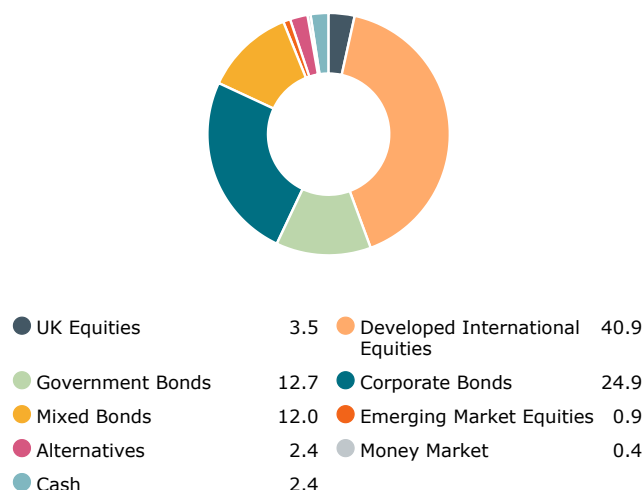
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Top 10 Holdings - Model Weight

JPM Global Corporate Bond	6.9%
M&G Global Corporate Bond	6.9%
Royal London International Govt Bond	6.4%
M&G Asian GBP PP	6.2%
M&G Emerging Markets Bond Fund £	5.3%
JPM US Research Enhanced Equity	4.9%
Royal London US Growth	4.8%
Man Sterling Corp Bond Fund	4.3%
SPDR® S&P 500 ETF	4.2%
Janus Henderson European Focus Fund	4.0%

Asset Allocation (%) - Model Weight



Risk Warning

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Disclaimer

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