

# Marlborough Passive MPS 5

December 2024

### Risk Category

The portfolio will aim to maintain a risk rating of '5'. 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 passively managed funds, which typically track a market index or portfolio and generally have lower fees than actively managed funds. The portfolio may invest up to 30% in actively 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 40-85%. Although this portfolio has the same equity allocation range as the Marlborough Passive MPS 6, this portfolio will usually have a lower equity allocation.

Although the IA Mixed Investment 40-85% 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 40-85% Shares

### Management Fee

0.25%

### Inception Date

02/05/2022

### Underlying Funds OCF

0.09%

### 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.

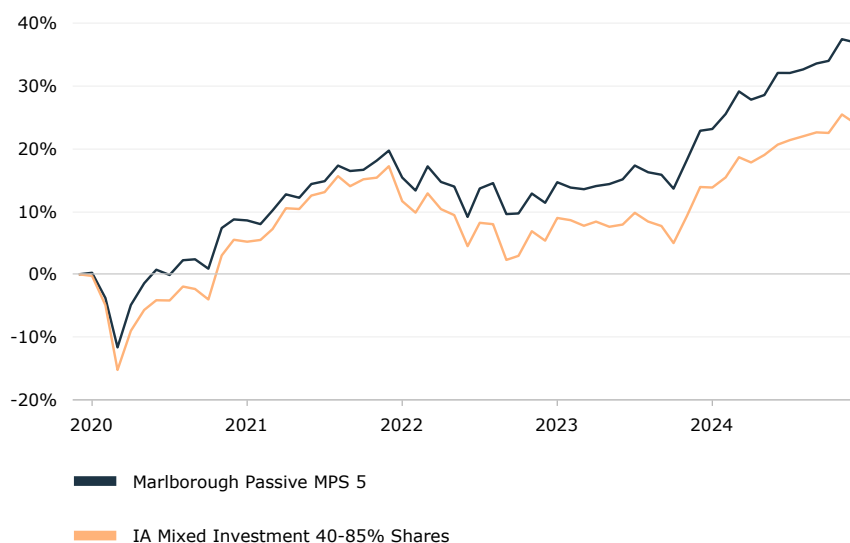
## Investment Objective

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: 01/01/2020 to 31/12/2024



Source : Morningstar / Marlborough. Data as at 31/12/2024

## Cumulative Performance\*

	3 Months	6 Months	1 year	3 years	5 years
Marlborough Passive MPS 5	2.5%	3.7%	11.4%	14.4%	36.9%
IA Mixed Investment 40-85% Shares	1.2%	2.8%	8.9%	5.8%	24.0%

Source : Morningstar / Marlborough. Data as at 31/12/2024

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\*

01/01/24 - 31/12/24	01/01/23 - 31/12/23	01/01/22 - 31/12/22	01/01/21 - 31/12/21	01/01/20 - 31/12/20
11.4%	10.3%	-6.9%	10.1%	8.7%

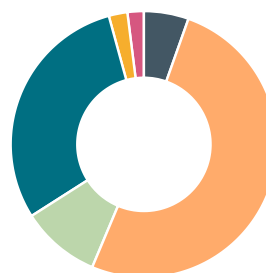
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### Top 10 Holdings - Model Weight

abrndn Gbl Corp Bond Screened Tk N	10.8%
iShares ESG Scrn Ovrs Corp Bond Idx D £	10.6%
HSBC European Index Fund	7.3%
abrndn Asia Pacific ex-Japan Tracker	7.0%
Fidelity Index US Fund	6.6%
L&G US Index Trust	6.6%
iShares US Equity Index Fund	6.6%
Vanguard US Equity Index	6.6%
L&G S&P 500 US Equal Weight Index	4.7%
Fidelity Index Sterling Corp Bond Fund	4.6%

### Asset Allocation (%) - Model Weight



UK Equities	5.4	Developed International Equities	50.9
Government Bonds	9.6	Corporate Bonds	29.8
Emerging Markets	2.3	Money Market	0.0
Cash	2.0		

### Risk Warning

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The performance of individual MPS portfolios may differ from the model performance shown within this document due to factors including the timing and costs of trading, the availability of share classes on different platforms and platform or Adviser charges.

Our portfolios invest for the long-term and may not be appropriate for investors who plan to take money out within five years. The portfolios will be exposed to stock markets and market conditions can change rapidly. Prices can move irrationally and be affected unpredictably by diverse factors, including political and economic events. The portfolios may have exposure to bonds, the prices of which will be impacted by factors including; changes in interest rates, inflation expectations and perceived credit quality. When interest rates rise, bond values generally fall. This risk is generally greater for longer term bonds and for bonds with perceived lower credit quality. The portfolios invest in other currencies. Changes in exchange rates will therefore affect the value of your investment. In certain market conditions some assets may be less predictable than usual. This may make it harder to sell at a desired price and/or in a timely manner.

This material is provided for general information purposes only and is not personal advice to anyone to invest in any portfolio or product. Information taken from trade and other sources is believed to be reliable, although we don't represent this as accurate or complete and it shouldn't be relied upon as such. Calls will be recorded for training and monitoring purposes.

### Disclaimer

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