Core MPS on Platform
Income Portfolio

31 July 2023

Key Information

Launch Date: 30 June 2015

Benchmark: Cash (UK BoE Base Rate)*

Investment Strategy: Global Multi Asset

Base Currency: Sterling

Yield: 3.0% per annum

Evelyn Partners Fee‡: 0.20%

Ongoing Charges Figure (OCF): 0.35%

Transaction cost (estimated): 0.18%

Risk Rating Scores†

evRisk 1 - 5 4 Risk 1 - 7 5 Risk 1 - 10 7 INCOME

DYNAMIC PLANNER PROFILED 5

defaqto 4 RISK RATING CAUTIOUS BALANCED

Oxford Risk 2 / 5 3 / 7

FinaMetrica Score Range 52-63

Synaptic Risk Rating 3 1-10

Synaptic Risk Rating 4 1-10

Defaqto Star Ratings

defaqto EXPERT RATED ★★★★★ DFM MPS on Platform 2023

defaqto 2023 GOLD DFM Service

The MPS Team draws from the best ideas of the Evelyn Partners central investment process. The main aim is to preserve and grow the real value of our clients' capital over time.

The core principles are;

- Investors are particularly sensitive to losses rather than averse to taking risk
- Long-term performance should be judged alongside returns from cash and inflation
- Equity will be the main driver of real returns, but that these returns require patience and discipline to achieve
- Short-term market movements are impossible to predict
- Asset allocation is the long term driver of performance and risk management
- Understanding and managing liquidity is vital

About Evelyn Partners

Evelyn Partners is an award-winning investment company that builds on a heritage of more than 180 years. Our clients include private individuals, families, charities and professionals, and we are trusted to manage over £54.9 billion[1] on their behalf.

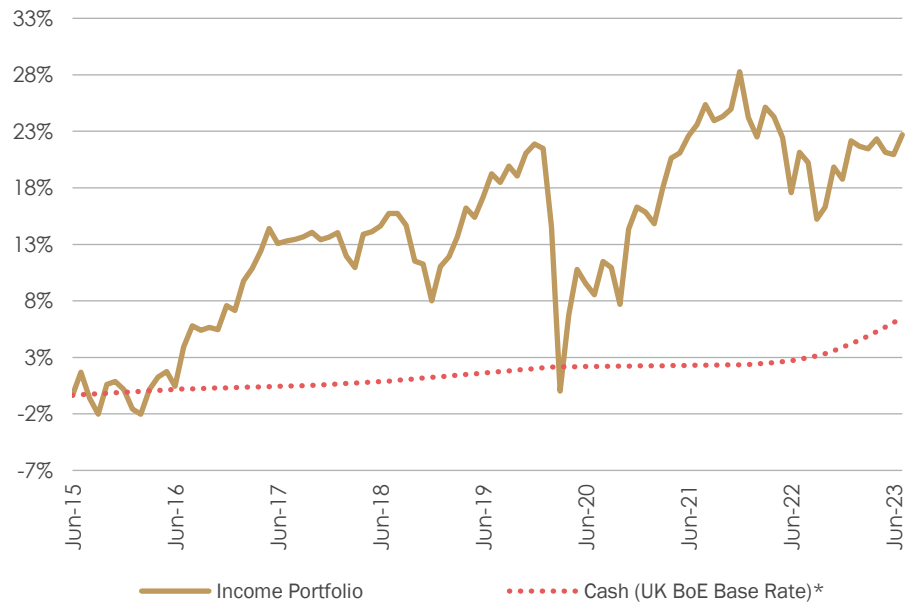
At Evelyn Partners, our focus is to preserve and grow the real value of our client assets after inflation and fees.

Investment Objective

The Income portfolio aims to deliver a real return, ahead of cash over the long term. It is anticipated that a substantial proportion of the total return will come from income. The portfolio aims to achieve its objectives through investment in a global portfolio of equities, bonds, commercial property and other asset classes. Exposure will be primarily gained through collective investment schemes (unit trusts, OEICs, investment trusts, ETFs).

Income Portfolio is appropriate for an investor who is comfortable with low volatility of returns, typically having around 40% of their portfolio invested in equities, and who is able to tolerate a loss of up to 12.5% of the value of their portfolio in any one year. This percentage loss is based on what might be reasonably expected 95% of the time. The projected annualised rate of return over the longer term is the Consumer Price Index (CPI) +1.5%.

Performance Since Launch**



12 Months Rolling Performance** (%)

1 year to the end of:	Jul 23	Jul 22	Jul 21	Jul 20	Jul 19
Income Portfolio	1.3	-2.0	13.8	-9.0	3.0
Cash (UK BoE Base Rate)*	3.6	0.5	0.1	0.5	0.8

Past performance, or any yields quoted, should never be considered a reliable indicator of future returns.

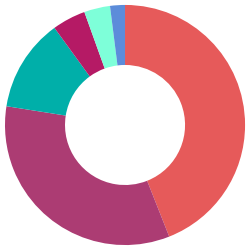
Top Ten Holdings

Holding	
VANGUARD U.S. GOVT BD IDX £ H DIST	8.8%
L&G UK 100 INDEX C INC	8.5%
ARTEMIS CORPORATE BOND F INC GBP	6.8%
L&G SHORT DATED £ CORPORATE BD	6.8%
VONTOBEL TWENTYFOUR ABS RETCRDT	6.8%
VANGUARD U.S. EQ IDX INS PL £ INC	6.8%
SCHRODER US EQ INC MXMSR FUND L	6.0%
FTF MARTIN CURRIE UK EQUITY INCOME	5.0%
NINETY ONE DIVERSIFIED INCOME J INC	5.0%
HSBC EUROPEAN INDEX INCOME C	4.8%

Our Platform Partners

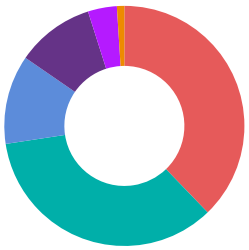
These logos belong to the relevant companies.

Asset Allocation



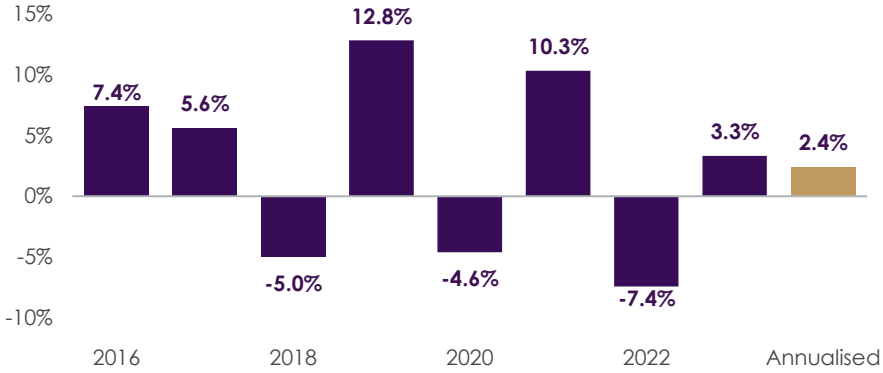
- Equities 44.0%
- Bonds 33.5%
- Absolute Return 12.5%
- Gold 4.5%
- Property 3.5%
- Cash 2.0%

Geographic Equity Allocation



- UK Equity 37.8%
- US Equity 34.8%
- Europe ex UK Equity 12.0%
- Asia Pacific ex Japan Equity 10.5%
- Japan Equity 3.9%
- Global Emerging Equity 1.0%

Calendar Year Returns***



Contact Us

Please contact your financial adviser for more information.

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Important Information

The value of investments and the income from them may go down as well as up. You may not get back the amount you invest. Past performance, or any yields quoted, should never be considered a reliable indicator of future returns.

When investments are made in overseas securities, movements in exchange rates may have an effect on the value of that investment. The effect may be favourable or unfavourable. Please note that bond funds may not behave like direct investments in the underlying bonds themselves. By investing in bond funds the certainty of a fixed income for a fixed period with a fixed return of capital are lost. Different funds carry varying levels of risk depending on the geographical region and industry sector in which they invest. You should make yourself aware of these specific risks prior to investing. Targeted absolute return funds do not guarantee a positive return and you could get back less than you invested, much like any other investment. Additionally, the underlying assets of targeted absolute return funds generally use complex hedging techniques through the use of derivative products. Funds which invest in specific sectors may carry more risk than those spread across a number of different sectors. In particular, gold, technology and other focused funds can suffer as the underlying stocks can be more volatile and less liquid. The property market can be illiquid; consequently, there can be times when investors will be unable to sell their holdings. Property valuations are subjective and a matter of judgement.

All data is at 31 July 2023 and rounded to the nearest 0.1%. *This benchmark has been displayed for comparative purposes only and is not a benchmark for the Portfolio. Each Evelyn Partner Platform Model Portfolio has a benchmark of Cash, Bank of England Base Rate. **Performance figures are net of underlying fund fees but do not include Evelyn Partners Investment Management Fee of 0.20%. *** The calendar year returns performance shown for the Income Portfolio is from launch on 30 June 2015 to 31 December 2015, the performance shown for 2023 is to 31 July 2023 and the annualised performance shown is from the launch on 30 June 2015 to 31 July 2023. Source: Evelyn Partner Asset Management Limited and Morningstar.[1] As at 30 June 2023. ‡The fee of 0.20% is the fee Evelyn Partners receives for our services. The effect of this fee on the portfolio's performance would be to reduce the capital returns of the portfolio. It does not include platform fees, adviser charges or fees for the underlying funds. The Model Portfolio on Platforms invest into other Collective Investment Schemes, for each of which there is the Fund Manager's annual management charge and other expenses. These third party costs will vary between these funds but will normally range between 0.65% - 0.82%.†Dynamic Planner risk scores based on their assessment of the model data as at 31 March 2023. Defaqto risk scores based on their assessment of the model data as at 31 March 2023. FinaMetrica risk scores based on their assessment of the model data as at 31 August 2022. Oxford Risk profiling Score Mappings based on their annual assessment of our data as at 30 June 2023. Synaptic Risk Ratings are based on their assessment of the models data on 31 March 2023. EValue Risk Ratings are based on their assessment of the portfolio data over a 5 year time horizon as at 31 March 2023. No recommendation should be made solely on the basis of these scores, and additional research should be undertaken for any case. This service is intended for use by investment professionals only. Dynamic Planner, Defaqto, FinaMetrica, Oxford Risk, Evalue, and Synaptic Risk are independent financial research and software companies specialising in rating, comparing and analysing financial products and funds.

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