

# Core MPS Direct Monthly Summary

31 March 2025

## Key information

**Reporting date:** 31 March 2025

**Launch date:** 02 July 2012. However, the Launch date for the Cautious portfolio is 16 July 2019 and the Launch date for the Maximum Growth portfolio is 30 September 2014.

**Base currency:** Sterling (GBP)

**Performance calculations:** All performance shown is on a total return basis with income reinvested. Performance data is sourced from FactSet and shown net of the Evelyn Partners Investment Management and Custody Fee, and the fees borne within each of the underlying investments of the portfolio.

### Evelyn Partners investment management and custody fee:

0.50% per annum - this fee is included within the performance data shown. The fee does not include adviser charges or charges of the underlying investments.

**Guideline minimum investment:** £20,000

**Risk Profiles:** This service is intended for use by investment professionals only. Defaqto, Dynamic Planner, Evaluate, FinaMetrica, Oxford Risk and Synaptic Risk are independent financial research and software companies specialising in rating, comparing, and analysing financial products and funds. Please see individual factsheets for specific portfolio risk rating.



## Capital at risk

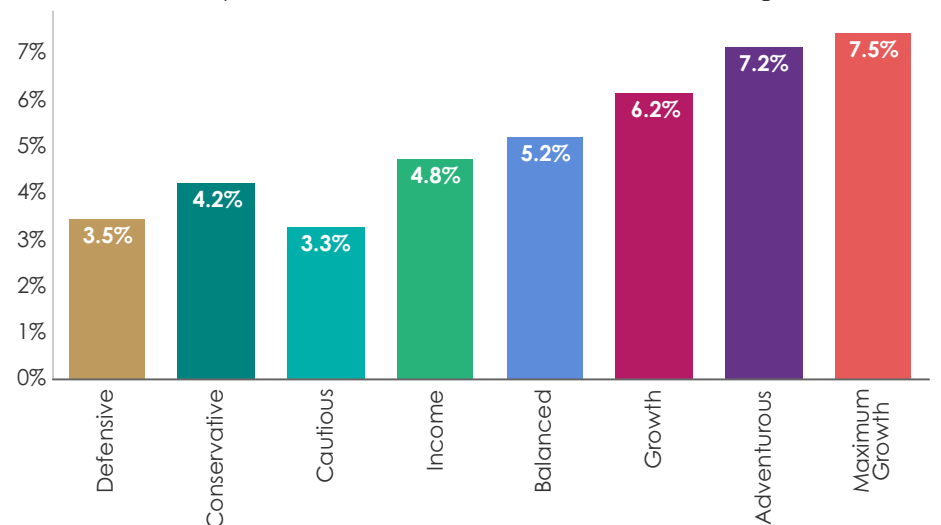
The value of investments and the income from them can fall as well as rise and you may not receive back the original amount invested. Past performance, or any yields quoted, should never be considered a reliable indicator of future returns. Please read the key risks overleaf and the individual portfolio factsheets for more information.

## Summary of portfolios

Portfolio	Typical Equity Weighting	Main Comparator
Defensive	17.5%	UK CPI
Conservative	30%	UK CPI + 1%
Cautious	40%	UK CPI + 1.5%
Income	40%	UK CPI + 1.5%
Balanced	55%	UK CPI + 2%
Growth	65%	UK CPI + 2.5%
Adventurous	75%	UK CPI + 3%
Maximum Growth	95%	UK CPI + 4%

## Annualised return since launch

The annualised performance shown is from the launch date to the reporting date. This table aims to inform you how investment returns can fluctuate for differing levels of risk.



All figures shown refer to the past and past performance is not a reliable indicator of future results.

## Contact us

Please contact your financial adviser for more information or your local Business Development office for further information. Alternatively, call **020 7189 9918** or email [IFAServices@evelyn.com](mailto:IFAServices@evelyn.com)

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## Performance to reporting date

The performance table below shows you the performance of the portfolio to the reporting date for a range of time periods starting at 1 month and increasing to 10 years. This table aims to inform you how investing in the portfolio for longer periods of time could impact the performance of your investment. The rolling performance covers 12 month periods to the Reporting date for each of the calendar years shown. This table aims to inform you how investment returns can fluctuate over different 12 month periods.

Return period	Defensive	Conservative	Cautious	Income	Balanced	Growth	Adventurous	Maximum Growth
1 month	-0.83	-1.48	-1.90	-2.02	-2.44	-2.95	-3.52	-4.54
3 months	1.32	0.93	0.48	0.44	0.07	-0.21	-0.79	-2.01
6 months	1.70	1.64	1.43	1.39	1.29	1.31	0.97	0.39
YTD	1.32	0.93	0.48	0.44	0.07	-0.21	-0.79	-2.01
1 year	4.96	4.94	4.84	5.06	4.67	4.58	4.29	2.88
3 years	8.31	9.40	9.83	10.01	11.01	11.79	12.41	12.48
5 years	21.42	29.10	33.44	34.21	36.51	44.11	51.99	58.06
10 years	28.98	37.62	n/a	41.78	48.35	61.37	75.76	95.01
Since launch	54.15	69.52	20.29	80.63	91.03	114.20	141.87	112.78
<b>12 months rolling performance</b>								
2025	4.96	4.94	4.84	5.06	4.67	4.58	4.29	2.88
2024	5.11	6.61	7.34	7.54	8.07	8.88	9.95	11.49
2023	-1.82	-2.22	-2.41	-2.63	-1.86	-1.82	-1.97	-1.93
2022	4.11	5.03	6.04	6.32	6.74	6.88	8.04	8.26
2021	7.68	12.37	14.58	14.75	15.21	20.61	25.15	29.80
<b>Portfolio information</b>								
Standard deviation - 5 years	4.33	5.42	5.58	6.24	6.90	7.79	8.68	10.01
Standard deviation - Since launch	3.93	5.09	6.33	5.89	6.50	7.49	8.51	10.51
OCF estimate	0.36	0.39	0.41	0.40	0.43	0.43	0.45	0.46
Transaction charge estimate	0.15	0.19	0.20	0.19	0.24	0.23	0.26	0.27
Yield	2.32	2.06	1.98	2.65	1.80	1.73	1.54	1.41

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### Important information

**Yield:** per annum - this is the average income generated by the assets held within the portfolio over the last 12 months as a percentage of the portfolio value and is not a guarantee of future income.

**Underlying ongoing charges figure (OCF) estimate:** this is a total annual cost estimate of the operating expenses incurred by the underlying investments of the portfolio, the effects of which will have a drag on performance. These costs are borne within each underlying investment and will be included within all performance shown on this factsheet.

**Underlying transaction cost estimate:** this is an estimation of the total annual costs incurred by each of the underlying investments of the portfolio for the trading activity conducted during their day-to-day management, the effects of which will have a drag on performance. These costs are borne within each underlying investment and will be included within all performance shown on this factsheet.

### Key risks

- The value of investments and the income from them can fall as well as rise and you may not receive back the original amount invested.
- There can be no assurance that any portfolio will achieve its investment objective. You should be made aware of the risks associated with investing and we would recommend discussing these risks with your Financial Adviser and/or Investment Manager in more detail.

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