



Focused approach

International Managed
Portfolio Service

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BROOKS MACDONALD

Our approach

At Brooks Macdonald, our aim is to enhance our clients' wealth through the provision of our risk-managed investment solutions.

We offer multi-asset and single-strategy solutions, designed to meet investment objectives associated with a specific risk profile.

We seek to build trusting relationships founded on the professionalism of our people, who are selected for their analytical skills, outlook, drive and ability to relate to clients. Our employees have allowed us to instil a culture that supports consistency in every aspect of our business.

We provide investment management services for professional advisers, private clients, trustees, charities and pension funds. From our Channel Islands base, we work with clients around the world.

Our investment process

Our investment process enables us to create investment portfolios with varying risk profiles on behalf of a wide range of clients.

Our investment process is centralised to ensure that the principles of our investment philosophy are reflected in all client portfolios. Its design allows each investment manager to fully leverage the broad expertise of our asset allocation and investment committees, as well as the in-depth knowledge of our specialist sector research teams.

Discretionary investment solutions

Our discretionary investment solutions allow you to delegate the day-to-day management of your investments to our team of experienced investment professionals. This means you do not need to make decisions about which investments to hold, or when to buy or sell assets. We take care of this for you, allowing us to react quickly to market conditions in line with your individual requirements.

Our discretionary investment services are suitable for both inexperienced investors who want to access a sophisticated investment management service and sophisticated investors who do not wish to manage their own investments.



About the International Managed Portfolio Service

Our International Managed Portfolio Service (International MPS) is a multi-asset investment solution which provides a choice of six risk-rated model portfolios. Each model portfolio is designed to suit differing investment objectives associated with your attitude to risk by investing in collective investment schemes and ETFs with exposure across a wide spectrum of asset classes.

Our International MPS portfolios are managed by a dedicated team of investment managers, supported by our investment and asset allocation committees, and apply our centralised investment process.

The International MPS has been designed for professional advisers authorised to give financial advice, and who can recommend the most suitable portfolio for you.

Benefits at a glance

- Portfolio reflecting your investment objectives and attitude to risk.
- Investment in your preferred currency.
- Ability to hold your portfolio within tax-efficient structures.
- Investment in the lowest-cost share classes.
- Comprehensive 24-hour online reporting.
- Flexible contributions and withdrawals (quarterly, annually or ad-hoc).

Choosing your portfolio

The six investment portfolios have been designed to cover a range of investment objectives, currency preferences and risk profiles. Together with your professional adviser, who will assess the suitability of this service for your circumstances, you are encouraged to choose the portfolio which best suits your investment objectives, attitude to risk, capacity for loss and time horizon.



International MPS Fixed Interest

A low-risk, fixed interest portfolio that is structured to preserve capital and provide income. The portfolio will be fully invested in a range of fixed income securities, encompassing investment grade, emerging market and high-yield bonds. Equity exposure will be 0%, with any non-fixed interest exposure limited to cash. The recommended investment time frame for this strategy is in excess of three years.

Available in £

International MPS Defensive

A low-risk, defensive portfolio structured to provide wealth preservation and returns in excess of cash. The majority of investments will be in stable assets, such as cash and fixed interest securities, with some limited exposure to growth assets, such as equity and property. Equity exposure is expected to range between 10-20%. The recommended investment time frame for this strategy is in excess of three years.

Available in £

International MPS Cautious Balanced

A low-to-medium risk, cautious portfolio structured to provide a large degree of capital protection whilst providing an element of capital growth over the medium-to-long term. Capital growth investments will be made in a combination of stable and growth assets. Equity exposure is expected to range between 10-40%. The recommended investment time frame for this strategy is in excess of five years.

Available in £, €, \$

International MPS Balanced

A medium-risk, balanced portfolio structured to provide some capital growth, without full equity market volatility. Investments will be weighted towards growth assets, such as equities and property, with a lower weighting to stable investments such as fixed interest securities. Equity exposure is expected to range between 20-60%. The recommended investment time frame for this strategy is in excess of five years.

Available in £, €, \$

International MPS Growth

A medium-to-high risk, capital growth orientated portfolio structured to provide high levels of participation in growth assets, with associated high levels of equity market risk. The majority of investments will be in growth assets, such as equities, property and other alternative asset classes of investment, with smaller allocations to stable investments such as fixed interest securities. Equity exposure is expected to range between 30-80%. The recommended investment time frame for this strategy is in excess of five years.

Available in £, €, \$

International MPS High Growth

A higher-risk, capital growth orientated portfolio providing full, diversified exposure to equity markets, with associated high levels of equity market risk. Equity exposure is expected to range between 80-100%, with any non-equity exposure limited to cash. The recommended investment time frame for this strategy is in excess of five years.

Available in £

| Strategy | Typical equity exposure |
|--------------------------|-------------------------|
| Fixed Interest | 0% |
| Defensive | 10%-20% |
| Cautious Balanced | 10%-40% |
| Balanced | 20%-60% |
| Growth | 30%-80% |
| High Growth | 80%-100% |

How to access the International Managed Portfolio Service

As well as being used as a standalone service, the International MPS can be held within a range of tax-efficient structures, which may provide tax advantages that your professional adviser will be able to provide guidance on.

These include:

- Self-managed personal pensions
- Qualifying recognised overseas pension schemes (QROPS)
- Qualifying non-UK pension schemes (QNUPS)
- Retirement annuity trust schemes (RATS)
- Individual trusts and charity accounts
- Offshore bond accounts

Monitoring your investments

We will work with your professional adviser to ensure you receive regular reports on your investments, together with updates on investment strategy and markets. We also offer you access to an online reporting platform, available 24 hours a day.

Your professional adviser can provide you with regular reports, including:

- Itemised valuation statements
- Asset allocation report
- Performance reports
- Transaction schedule
- Cash statements
- Income and capital statements





TO OPERATE
LONG RANGE BINOCULARS

1. DROP COIN IN SLOT.
2. PULL HANDLE DOWN ALL THE WAY-LET GO
3. TO CLEAR VISION - TURN RED KNOB.



Fees

We will charge an ongoing fee that is solely based on a percentage of the value of your portfolio. This will be confirmed by your professional adviser. Underlying fund charges will apply, which may vary according to the specific assets held within the portfolio. We endeavour to invest in the lowest-cost share classes available to us.

We can also, at your instruction, deduct an additional fee that will be paid to your professional adviser as payment for the advice they have provided to you.

If you choose to access the International MPS through a platform, you may be charged an account opening fee and ongoing dealing fees, which will be disclosed to you before investing.

Becoming a client

Your professional adviser will provide you with the appropriate International MPS Application Pack for you to complete and return to them along with the required supporting documentation including identification and verification of address.

They will handle the rest of the application process and will be provided with a website login through which they will have 24-hour access to online valuations of your portfolio.

CONTACT US

If you require further details, or wish to discuss our services in more detail, please do not hesitate to contact us by telephone, email or via our website.

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Important information

Prices and income will fluctuate and you may not get back your original investment. Past performance is not a guide to future performance. Changes in rates of exchange may have an adverse effect on the value of an investment. Changes in interest rates may impact the value of fixed interest investments held, and the value of your investment may be impacted if the issuers of underlying fixed interest holdings default, or market perception of their credit risk changes. There are additional risks associated with investments in emerging or developing markets. Tax treatment depends on your individual circumstances and may be subject to change in the future. Please note we are unable to give financial advice and suggest you speak to a professional adviser who is authorised to give financial advice before investing in the portfolios discussed in this brochure.

Brooks Macdonald is a trading name of Brooks Macdonald Group plc used by various companies in the Brooks Macdonald group of companies.

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More information about the Brooks Macdonald Group can be found at www.brooksmacdonald.com