

FOR WHAT TYPE OF INVESTOR IS THIS SERVICE SUITABLE?

Financial Conduct Authority (FCA)-authorised financial advisers may target retail clients and professional clients with this service.

The direct contractual relationship is between Sarasin & Partners and the FCA-authorised financial adviser, who contracts on an 'Agent as Client' basis. The service invests in assets that are suitable for retail clients. It does not invest in assets of a complex nature which are more tailored to professional clients and eligible counterparties.

VULNERABLE CLIENTS

When appropriate, the Financial Adviser or Platform, as distributors of the MPS, should ensure that clients are given the necessary support to help them reach their financial goals and clearly understand the main features and potential risks involved.

In cases where a client is displaying characteristics of vulnerability, the Financial Adviser or Platform should evaluate whether the service is suitable for meeting the client's specific needs.

WHAT IS THE TARGET MARKET FOR THIS SERVICE?

Clients investing in this service:

- Must be willing to accept some degree of investment risk;
- Have the capacity to absorb loss; and
- Have a relationship with an FCA-authorised financial adviser who is responsible for assessing suitability and can assist the client with understanding the investment proposal and the risks attached to this service.

Five different accumulation portfolios and two decumulation portfolios are available, varying in their investment objectives and risk profiles.

The service is only available via platforms.

NEGATIVE TARGET MARKETS

If there is no FCA-authorised financial adviser attached to the client, the service would not be fit for the client target market, as there is no ability to assess suitability.

The Model Portfolio Service is not suitable for clients who:

- Seek full capital protection;
- Have no ability to bear loss;
- Require a fully guaranteed income or a fully predictable return profile; or
- Require Capital Gains Tax managed outside of ISA/pension.



HOW DOES SARASIN MPS MEET YOUR CLIENTS' OBJECTIVES AND NEEDS?

ACCUMULATION PORTFOLIOS

SARASIN DEFENSIVE MODEL

LOW RISK BALANCED

Designed for investors seeking a focus on capital protection with a limited participation in equity market growth.

SARASIN CAUTIOUS MODEL

LOW-MEDIUM RISK BALANCED

Designed for investors seeking a focus on capital protection with a moderate participation in equity market growth.

SARASIN BALANCED MODEL

MEDIUM RISK BALANCED

Designed for investors seeking a balance of capital protection and participation in equity market growth.

SARASIN GROWTH MODEL

MEDIUM-HIGH RISK BALANCED

Designed for investors with a strong focus on participation in equity market growth alongside an element of capital protection.

SARASIN EQUITY MODEL

HIGH RISK

Designed for investors with a focus on capturing returns available from global equity markets.

SUITABLE FOR

Basic, Informed, Advanced investors.

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MINIMUM TIME HORIZON

3+ yrs

3-5 yrs

3-5+ yrs

5-7 yrs

5-7+ yrs

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3-5+ yrs

3-5+ yrs

DECUMULATION PORTFOLIOS

SARASIN BALANCED INCOME STRATEGY

MEDIUM RISK BALANCED

Designed for investors seeking a high level of natural income while also growing the real value of the portfolio over time.

SARASIN BALANCED DECUMULATION STRATEGY

MEDIUM RISK BALANCED

Designed to support annual withdrawals of up to 5%. The portfolio blends short term, medium term and long term reserves to grow the capital value of the portfolio while mitigating loss from market drawdowns.

KNOWLEDGE AND/OR EXPERIENCE

BASIC INVESTOR

Basic knowledge of relevant financial products. A basic investor can make an informed investment decision based on the regulated and authorised offering documentation or with the help of basic information provided by point of sale.

No financial industry experience (i.e. suited to a first time investor).

INFORMED INVESTOR

Average knowledge of relevant financial products. An informed investor can make an informed investment decision based on the regulated and authorised offering documentation, together with knowledge and understanding of the specific factors/risks highlighted within them only.

Some financial industry experience.

ADVANCED INVESTOR

Good knowledge of relevant financial products and transactions.

Financial industry experience or accompanied by professional investment advice or included in a discretionary portfolio service.

DISTRIBUTION STRATEGY

EXECUTION ONLY

No

Negative target market – service should not be sold on an execution-only basis.

NON-ADVISED SERVICE

No

Negative target market – service should not be sold on a non-advised basis.

ADVISED SERVICE

Yes

PORTFOLIO MANAGEMENT

Yes

IMPORTANT INFORMATION

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The investments of the Model Portfolios are subject to normal market fluctuations. The value of the investments of the Model Portfolios and any income derived from them can fall as well as rise and investors may not get back the amount they originally invested. If investing in foreign currencies, the return in the investor's reference currency may increase or decrease as a result of currency fluctuations. Past performance is not a reliable indicator of future results and may not be repeated. Forecasts are not a reliable indicator of future performance.

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