

# SARASIN BALANCED DECUMULATION MODEL

# SARASIN & PARTNERS

Factsheet | As at 28 February 2026

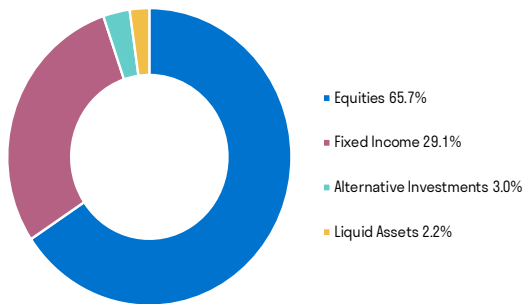
## PORTFOLIO OBJECTIVE

The portfolio aims to support 5% annual withdrawals with a balance of investment in short-term, medium-term and long-term assets, prioritising stable income and risk-averse instruments to minimise drawdowns during decumulation.

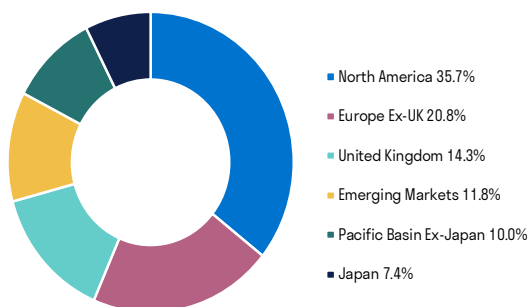
## PORTFOLIO INFORMATION

Inception Date	01/09/2025
Portfolio Benchmark	UK CPI+3%
DFM Fee	0.25%
Estimated Annual Yield	2.85%
Weighted Cost of Underlying Positions	0.54%
OCF (Inclusive of DFM Fee)	0.79%

## ASSET ALLOCATION



## GEOGRAPHIC BREAKDOWN



Source: Sarasin & Partners LLP as at 28.02.2026

## KEY RISKS

It is important that investors are aware of the various risks prior to making an investment decision. The primary risks of the models have been outlined below:

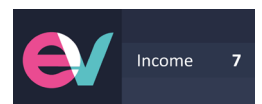
- Capital at risk:** The value of your investments can go down as well as up, and you may not get back the full amount you invested.
- Market risk:** Investment returns are subject to market conditions. Volatility in financial markets may negatively affect portfolio values.
- Concentration risk:** Portfolios that are not well diversified or are concentrated in specific asset classes, sectors or geographies may carry higher risk.
- Liquidity risk:** Some investments may be difficult to sell quickly at a fair price, particularly during periods of market stress.
- Currency risk:** If your portfolio includes overseas investments, fluctuations in exchange rates may affect the value of your investments.
- Credit risk:** Fixed income and other debt instruments carry the risk that issuers may default on their obligations, which could impact the portfolio's value.
- Inflation risk:** Inflation may reduce the real value of investment returns over time.

The risk factors outlined above represent key considerations relevant to the model portfolios. This list is not intended to be exhaustive, and advisers should be mindful of additional risk factors that may be relevant depending on client-specific circumstances and prevailing market conditions.

## TOP 10 HOLDINGS

Company	Asset Type	%
Sarasin Global Dividend - P Gbp Hedged Inc	Global Equities (£ Hedged)	15.4
Dodge & Cox-Us Stock-Gbp Dis	US Equities	15.0
Blackrock Cont Eur Inc-D Inc	European Equities Ex UK	10.1
Vanguard Ftse Uk A I-Gbp Inc	UK Equities	7.7
Fidelity Index Em Mkt-Pi	Global Equities	7.3
Pimco Gis-Glb Bd Esg-Igbphi	Specialist Bond Funds	6.2
Vg Uk-Gov-Bd-Indx-Fd Gbp Dis	UK Gilts	6.1
Schroder Asian Income-L Inc	Asia Pacific Basin Equities Ex Japan	6.0
Royal London Sh Dur Gilts-Zi	UK Gilts	5.4
Mn Jpn Coralph Fnd-Dp Gbp In	Japanese Equities	4.3

## RATINGS



## MANAGER COMMENTS FOR MPS RANGE

Global markets enter the quarter against a more supportive macroeconomic backdrop, with growth proving more resilient than feared and inflation continuing to moderate. While economic momentum remains uneven across regions, disinflationary trends and easing financial conditions have improved the outlook for risk assets. Competing global powers, increased defence spending and new trade tariffs will make 2026 a year of political, economic and technological fragmentation.

## AN OVERVIEW

- The portfolio offers a diversified portfolio 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
- The portfolio benefits from Sarasin & Partners distinct thematic investment process, which seeks to identify powerful and inexorable trends which are shaping the world in which we live and invest

## HOW TO ACCESS OUR MODELS



The models can be made available on additional platforms - please contact your Business Development Manager for more details.

## CONTACT US

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