

SARASIN BALANCED INCOME MODEL

SARASIN & PARTNERS

Launch Factsheet | As at 30 September 2025

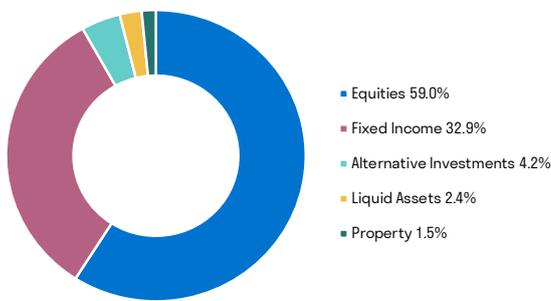
PORTFOLIO OBJECTIVE

The portfolio adopts a balanced investment strategy with the aim of achieving an income premium when compared with the broader market. The portfolio targets an income level of 3–4%.

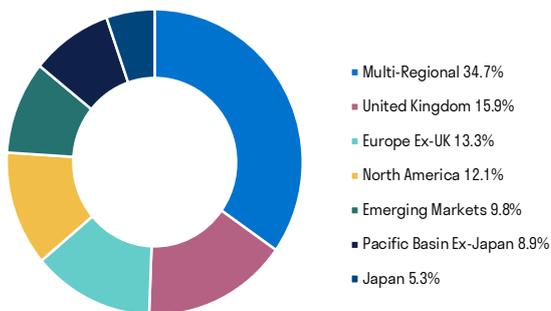
PORTFOLIO INFORMATION

Inception Date	29/07/2020
Portfolio Benchmark	UK CPI+3%
DFM Fee	0.25%
Estimated Annual Yield	3.21%
Weighted Cost of Underlying Positions	0.60%
OCF (Inclusive of DFM Fee)	0.85%

ASSET ALLOCATION



GEOGRAPHIC BREAKDOWN



Source: Sarasin & Partners LLP as at 30.09.2025

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	%
Jpm Global Equity Inc C-Inc	Global Equities	12.5
Sarasin Global Dividend - P Gbp Hedged Inc	Global Equities (£ Hedged)	12.4
Fidelity GI Dividend-W-Inc	Global Equities	8.0
Vanguard Uk Eq Inc Idx-Gbp I	UK Equities	8.0
Royal London Sh Dur Gilts-Zi	UK Gilts	7.9
Pimco Gis-Glb Bd Esg-Igbphi	Specialist Bond Funds	7.2
Sarasin Responsible Corporate Bond - P Inc	Sterling Corporate Bonds	7.1
Fidelity Index Em Mkt-Pi	Global Equities	5.7
Blackrock Cont Eur Inc-D Inc	European Equities Ex UK	5.0
Schroder Asian Income-L Inc	Asia Pacific Basin Equities Ex Japan	5.0

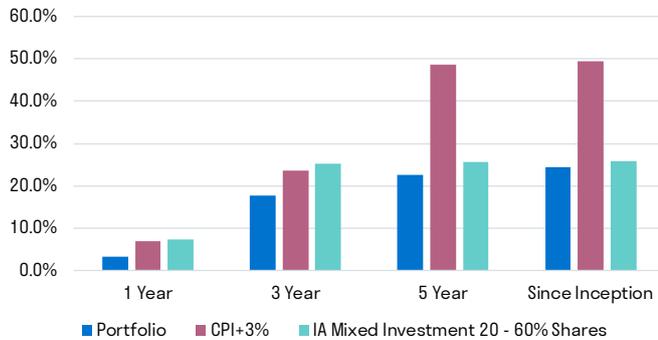
RATINGS



MODEL PERFORMANCE

CUMULATIVE PERFORMANCE GBP (%)

	1m	3m	YTD	1y	3y	5y	Since Inception*
Portfolio	0.3	2.2	3.7	3.2	17.7	22.6	24.5
UK CPI + 3%	0.5	1.4	5.4	6.8	23.7	48.7	49.5
IA Mixed Investment 20-60% shares	1.5	3.8	7.3	7.3	25.2	25.7	25.9



Past performance is not a reliable indicator of future results and may not be repeated. *The portfolio was initially made available to a limited number of investors on 29/07/2020, which represents its inception date, and has been managed in line with its stated investment objective since. Performance figures shown are based on the actual performance of the portfolio over the period 29/07/2020 to 30/09/2025. The portfolio is being formally launched and made available to a wider range of investors from 01/11/2025. Past performance reflects the results achieved under historical market conditions and investment decisions that may not be repeated. It does not guarantee future returns, and the experience of new investors may differ. Performance is provided net of DFM fees and the cost of the underlying positions. The effects of commissions, fees and charges will impact the portfolio's performance. IA sector performance is shown net of fees.

Source: Sarasin & Partners LLP as at 30.09.2025

MANAGER COMMENTS FOR MPS RANGE

Global economic growth is likely to be softer in the coming months. In the US, growth is moving from consumption to production and investment, while in Europe, it is pivoting away from exports to domestic demand. There are still inflation risks in advanced economies and stagflation pressures could intensify. However, central banks appear willing to support economic growth objectives, even while inflation remains above target across much of the developed world for the fourth consecutive year.

AN OVERVIEW

- The portfolio offers a diversified portfolio designed target an income premium to the market
- The portfolio seeks to deliver a high level of natural income while also growing the real value of the portfolio over time
- 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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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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