



Binary Income

A Total Return Approach

Diversified Income

A Total Return Approach

The Diversified Income MPS targets steady income and long-term growth through a total-return approach. Portfolios are diversified across global asset classes and managed within a disciplined, evidence-based framework that adapts to market conditions.

Investment Philosophy behind the Diversified Income Approach

PORTFOLIO CONSTRUCTION

Our approach to income investing combines the best elements of evidence based investing and active portfolio management.



INCOME GENERATION

We carefully select income generating funds and investment trusts that prioritise quality, sustainability, and resilience.



DIVERSIFICATION

Each holding is chosen to contribute meaningfully to the overall income target while maintaining diversification and protecting capital over the long term.

Investment Partners

Below are examples of funds and trusts commonly used within the Diversified Income portfolios:

BlackRock

 **ROYAL LONDON**
ASSET MANAGEMENT

J.P.Morgan


ARTEMIS
The Profit Hunter

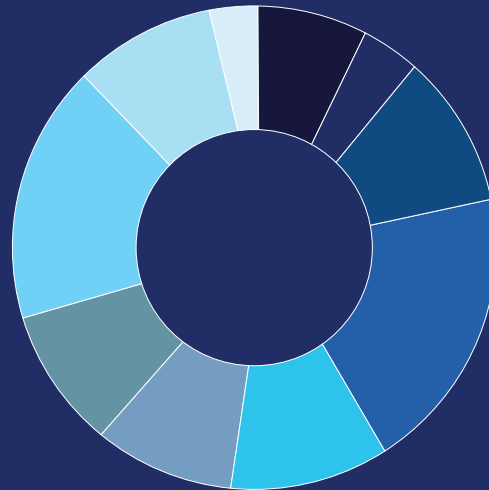
 **Fidelity**
INTERNATIONAL

Schroders

Looking far and wide for Quality Income

Flipping retirement investing on its head and aiming for both income and growth.

We believe that retirement investors are not taking enough equity risk to match potential sequencing and longevity risks. This portfolio looks to provide a steady income with the potential for capital growth.



Key

- Asia Pacific ex Japan Equity
- EU Equity
- Global Bonds
- Global Equity
- Global Equity - Investment Trust
- Mixed-Asset
- UK Equity
- US Equity
- Absolute Returns
- Cash & Equivalent

Highly Diversified

We look across the full investment universe to select only the best individual products to include in your portfolio. The products include investment trusts, ETFs and Open-Ended Funds.

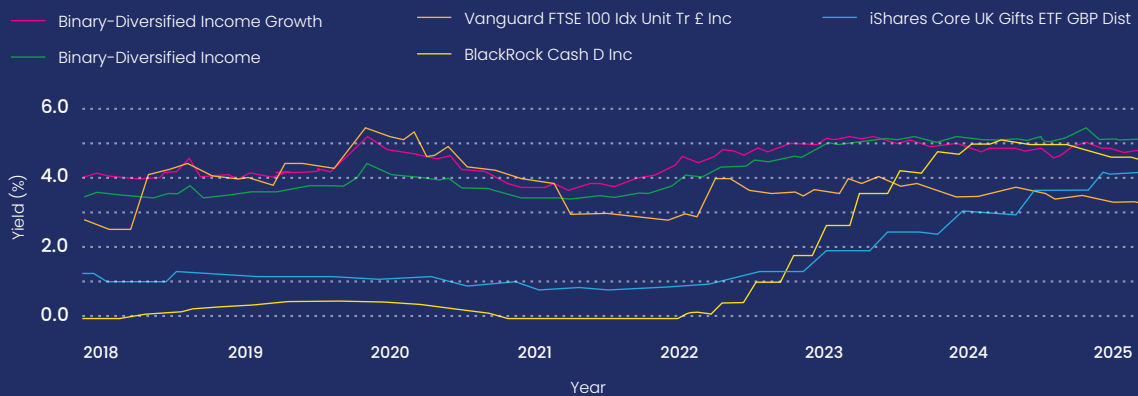
Income with Growth

Generate a reliable income while pursuing additional long-term capital growth

INCOME RETURN
CAPITAL GROWTH

Aiming for a Consistent and Sustainable 4+% Net Yield

Research tells us that 4% is a good sustainable withdrawal rate to use in retirement and this portfolio aims for around this target.



Redefined Centralised Retirement Proposition

£ Income

About this Service

- > The Diversified Income MPS targets steady income and long-term growth through a total-return approach. Portfolios are diversified across global asset classes and managed within a disciplined, evidence-based framework that adapts to market conditions.
- > Our approach to income investing combines the best elements of evidence-based investing and active portfolio management. We carefully select income-generating funds and investment trusts that prioritise quality, sustainability, and resilience.
- > Each holding is chosen to contribute meaningfully to the overall income target while maintaining diversification and protecting capital over the long term.

Objectives

- > Preserve and grow capital with a total return approach to investing
- > Outperform inflation

Income

4.5%

MPS Charge

0.30%

Asset Allocation

Equities

Fixed Income

Alternatives

Ideal CRP Role

Ongoing Decumulation: Functions as a steady, core strategy aiming to deliver high single-digit returns with elements of downside protection, helping sustain income needs and preserve wealth over time.

Income Requirements in Retirement: Provides a reliable foundation for meeting day-to-day spending needs while supporting long-term lifestyle goals. Designed to deliver a consistent, sustainable income stream with capital growth potential.

General Income and Growth Account

Risk Profiles





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