RATHBONES

Seven reasons to choose MPS

Why our Model Portfolio Service is the smart choice for your clients

For financial advisers only – not for use with clients.

The Rathbones Model Portfolio Service (MPS) is a fully active, platform-based solution that supports your advice process and helps you deliver consistent outcomes for your clients.

It's designed to scale efficiently across your client base, freeing up more time for planning conversations while helping you meet Consumer Duty requirements.

The service is designed to combine investment expertise with operational simplicity, using directly held investments to support control, transparency and responsiveness, while maintaining a cost structure that is easy to explain.

1. A structure that's simple to scale

Each model portfolio is built using three Rathbones-managed funds that form the core of our risk framework:

Rathbones LED (L) Global Fixed Income Fund for stability, liquidity and capital preservation.

Rathbones LED (E) Global Equity-Type Risk Fund for long-term growth.

Rathbones LED (D) Global Diversifiers Fund for assets designed to smooth the ride.

This structure is designed to provide a consistent foundation across seven model portfolios. It offers a clear, repeatable way to align investment strategy to client risk profiles. Because these funds invest directly in equities, bonds and other assets, rather than solely in third-party funds, we have a clearer view of every holding and can adapt more quickly when market conditions change.

2. Active management with a clear philosophy

The portfolios are actively managed by the same experienced multi-asset team behind our flagship funds. This approach combines robust day-to-day oversight with a disciplined process and a focus on forward-looking risk and return.

Direct investment access means the team can act without waiting on external fund managers, helping to capture opportunities and manage risk more effectively.

You benefit from direct access to insights, performance commentary and fund manager updates, helping you explain decisions and demonstrate value to clients.

3. Transparency and control where it matters

This framework keeps things simple through three underlying funds, each with a clearly defined role and a portfolio of directly held investments. Direct holdings give advisers and clients full look-through to what's owned, making it easier to explain strategy and performance.

Trading activity happens within the funds, which can mean fewer Capital Gains Tax (CGT) events for clients outside tax wrappers. There are no hidden layers or duplicated charges, making it easier to explain costs and demonstrate how the service is delivered.

4. Implementation that's smooth and efficient

This process is designed to minimise disruption. Trades are executed within the funds, helping reduce unnecessary activity and lower costs. Portfolios are rebalanced only when needed, not automatically each quarter, keeping them aligned without overtrading.

There is minimal cash drag, as cash remains within the funds and continues to earn interest. Investment decisions are implemented efficiently across UK, US and Asian markets. Direct ownership of holdings also helps avoid the extra costs and inefficiencies that can come with fund-of-funds structures.

> "The three funds in Rathbones MPS are designed to work together, giving your clients access to a resilient, risk-managed portfolio that can adapt over time"

David Coombs
Head of Multi-Asset Investments
Rathbones Asset Management

5. Real value for money

This pricing structure is clear and competitive. There is no DFM fee, no VAT and an ongoing charges figure capped at 0.50%, with charges accrued daily. Clients do not need to keep extra cash on platform to pay our fees, which simplifies administration and improves efficiency.

By avoiding the layers of fees that can come with third-party funds, the direct approach keeps costs competitive without diluting the quality of investment management. It's a rare example of a fully active service that competes with passive alternatives on cost, without compromising on quality or control.

6. Built to support your advice process

This solution integrates smoothly into your centralised investment proposition. Portfolios are risk-rated by all leading profiling tools and are available on major adviser platforms.

You can easily align this service with your documentation and reporting requirements under Consumer Duty, while reducing the oversight and complexity often associated with portfolio management. The clarity of directly held investments supports more engaging client conversations, with full transparency on underlying holdings.

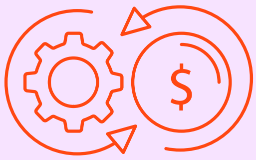
7. Heritage and expertise you can trust

We've been helping advisers develop investment solutions for their clients for over 30 years. Our dedicated multi-asset team has more than two decades of experience managing portfolios through changing markets, backed by a robust investment process and strong governance.

In addition, you and your clients benefit from working with a firm that has over 280 years of heritage. With that depth of experience behind us, you can feel confident that we've learned how to help clients invest well and live well – through all kinds of market conditions.

What makes the LED approach so effective

At the heart of Rathbones MPS is our LED framework – a simple, effective way to build risk-targeted portfolios using three distinct building blocks. This structure helps us deliver well-balanced portfolios that adapt to market conditions while staying aligned to your clients' risk profiles.



Liquidity provides stability and flexibility, helping manage short-term cash needs. Examples include cash, short-dated government bonds and high-quality investment-grade credit.

Equity-type risk drives long-term growth through stock market exposure. Examples include global equities, listed infrastructure and higher-yielding corporate bonds.

Diversifiers are included to help smooth returns by behaving differently to equities in changing markets. Examples include gold, structured products and alternative strategies to reduce volatility.

Ready to explore something different?

If you'd like to explore how our MPS could support your business, we'd be happy to talk. Simply follow the QR code below to get in touch.

The value of investments can go down as well as up and your client could get back less than they invested.

For contact details of your nearest office please visit rathbones.com/about-us/our-offices

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