



# Model Portfolio Service

Helping you invest with confidence



# Contents

- 3 What is Rathbones MPS?
- 4 What makes this service different?
- 5 What investors can expect
- 6 Meet some investors
- 7 Investments to suit individual needs
- 8 Clarity, consistency and reassurance
- 9 About Rathbones
- 10 Getting started



# What is Rathbones MPS?

The Rathbones Model Portfolio Service (MPS) is a professionally managed investment solution available through financial advisers. It gives investors access to our investment expertise within a single, well-structured portfolio.

Designed to match different risk profiles and support long-term financial goals, this service offers cost-effective access to award-winning investment management from a team with experience in navigating varied market conditions. Portfolios are reviewed regularly and managed with a disciplined investment strategy.

Rathbones MPS is a trusted and flexible way to invest, offering:

- An investment strategy that reflects personal levels of risk.
- Active investment management that adapts to market conditions.
- Regular monitoring and professional oversight.
- A service that's easy to understand.

It's important to remember that when you invest, your capital is at risk. You could lose some or all of your investment.

# What makes this service different?

At the heart of Rathbones MPS is our purpose-built LED risk framework. Portfolios are built using three dedicated Rathbones building block funds that invest directly in a broad mix of assets, from equities and bonds to specialist investments, rather than relying solely on third-party funds.

This direct approach means we know exactly what each portfolio holds, can act quickly when markets change, and provide clear insight into where money is invested. It also avoids the extra layers of cost and complexity that can come with fund-of-funds structures.

Fund-of-fund structures invest in other funds rather than directly in individual assets like shares or bonds. This can add extra layers of cost and complexity as you're paying for multiple layers of management and may have less visibility into the underlying investments.

The three funds each play a distinct role:

**Rathbones LED (L) Global Fixed Income Fund.** Assets intended to provide a steady source of returns and support capital preservation.

**Rathbones LED (E) Global Equity-Type Risk Fund.** Growth-focused investments selected for their long-term return potential.

**Rathbones LED (D) Global Diversifiers Fund.** Assets chosen to help reduce fluctuations in value and improve investment resilience.

These funds are managed by the Rathbones Asset Management team – the same experts behind our flagship multi-asset funds, which have been running since 2009. This gives investors access to opportunities that many MPS providers may not

offer, including targeted alternative strategies designed to smooth returns and manage risk.

## Flexibility and control

Managing the funds in-house means every investment decision is made by Rathbones and not outsourced. This gives:

- Greater transparency with full look-through to underlying holdings.
- Greater control over asset allocation and the ability to respond quickly to market events.
- Greater consistency through a disciplined, in-house process.
- By holding investments directly, we can run portfolios more efficiently and keep them focused on long-term objectives.

# What investors can expect

Before choosing any investment solution, it's important to understand how it fits into a wider financial picture. Rathbones MPS is designed to give investors clarity, confidence and control, with a number of features that make it especially attractive to those who want a well-managed, long-term investment approach:

- **Aligned to individual risk levels.** Investments are tailored to investors' comfort with risk and reviewed regularly to keep them on track.
- **Managed by experienced professionals.** Rathbones' active investment team makes day-to-day decisions.
- **Support through changing markets.** Investments are actively managed to reflect evolving conditions, helping reduce sharp changes in value.
- **Greater visibility.** Portfolios are built with directly held investments, so investors can see exactly what they own and understand how each holding contributes to their long-term goals.
- **Easy to understand reporting.** Our reporting is designed for the end investor, ensuring that everything we do and the actions we take are clear and straightforward.
- **Minimised disruption.** The way the funds are managed helps avoid unnecessary changes, reducing disruption and helping manage tax more efficiently.
- **Less admin, more peace of mind.** A single account, professionally managed by advisers, with no need to move money between funds or oversee multiple investments.

“

Expertly managed,  
regularly reviewed  
and always aligned  
with investors'  
goals

”

# Meet some investors

Everyone's needs are different. These illustrative snapshots show how Rathbones MPS can help people in different life stages and financial situations, from new investors to those planning for retirement.

## **Anna, business owner**

Anna wanted to invest her pension savings but didn't have time to research funds or watch the markets. Her adviser recommended Rathbones MPS as a simple, hands-off solution. Anna now receives regular updates and can view everything in one place, while knowing her investments are in expert hands.

## **David and Helen, recently retired**

With their long-term plans in mind, David and Helen wanted an investment approach that felt reliable without being hands-on. Rathbones MPS offered them a risk-aligned strategy that stays within their comfort zone while keeping their money actively managed.

## **Jasmine, new investor**

Jasmine wanted to start investing but felt overwhelmed by the choices. Her adviser helped her understand how MPS works, and how it could provide a clear path forwards. She liked the idea of professional oversight and regular reviews without having to manage anything herself.

# Investments to suit individual needs

Rathbones MPS offers seven carefully constructed investment strategies to suit a range of goals and comfort levels with risk. Whether the goal is to minimise fluctuations or aim for higher long-term growth, there's an option designed to fit:

- Conservative
- Cautious
- Cautious Plus
- Balanced
- Balanced Plus
- Growth
- Growth Plus

Each strategy is managed using the same disciplined approach and is reviewed regularly by Rathbones to ensure it stays aligned with the chosen risk level.

The most suitable option for any individual will be based on their financial objectives and preferences, all guided by a financial adviser.

“

Seven options,  
one disciplined  
approach – all  
tailored to  
an investor's  
comfort with risk

”

# Clarity, consistency and reassurance

Rathbones MPS is designed to provide clarity, consistency and reassurance for investors. Each portfolio is:

- Actively managed by Rathbones' experienced multi-asset team.
- Regularly reviewed to ensure alignment with the investor's financial plan and risk profile.
- Reported on clearly through platform access and periodic updates.

Investors can benefit from professional oversight and a disciplined investment approach, with their adviser able to explain how the portfolio is performing and the factors influencing investment decisions.

“  
Ongoing support, clear communication and a strategy designed to stay aligned with your goals  
”



# About Rathbones

Rathbones has been managing money for individuals and families for many generations. As an active investment manager, we take pride in providing a thoughtful, disciplined approach to investing, backed by the scale, stability and resources of one of the UK's leading wealth management firms.

We believe that long-term success comes from investing with care. That's why our team is actively engaged in reviewing markets, adjusting investments and ensuring everyone's investments remain aligned with their financial plans.



# Getting started

Rathbones MPS is available exclusively through financial advisers, who will determine whether it's the right fit for each investor's goals.

For more information, investors should speak to their adviser about how the service works and how it can support their long-term financial plan.

The Rathbones Model Portfolio Service is managed by Rathbones Investment Management Limited, while Rathbones Asset Management is responsible for managing the underlying building block funds. Both companies are part of Rathbones Group plc.

Rathbones is a trading name of Rathbones Investment Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: Port of Liverpool Building, Pier Head, Liverpool L3 1NW. Registered in England No. 01448919. Rathbones Asset Management Limited is authorised and regulated by the Financial Conduct Authority. Registered office: 30 Gresham Street, London, EC2V 7QN. Registered in England No 02376568. A member of the Investment Association.

Copyright ©2025 Rathbones Group Plc

