



Sustainable MPS Costs & Charges – April 2024

| | Income Portfolio | Income Higher Equity Portfolio | Balanced Portfolio | Growth Portfolio | Global Equity Portfolio |
|-------------------------------------|------------------|--------------------------------|--------------------|------------------|-------------------------|
| DFM Charge | 0.30% | 0.30% | 0.30% | 0.30% | 0.30% |
| Ongoing Charges Figure (OCF) | 0.48% | 0.52% | 0.55% | 0.61% | 0.68% |
| Transactional Charges | 0.14% | 0.14% | 0.14% | 0.15% | 0.15% |
| Incidental Costs | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Charge | 0.92% | 0.96% | 1.00% | 1.06% | 1.13% |

- **OCF:** Total annual fund costs and charges % - This is the charge we publish on the factsheet which is weighted across the other funds
- **Transaction Costs:** Projected annual transaction costs % e.g Stamp Duty
- **Incidental Costs:** Average expected performance fees and other incidental costs per annum %

Key points

- Charges aren't individual charges a client would see (except DFM fee), the charges are retained within the fund which could have an impact on the performance of the individual fund.
- These aren't new charges, they have always been there. MiFID regulation has required an element of additional disclosure on the fund managers. A fund that trades infrequently may have low transactional costs but its strategy may be focused on achieving modest returns. Costs should be considered in the context of a funds strategy and the return being achieved.
- Charges are based on historical information, so whilst these may reduce depending on how the manager runs the underlying fund they may also increase.

The value of investments can fall and you may get back less than you invested.

The Sustainable MPS model portfolios promote investment into firms with positive environmental, social and good governance characteristics, but they do not have sustainable investing targets. Due to the sustainable focus of this portfolio, there are companies and sectors in which we are unable to invest, meaning the portfolio's performance may be lower than that of an unconstrained investment portfolio with the same benchmark.

All charges shown above are correct as at 31 March 2024. The charges may vary across the different investment platforms MPS is available on.