

Factsheet

Marlborough My Pension Expert Passive MPS 7

October 2025

Risk Category

The portfolio will aim to maintain a risk rating of '7'.

The risk classification is a range the Investment Manager maintains from 1 (lowest risk) to 10 (highest risk).

Investment Policy

The portfolio will be actively managed, which means the Investment Manager decides which investments to buy and sell, whilst maintaining the target risk rating. At least 70% of the portfolio will be invested in passively managed funds, which typically track a market index or portfolio and generally have lower fees than actively managed funds. The portfolio may invest up to 30% in actively managed funds. Through these funds the portfolio will gain exposure to a range of asset classes across different industries and geographical regions. The asset class exposure is likely to include higher-risk investments such as shares in companies, up to 95%, with lower exposure to low to medium-risk investments such as bonds and property. Although this portfolio has the same equity allocation range as the Marlborough Passive 8 Portfolio, this portfolio will usually have a lower equity allocation. The portfolio may also hold cash. Although the IA Global Sector is suggested as a comparator benchmark for performance, there is no guarantee the equity allocation of this portfolio will be in line with the Sector's rules.

Investment Time Horizon

5 years

Performance Comparator(s)

IA Global

Management Fee

0.10%

Inception Date

02/05/2022

Underlying Funds OCF

0.09%

Other Charges

Please note that additional costs will be incurred when using the MPS including platform charges, dealing costs and financial adviser charges.

A professional adviser's initial and recurring charge may be added subject to agreement between the client and adviser. Underlying charges may apply which will vary according to the specific assets within the portfolio.

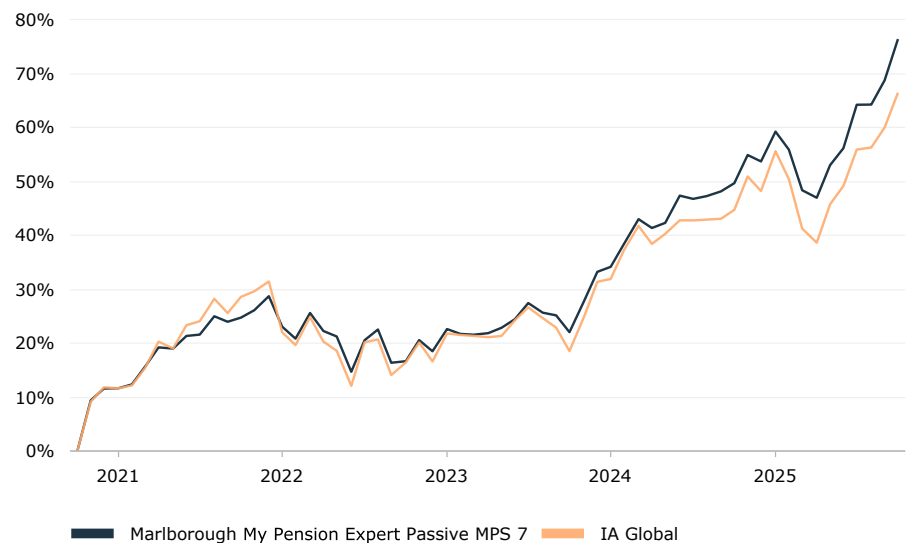
Investment Objective

The aim of the portfolio is to increase in value, over a minimum of 5 years, however there is no guarantee this will be achieved.

The portfolio will do this through a combination of capital growth, which is profit on investments held, and income, which is money paid out of investments such as dividends from shares and interest from bonds.

Performance*

Time period: 01/11/2020 to 31/10/2025



Source : Morningstar / Marlborough. Data as at 31/10/2025

Cumulative Performance*

	3 Months	6 Months	1 year	3 years	5 years
Marlborough My Pension Expert Passive MPS 7	7.4%	20.0%	17.8%	51.2%	76.4%
IA Global	6.8%	20.1%	15.0%	42.9%	66.4%

Source : Morningstar / Marlborough. Data as at 31/10/2025

Capital is at risk. The value and income from investments can go down as well as up and are not guaranteed. Performance data is calculated on a NAV-NAV basis, net of fees and reinvestment of all dividends and capital gains. **All performance data contained in this fact sheet is based on a management fee of 0.20%, the Marlborough My Pension Expert Passive range has a lower management fee of 0.10%.** *Past performance up to and including 02/05/2022 is simulated based on the actual performance of the underlying portfolio instruments (or instruments that are substantially the same as the portfolio instruments), including estimated annual management charges, audit, transaction, and custodian fees. As there are no industry-recognised benchmarks for model portfolios, Investment Association (IA) sectors are provided for comparison and illustration purposes only. IA sectors consist of funds, which may have different features to our model portfolios including investment opportunities, flexibility and charges. We have chosen the IA sector that most closely matches the portfolio, in limited instances the allocations of the portfolio may fall outside the boundaries of the relevant IA peer group.

Contact us

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Discrete Performance*

01/11/24 - 31/10/25	01/11/23 - 31/10/24	01/11/22 - 31/10/23	01/11/21 - 31/10/22	01/11/20 - 31/10/21
17.8%	22.6%	4.6%	-6.5%	24.7%

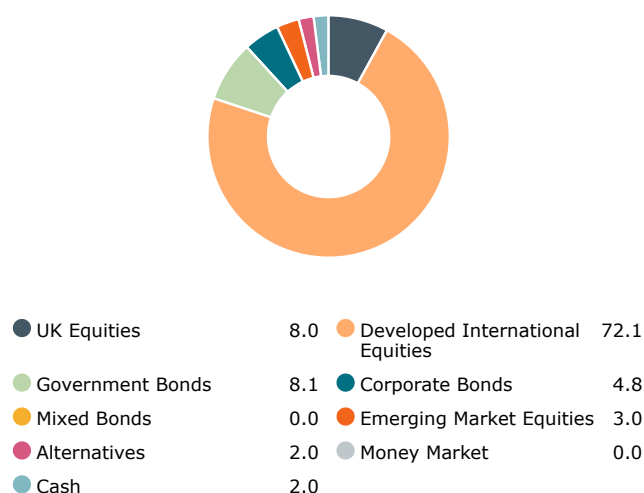
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Top 10 Holdings - Model Weight

Fidelity Index US Fund	19.2%
HSBC American Index	19.2%
abrdn Asia Pacific ex-Japan Tracker	12.1%
HSBC European Index	10.6%
Fidelity Index UK	8.0%
Fidelity Index US	6.8%
Fidelity Index Japan	4.2%
L&G All Stocks Gilt Index Trust	3.1%
L&G Global Emerging Markets Index	3.0%
Fidelity Index Global Government Bond Fd	2.7%

Asset Allocation (%) - Model Weight



Risk Warning

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Disclaimer

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