# Blended Portfolio Range

Helping you to achieve peace of mind, grow your nest egg and reach your goals. This is a professionally managed, multi-asset investment solution and has a clearly defined goal. Our aim is aligned to yours—to grow your wealth sensibly— investing when, and where, it makes sense to do so.

## Morningstar Investment Management has partnered with your adviser to help you to achieve your goals, such as:

- Saving for retirement
- Achieving financial security
- Building an inheritance for your family
- Buying/upgrading a house
- Improving your quality of life

## Why invest in the portfolio?

More money in your pocket—our fee is limited to 0.20%.

Flexible and adaptable—uses active and passive investment vehicles where we have the highest conviction.

Oversight—adheres to a strong governance framework.

Built for growth—long-term investment solution designed to maximise reward for risk.

## How is the portfolio managed?

We invest your money with the following in mind:

### Value

The potential for return is greater and loss is lower if you purchase investments that are currently overlooked or underappreciated by other investors...

### Capital Preservation

Our goal is to not invest in assets if the reward isn't worth the risk. In other words, we're happy to hold higher than normal levels of cash instead of investing in overvalued assets.

### Quality and Cost Conscious

...but it's not just about value. We focus on buying quality investments at attractive prices. We do this by undertaking comprehensive research to understand the fundamental drivers behind each opportunity.

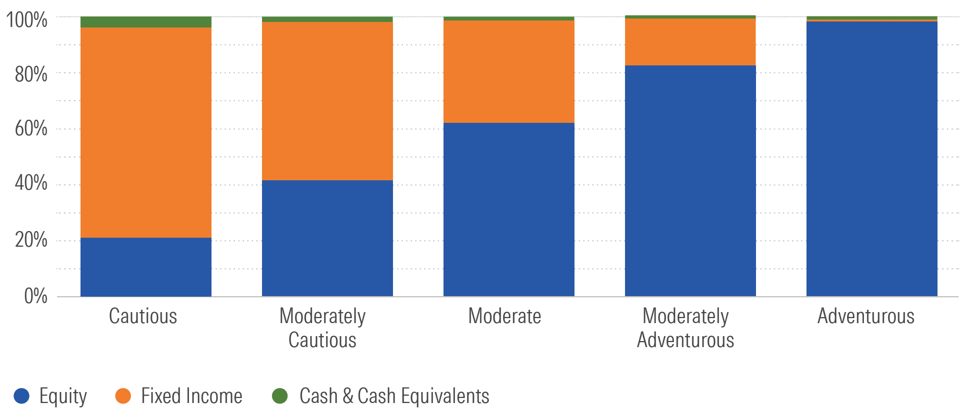
### True Diversification

You're less exposed to the risks of investing when your money is spread across a mix of different underlying investments (like shares, property, bonds and cash) that complement each other. In other words, simply holding more of the same/similar thing isn't the same as true diversification.

## What are you invested in?

You will be invested primarily in passive funds but will also have exposure to active funds if we see the potential for added value within the fee structure.

The portfolio invests across a range of underlying asset classes—such as equities, fixed interest, and cash—when and where it makes sense to do so.




This chart shows the broad asset class ranges and investment allocation of our Governed Portfolios at 31st May 2023. The Blended Portfolios replicate exactly the investment strategy of the Governed Portfolios launched on 16th May 2016. Source: Morningstar Investment Management Europe Limited.

## Who is Morningstar Investment Management?

Your investment is managed by Morningstar Investment Management Europe Ltd (MIME). Formed in 2013, MIME is part of Morningstar Investment Management group (MIM), which offers investment advisory services around the world, providing research-driven, innovative, and independent investment solutions to local markets.

MIM unites the strengths of Morningstar, Inc. with more than three decades of investment experience helping financial advisers empower investors to meet their financial goals.

Our investment professionals in London and the EMEA region, as well as those in the wider MIM group, use their knowledge of local markets to help design and manage investment solutions.

Additionally, MIM's work draws on the research, data, and analysis from Morningstar, Inc, which has been serving investors globally since 1984 and is known industry wide as a trusted source of independent investment information.

What sets Morningstar, Inc apart from other companies is its independent investment management services, software, data, research, and ratings; and the way it combines and delivers them all in the best way for its clients.

The MIM group consists of 107 investment professionals with a proven track record that has resulted in approximately $249bn in assets under advisement and management as of 31st March 2023.

## These Portfolios are for UK Investors with the following objectives and characteristics:

- **Capital growth**—the portfolios are designed to be held for at least 3 years rising to 10 at the higher investment risk end of the range. They are suitable for people seeking to maximise the potential reward for a given level of risk.
- **Knowledge and experience**—the portfolios are suitable for all retail investors from those with basic knowledge up to advanced investors.
- **Sound risk management**—the portfolios are built for your risk tolerance, where we define risk the same way you do: "a permanent loss of capital that can't be recovered in the investor's timeframe".
- **Cost efficiency**—we are committed to keeping fees low to help ensure you take home your share of the profits.

## Key Facts

| Portfolios | Cautious | Moderately Cautious | Moderate | Moderately Adventurous | Adventurous |
|---|---|---|---|---|---|
| Equity range | 5-30% | 30-50% | 50-70% | 70-90% | 85-100% |
| Time horizon | 3+ years | 5+ years | 5+ years | 7+ years | 10+ years |

Source: Morningstar Investment Management Europe Limited as of 8th January 2024.

### What you need to consider

It is important to note that investments in securities involve risk and will not always be profitable. Morningstar Investment Management Europe Limited does not guarantee that the results of its investment decisions or the objectives of the portfolio will be achieved. Morningstar Investment Management Europe Limited does not guarantee that negative returns can or will be avoided in any of its portfolios. An investment made in a security may differ substantially from its historical performance and, as a result, portfolios may incur a loss. Past performance is not a guide to future returns. The value of investments may go down as well as up and investors may not get back the amount invested.

### To find out more

For more information on the portfolios including their strategy, fees, product features, benefits and risks, please speak to your adviser.

### Morningstar's Investment Management Group

Morningstar's Investment Management group comprises Morningstar Inc.'s registered entities worldwide, including the United Kingdom. Morningstar Investment Management Europe Limited is authorised and regulated by the Financial Conduct Authority (under firm reference 449468) to provide services to professional clients and is the entity providing the discretionary management services. Registered address: 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ.

### Availability

Morningstar's Managed Portfolios are intended for citizens or legal residents of the United Kingdom. These portfolios can only be made available through the use of investment advisers appropriately authorised and regulated by the Financial Conduct Authority.



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