



# IN PARTNERSHIP

## Objectives

The discretionary Model Portfolios are designed to provide a cost effective, long term, risk rated solution for retail clients. At their core is a belief in a Global, multi-asset, investment approach that provides strong performance and diversifies risk for the long term. Components of our Model Portfolios are selected from the approved list of In Partnership funds and are selected based upon long term investment performance, drawdown, ESG ratings, cost and correlation with other funds in the portfolio.

### Investment Committee:

<b>Committee Chairman</b> Martin Nelmes	<b>Investment Director</b>
<b>Ken Rayner</b>	CEO of RSMR Ltd
<b>Kristian Bridgeman</b>	Independent Financial Adviser
<b>Andy Hayward</b>	Independent Financial Adviser
<b>Richard Fillingham</b>	Investment Research Analyst

The MPS products are actively managed by the In Partnership Investment Committee who are supported by a team of dedicated Investment Professionals with over 50 years investment experience.

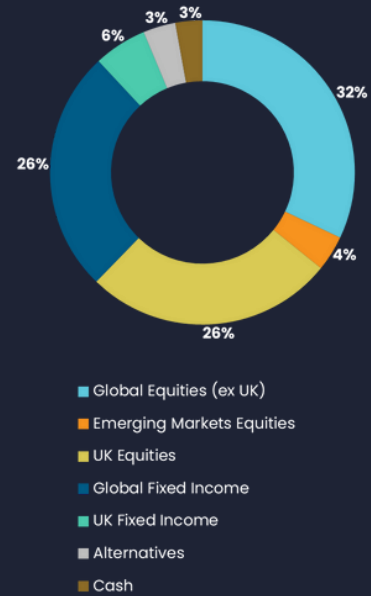
### Top 10 Holdings:

The following weightings (%) were taken as at 30th April 2024:



### Asset Allocation:

Data Source: Morningstar as at 30th April 2024, based on target weights at the portfolio rebalancing. Totals may not sum to 100% due to rounding.



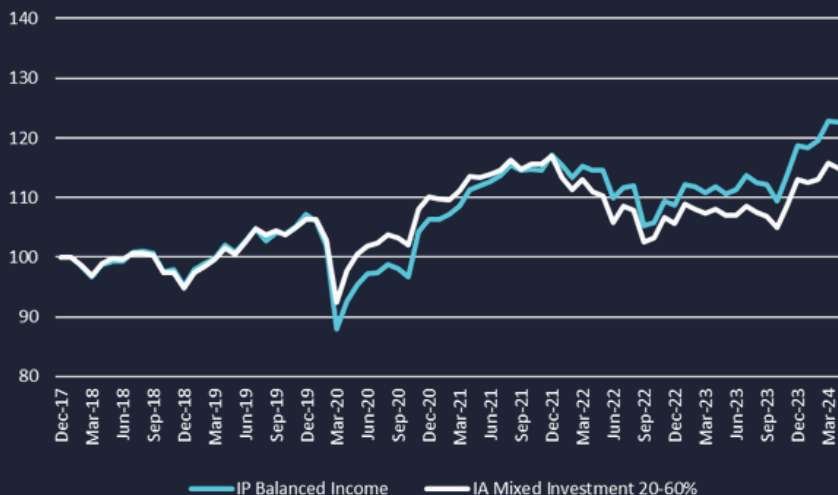
### Portfolio Components:

Target portfolio weightings are shown below:

BNY Mellon Multi-Asset Income T Inc	20%
Fidelity Enhanced Income W Inc	5%
Invesco Distribution (UK) Y Inc	10%
L&G Multi-Index Income 6 C Inc	20%
M&G Emerging Markets Bond I Inc	10%
Schroder Income Maximiser L Inc	10%
Schroder US Equity Income Maximiser L Hedged Inc	15%
WS Canlife Diversified Monthly Income C Inc	10%

### Performance Summary

The chart shows model performance data from inception to 30th April 2024, NB: Past performance is not indicative of future performance.



# Portfolio performance figure summary:

Performance of model against sector benchmark to 30th April 2024 (Data Source: Morningstar):

	1 Month (%)	3 Month (%)	Year to Date (%)	1 Year (%)	3 Year Cumulative (%)	3 Year Annualised (%)	5 Year Cumulative (%)	5 Year Annualised (%)	Inception Cumulative (%)	Inception Annualised (%)	Yield (%)
IP Balanced Income	-0.08	3.70	3.31	9.73	10.30	3.32	20.17	3.74	22.69	3.28	4.97
IA Mixed Investment 20-60%	-0.69	2.19	1.80	6.44	1.34	0.44	13.31	2.53	14.92	2.22	n/a

## Risk Profile:

The IP Balanced Income model has a Synaptic risk rating of 3. The Synaptic Risk Rating Service is derived from the risk framework provided by Moody's Analytics Stochastic engine. It has been created to provide advisers with more robust, quantitative measures for risk than is broadly available and provide the opportunity for them to move away from volatility-based ratings.



## Fees and charges:

The underlying OCF is an ongoing charge of the underlying positions of the model portfolio. Additional costs will be incurred while using the MPS, including any charges payable to your financial adviser.

Underlying Holdings Charge	0.57
Platform Charge (Range)	0.10-0.25
Annual Management Charge	0.20
Indicative OCF (Range)	0.87-1.02

## Platform Availability:



investmentinfo@inpartnership.net

## Investment Risk:

Past performance is not indicative of future performance. The value of investments may go up or down. The income generated by such investments may fluctuate and is not guaranteed. The information provided is for indicative purposes and should not be construed as investment advice.

The information presented in this document was correct at the time of production. Changes to data contained within, may, or may not, be accurate at the time of reading.

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The On-Line Partnership Limited is authorised and regulated by the Financial Conduct Authority. All of the companies mentioned above are registered in England and have the registered office of:

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