

Blended 1

Blended MPS

Investment objective and policy

These discretionary managed model portfolios offer risk-profiled investment solutions, all of which have a dynamic top-down asset allocation strategy implemented using active and passive funds.

The investment objective for the Blended 1 Model Portfolio is to provide a long-term total return which is superior to the UK CPI inflation rate. The performance of the model portfolio is not intended to track the rise (or fall) of any specific index.

Key facts

Inception Date	Sep-18
Fees	
AMC inc. VAT	0.25%
Total Ongoing Charges of Underlying Investments	0.24%
Portfolio Total Ongoing Charges	0.49%

Markets saw some volatility feeding through in September due to worries over rising inflation in the US, concerns about the economic impact of the virus and China's slowdown.

Rising inflation is of particular concern in the US, where the jobs market recovery continues apace. This has driven market worries that central banks may be forced to increase interest rates too soon to head off overheating – with the higher cost of borrowing halting any recovery in its tracks. However, the Federal Reserve has pledged to continue to support the recovery – and has committed to allow inflation to run above its long-term target of 2% before it takes any action. Current inflationary pressures are caused by bottlenecks in supply chains, which should ease as economies fully reopen, it argues.

Economic growth in 2021 will be substantial when compared with the height of the crisis in 2020, although growth figures are expected to start to normalise next year. The UK has relaxed its travel restrictions, requiring a less rigorous testing regime to enter the UK, and the US will allow fully vaccinated travellers to enter its borders from November. Elsewhere, Chinese growth remains disappointing and President Xi's focus on "prosperity" has unnerved international investors.

New variants of the virus have raised concerns about the emergence of vaccine-resistant strains. However, infection rates around the world eased during September, according to the World Health Organisation (WHO), the first substantial decline for more than two months.

The UK government plans to rely on vaccines this winter but has maintained further lockdown measures as its "Plan B". Nevertheless, investors remain optimistic that the rollout of vaccines indicates that more normal conditions are emerging.

Tough decisions for governments and central bankers lie ahead, with policy decisions finely balanced, but many support measures are likely to remain in place for some time. Fed officials have suggested that the central bank may soon decide to taper its bond purchases and raise interest rates by late next year. Policymakers need to manage the transition from special measures to more normal times with care.

Performance %

Discrete Performance	Sep 20 - Sep 21	Sep 19 - Sep 20	Sep 18 - Sep 19	3yr Vol. Annualised
Charles Stanley Blended 1	5.0	3.0	1.7	3.6
UK Consumer Price	3.2	0.6	1.8	-

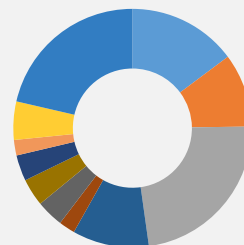
Cumulative Performance	1 month	3months	6months	1yr	3yr	Since Inception *
Charles Stanley Blended 1	-1.3	0.4	2.6	5.0	9.9	9.6
UK Consumer Price	0.7	1.2	2.7	3.2	5.3	5.3

Source: FE Analytics data at 30/09/2021

Past performance is not a reliable guide to future performance. The performance is net of Charles Stanley investment management fees, with income reinvested.

UK Consumer Price Inflation figures quoted with a 1 month lag. * Inception: 31st August 2018

Asset Allocation



- Government Bond 15%
- Inflation Linked Bond 10%
- Investment Grade Bond 23%
- High Yield Bond 0%
- Emerging Market Bond 0%
- Convertible Bond 0%
- North America 10%
- Japan 2%
- Europe 4%
- UK 4%
- Asia Pacific ex-Japan 4%
- Global Emerging Market 0%
- Global Equity / Thematic 0%
- Property 2%
- Absolute Return / Multi Asset 0%
- Infrastructure 5%
- Commodities 0%
- Private Equity / Debt 0%
- Cash & Equivalent 21%

Top ten holdings

Top ten holdings	%
xTrackers S&P 500 Hedged	10.4
iShares USD TIPS 0-5yr Hedged	10.0
iShares GBP Ultrashort Bond	9.4
iShares GBP Ultrashort ESG Bond	9.4
iShares USD Treasury 1-3yr	9.3
Axa £ Credit Short Duration Bond	8.9
iShares GBP Corp Bond 0-5yr	8.5
L&G £ Corporate Bond Index	5.6
Vanguard US Gov Bd Idx Hedged	5.5
MI Charles Stanley Equity Fund	3.7

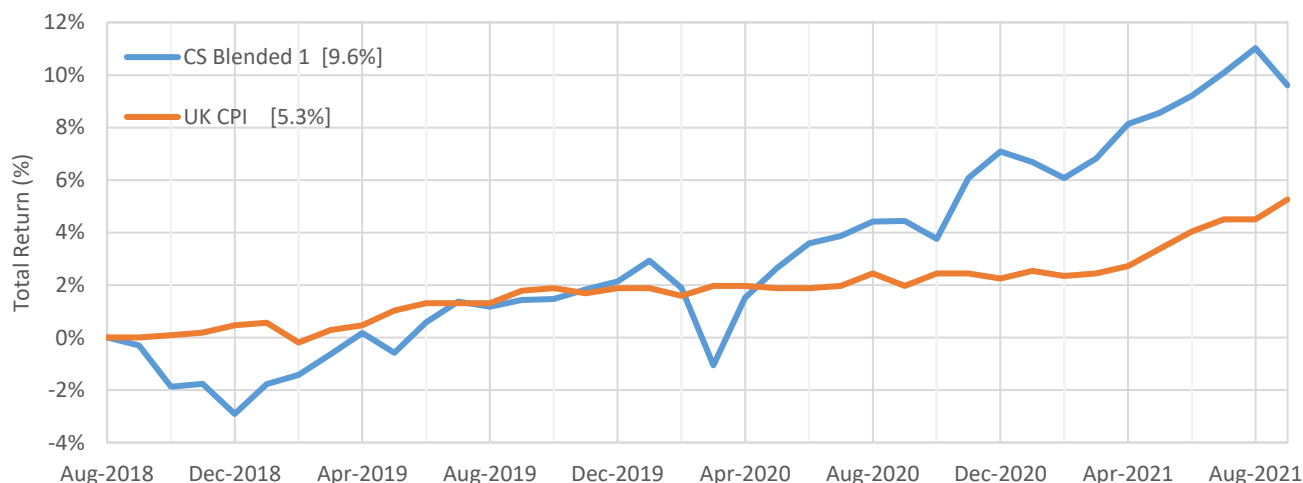
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CHARLES
STANLEY

Investment Team

The model portfolios are managed by the Charles Stanley Asset Management Division. The team of portfolio managers and analysts have extensive experience, drawing upon the expertise of investment specialists, strategists and economists both internally and externally. The research team looks for the best funds from the available active and passive universe.

Performance since Inception



Source FE Analytics. Past performance is not a reliable guide to future returns. The performance is net of Charles Stanley investment management fees, with income reinvested.

Risk Profile and ESG Ratings

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA

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ACCOUNTS

- General Investment Account
- ISA
- SIPP

Minimum suggested Investment = £10,000
(subject to platform minimum requirements)

PLATFORMS

- Standard Life
- Transact
- Aviva
- AJ Bell

Important Information

The value of investments, and any income derived from them, can fall as well as rise and may be affected by exchange rate variations. Investors may get back less than invested. Performance is calculated on a Total Return basis using a notional portfolio in Financial Express Analytics. Performance is net of Charles Stanley investment management fees but not adviser fees nor platform costs. Any charges and fees applied by platforms and/or authorised intermediaries will be charged in addition to the charges shown. The Total Ongoing Charges Figure (TOC) is calculated on a periodic basis using a weighted average of the most recent publicly available Total Ongoing Charges for the underlying investments as at the date of the factsheet. This includes the underlying funds' Ongoing Charges Figure plus Transaction costs plus Incidental costs. Please note that whilst we endeavour to show all charges associated with specific funds, sometimes this is not possible due to the information not being made available by the fund provider. In such cases transaction or incidental cost information may be missing. Portfolios linked to this Model Portfolio may not exactly replicate the model due to the difference in timing of initial investment or rebalancing differences resulting from minimum transaction size limits on platforms. The management and rebalancing of this Model Portfolio does not take Capital Gains Tax into consideration. Although Charles Stanley's information providers, including without limitation, MSCI ESG Research LLC and its affiliates (the "ESG Parties"), obtain information (the "Information") from sources they consider reliable, none of the ESG Parties warrants or guarantees the originality, accuracy and/or completeness, of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The Information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for, or a component of, any financial instruments or products or indices. Further, none of the Information can in and of itself be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. This factsheet has been prepared for information purposes only and does not constitute advice or a personal recommendation, nor does it constitute an invitation to purchase units or shares. The information on which the document is based is deemed to be reliable. Charles Stanley has not independently verified such information and its accuracy or completeness is not guaranteed. Charles Stanley & Co. Limited is authorised and regulated by the Financial Conduct Authority.