

# Managed Portfolio Service

Your award-winning investment solution



Brewin  
Dolphin

# Contents

Our Managed Portfolio Service	3
How can we help?	4
Seven portfolios for you to choose from	6
Access to expert thinking	7
Our responsible investment philosophy	8
The MPS portfolios in more detail	9
Our Managed Portfolio Service in summary	10
About RBC Brewin Dolphin	11

# Our MPS

The RBC Brewin Dolphin Managed Portfolio Service (MPS) is a responsible investment management service comprised of seven investment portfolios that differ in their investment objectives and risk profiles.

Your financial adviser will work with you to ensure you select the most appropriate portfolio for your individual objectives, taking into account the level of risk you're willing to take and your capacity to suffer losses within your portfolio.

MPS can be used to help you meet your income requirements, and your financial adviser can arrange for you to have regular, scheduled withdrawals from your portfolio.

## Our investment portfolio approach

### Strategic asset allocation

You benefit from the strategic approach we take to investing your money, driven by the careful oversight of our Asset Allocation Committee and Research team.

### Diligent fund selection

Each of the funds included in the portfolios has been reviewed by our Fund Research team.

Our funds research considers environmental, social and governance (ESG) factors.

We seek to understand how fund managers integrate ESG factors into their decision making, and their approach to stewardship. For all funds we cover, we will engage with managers on material ESG issues.

### Dynamic process

Our portfolios are tactically adjusted each month to account for key changes in the financial markets and reflect our latest investment views. This helps support performance and ensures portfolios remain in line with the risk profile agreed with your adviser.

### Broad diversification

Your money will be diversified across a wide selection of different investments. Our portfolios offer exposure to a broad range of asset classes and global stock markets in one simple, straightforward package.

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The criteria for a sustainable investment are still under development and can change. Please make sure you understand the objective and environmental, social and governance ("ESG") characteristics of the product or service you invest in. Be aware a strategy, based on securities of companies which maintain strong ESG credentials, may result in a return that compares unfavourably to similar investments without such focus.

# How we can help

## What we do for you

We manage your money to help you meet your financial objectives, with the aim to provide you with consistent returns over the longer term, within a level of risk that has been agreed by you and your financial adviser.

## Asset allocation

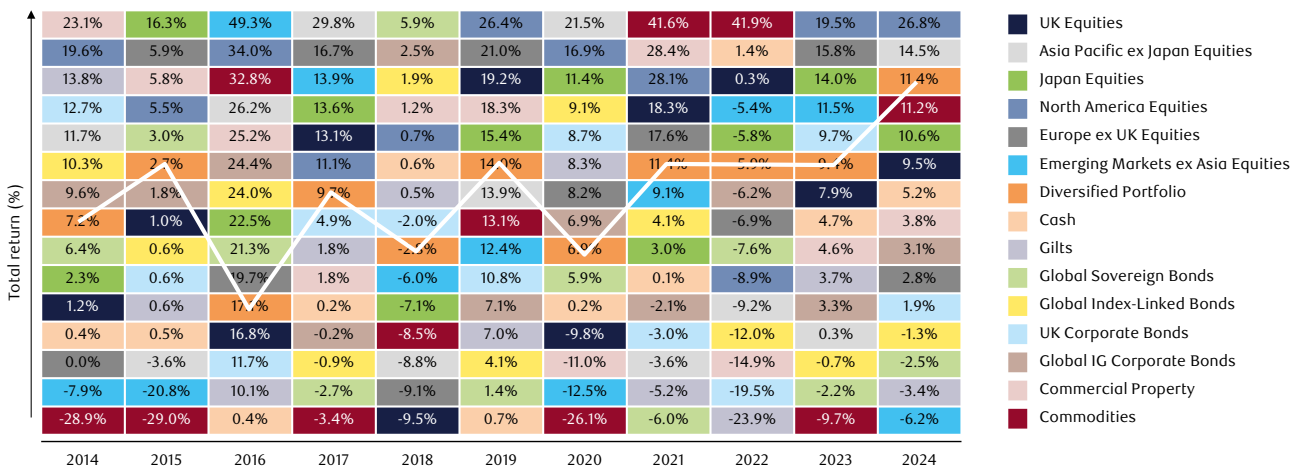
The strategic approach we take to investing your money is driven by our Asset Allocation Committee and our in-house Research team. Our MPS portfolios are tactically adjusted monthly to reflect the Committee’s view on the most appropriate mix of assets to hold for a given investment objective. As a result, each portfolio will take a positive, neutral or negative view relative to its strategic benchmark. This is essential to support consistency of performance and ensure that portfolios are kept in line with your attitude to risk. As you can see from the table below, no asset class does well all the time in any given year.

## Freedom to select from a wide investment universe

Our portfolios can hold funds across the full range of asset classes of equities, bonds and cash. In addition, we have the freedom to invest in alternative investments, such as absolute return and commercial property funds.

## The importance of diversification

Investing across different asset classes helps to smooth performance – as no single asset class performs well every year.



Source: Refinitiv datastream

The value of investments and any income from them can fall and you may get back less than you invested.



# Seven portfolios for you to choose from

## Choice of portfolios

Our portfolios offer you an investment solution that is suitable for your goals, ambitions and attitude to risk.

Your money will be diversified across a wide selection of different investments that are reviewed each month to ensure they continue to match your risk appetite and investment goals.

Your financial adviser will work with you to ensure you select the most appropriate investment portfolio for your individual objectives. For a detailed description of each portfolio and the assets in which they invest, please turn to page 9.

## Investment risk

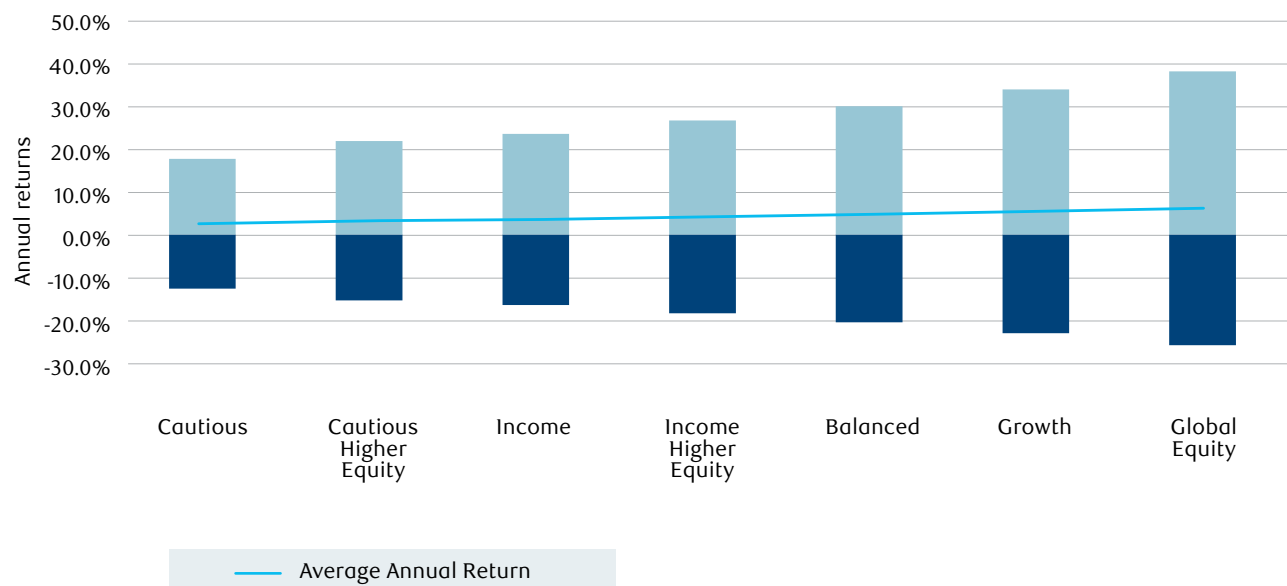
It is important that you understand the risks you are taking when you invest your savings. To help convey this risk, we have illustrated some potential outcomes in the chart below, which shows the range of losses and gains which might be achieved, for example, over a one-year period in each of the MPS risk categories. It gives an indication of how extreme the gains or losses might be, and what return a more normal year might provide (shown as average annual return).

## A portfolio for your risk profile

Based on historical data for investment performance, the chart below indicates a potential range of outcomes for the investments contained within each sample portfolio in normal market conditions. In certain conditions, such as highly volatile markets, the actual annual return in each sample portfolio may be higher or lower than illustrated.

This illustration does not take into account any fees/charges, which will reduce the illustrated performance.

## Potential Annualised Return



# Access to expert thinking

## Selecting investments – a team of experts working for you

Our Research team analyses over 10,000 investment products, including all the major asset classes and spanning all regions of the world, as well as alternative investments. They identify the best investments and add these to our 'buy list'.

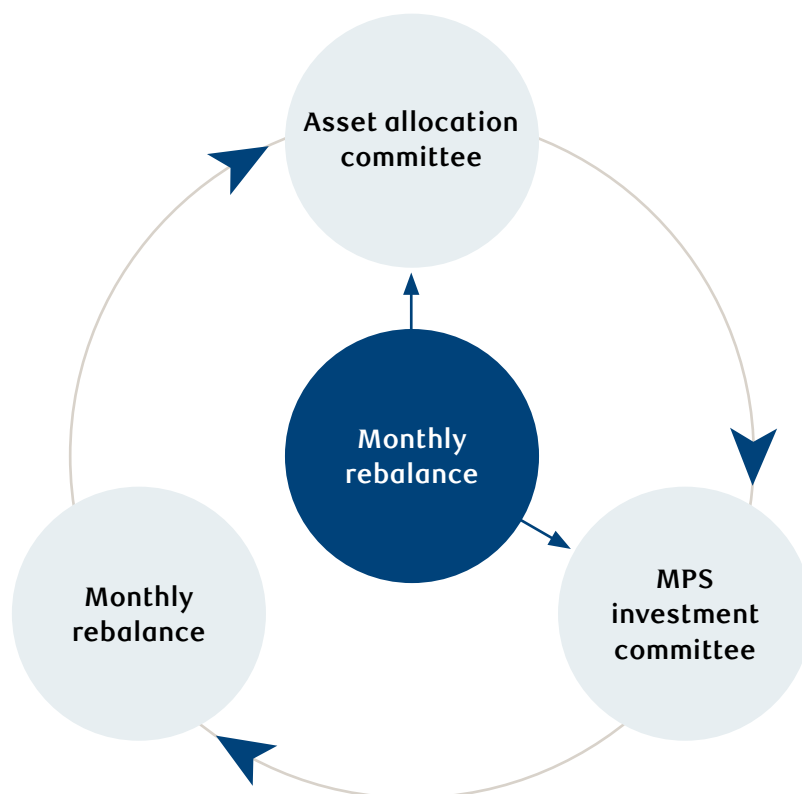
## Tailored mandates

We employ external managers to run segregated mandates – these are tailored funds run in accordance with agreed criteria defined by us that make up a key part of each of the seven portfolios. The external managers have been carefully selected to manage assets using a specified style or strategy in which they have demonstrated excellence.

## Providing value

One of the key benefits of our investment approach is that we use the expertise of the best investment managers available at a lower cost. We do this by using the strength of our buying power.

## Robust repeatable investment research process



# Our responsible investment philosophy

Our MPS has been designed to reflect our responsible investment philosophy. All of the fund managers we select for inclusion in our MPS portfolios are United Nations Principles for Responsible Investment (UNPRI) signatories.

As part of that commitment, these managers incorporate environmental, social, and governance (ESG) factors into their investment decisions and are active investment owners.

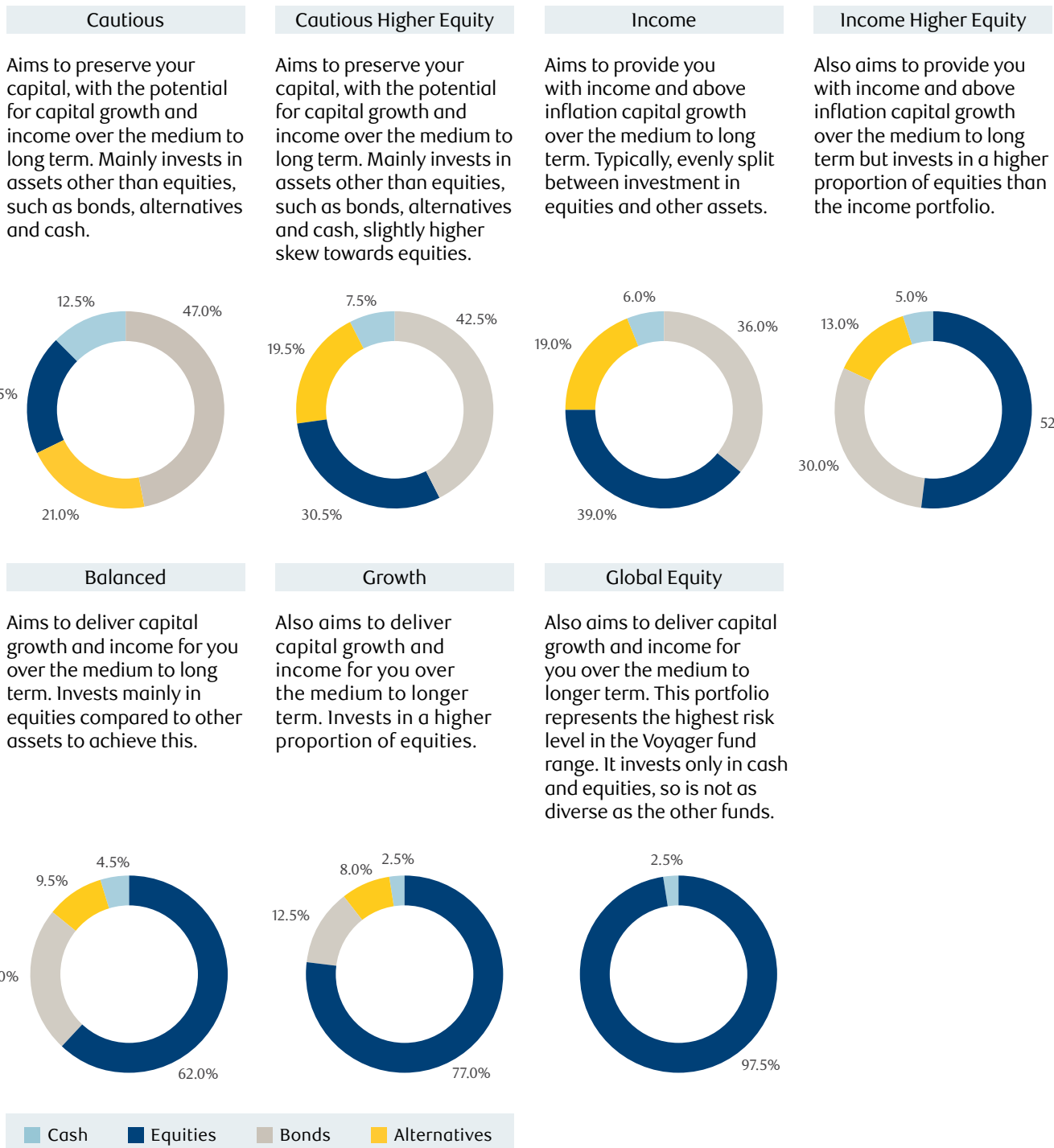
Our fund research considers environmental, social and governance factors. We seek to understand how fund managers integrate ESG factors into their decision making, and their approach to stewardship. For all funds we cover, we will engage with managers on material ESG issues. Our fund analysts work to ensure that fund managers engage with companies they own in a constructive manner.



Please make sure you understand the objective and environmental, social and governance (“ESG”) characteristics of the product or service you invest in. Be aware a strategy, based on securities of companies which maintain strong ESG credentials, may result in a return that is different to similar investments without such focus.

# The MPS portfolios in more detail

This section describes the seven MPS portfolios in more detail. Please be aware that this is a guide we are using for illustrative purposes only, rather than a definitive investment or risk assessment tool. If you are unsure about any of this information then please speak to your financial adviser.



# Our MPS in summary



Access to a range of managed portfolios, each aligned to a specific investment objective and attitude to risk.

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We harness our buying power to bring you the highest quality Fund Managers, carefully selected by our in-house Research team at a lower cost.

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MPS is available in a range of solutions including Individual Savings Accounts (ISAs), offshore bonds, and Self-Invested Personal Pensions (SIPPs).

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Portfolios are rebalanced monthly to ensure consistent risk management and demonstrating the active management of our model portfolios.

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A responsible approach. All of the fund managers we select for inclusion in our portfolios are UN Principles of Responsible Investment (UNPRI) signatories.

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The value of investments and any income from them can fall and you may get back less than you invested.

# About RBC Brewin Dolphin

The pedigree and heritage of a great wealth manager, combined with the strength and scale of a leading global bank.

RBC Brewin Dolphin is a leading UK wealth manager and is backed by one of the world's top 15 largest banks<sup>1</sup>, the Royal Bank of Canada (RBC).

We combine scale, experience and highly specialised expertise to manage your investments and deliver value.



**260 years**

RBC Brewin Dolphin can trace its origins back to 1762

**£57.1bn<sup>+2</sup>**

funds under management

**C\$103bn<sup>3</sup>**

assets under management

## About RBC

RBC is a leading diversified provider of financial services and is among a small group of highly rated global banks regularly recognised for its financial strength, market leadership and philanthropic work.

**AA- (S&P) / Aa1 (Moody's)**  
One of the world's safest custodians<sup>4</sup>

Highest credit rating amongst global peers

**TOP 15**  
One of the largest banks globally<sup>5</sup>

**C\$234bn**  
Market capitalisation

**Solid earnings**  
through a diversified business model<sup>6</sup>

**50%** Personal & Commercial Banking  
**26%** Capital Markets  
**20%** Wealth Management  
**4%** Insurance

(1) Based on market capitalisation as at 30 April 2025, Bloomberg; (2) RBC Wealth Management, as at June 2024; (3) As at 30 April 2025, represents period-end spot balances. AUM (Assets Under Management): Assets managed by us, which are beneficially owned by clients. Services provided in respect of assets under management include the selection of investments and the provision of investment advice. We have assets under management that are also administered by us and included in assets under administration. AUA (Assets Under Administration): Assets administered by us, which are beneficially owned by clients. Services provided in respect of assets under administration are of an administrative nature, including safekeeping, collecting investment income, settling purchase and sale transactions, and record keeping. Includes RBC Brewin Dolphin; (4) Ratings (as at May 28, 2025) for senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime; (5) Bloomberg, as at 30 April 2025, rounded off to the nearest billion; (6) Earnings by Business Segment: Excludes Corporate Support. As at 30 April 2025.



The value of investments, and any income from them, can fall and you may get back less than you invested.

Neither simulated nor actual past performance are reliable indicators of future performance. Performance is quoted before charges which will reduce illustrated performance.

Investment values may increase or decrease as a result of currency fluctuations.

Information is provided only as an example and is not a recommendation to pursue a particular strategy.

Information contained in this document is believed to be reliable and accurate, but without further investigation cannot be warranted as to accuracy or completeness.

We will only be bound by specific investment restrictions which have been requested by you and agreed by us.

RBC Brewin Dolphin is the sponsor, investment manager and distributor to certain funds. RBCBD applies robust conflict management practices and disclosures to ensure these funds and relevant services are appropriate to meet client needs. RBC Brewin Dolphin and its employees do not receive additional remuneration or non-monetary benefits when a client invests in these funds or investment solutions.

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