



AUGUST 2022 MONTHLY PORTFOLIO PERFORMANCE SUMMARY

Passive 3 vs IA Mixed Investment 0-35% Shares 5 years to 31/07/2022



The figures refer to the past and past performance is not a reliable indicator of future results.

Passive 3 vs various indices as at 31/07/2022

	July 21 to July 22	July 20 to July 21	July 19 to July 20	July 18 to July 19	July 17 to July 18	3 years	5 years
Passive 3	-4.70	7.47	0.48	4.95	3.24	2.91	11.51
IA Mixed 0-35% Shares	-7.16	6.97	0.39	4.10	1.48	-0.30	5.33
UK Retail Price Index	11.29	3.84	1.62	2.77	3.22	17.44	24.59

Source: FE Analytics. Portfolios and indices are shown as TR in GBP. Retail Price Index is updated mid-month; data shown as at most recent available period. These comparators do not represent the formal benchmarks for the models shown. The IA sectors represent the average returns of a wide range of mixed asset funds, with broadly similar equity content, thus constituting a reasonable peer group. The UK Retail Price Index represents UK inflation.

The portfolio performance estimates are net of the fees charged by the underlying investments used in the models. The investment management fee of 0.15% pa (plus VAT) is not included. Fees for the platform, wrapper and advice fees are also not included, and will vary based on customer circumstances.

Passive 4 vs IA Mixed Investment 20-60% Shares

5 years to 31/07/2022



The figures refer to the past and past performance is not a reliable indicator of future results.

Passive 4 vs various indices as at 31/07/2022

	July 21 to July 22	July 20 to July 21	July 19 to July 20	July 18 to July 19	July 17 to July 18	3 years	5 years
Passive 4	-3.36	11.96	-1.58	5.80	4.74	6.48	18.01
IA Mixed 20-60% Shares	-5.27	12.94	-2.26	3.88	3.02	4.57	11.90
UK Retail Price Index	11.29	3.84	1.62	2.77	3.22	17.44	24.59

Source: FE Analytics. Portfolios and indices are shown as TR in GBP. Retail Price Index is updated mid-month; data shown as at most recent available period. These comparators do not represent the formal benchmarks for the models shown. The IA sectors represent the average returns of a wide range of mixed asset funds, with broadly similar equity content, thus constituting a reasonable peer group. The UK Retail Price Index represents UK inflation.

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Passive 5 vs IA Mixed Investment 40-85% Shares

5 years to 31/07/2022



The figures refer to the past and past performance is not a reliable indicator of future results.

Passive 5 vs various indices as at 31/07/2022

	July 21 to July 22	July 20 to July 21	July 19 to July 20	July 18 to July 19	July 17 to July 18	3 years	5 years
Passive 5	-1.32	16.24	-3.37	6.00	5.96	10.85	24.51
IA Mixed 40-85% Shares	-4.39	17.85	-3.00	5.06	5.63	9.30	21.30
UK Retail Price Index	11.29	3.84	1.62	2.77	3.22	17.44	24.59

Source: FE Analytics. Portfolios and indices are shown as TR in GBP. Retail Price Index is updated mid-month; data shown as at most recent available period. These comparators do not represent the formal benchmarks for the models shown. The IA sectors represent the average returns of a wide range of mixed asset funds, with broadly similar equity content, thus constituting a reasonable peer group. The UK Retail Price Index represents UK inflation.

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Passive 6 & 7 vs various indices as at 31/07/2022

	July 21 to July 22	July 20 to July 21	July 19 to July 20	July 18 to July 19	July 17 to July 18	3 years	5 years
Passive 6	0.09	19.05	-5.48	6.02	6.74	12.63	27.47
Passive 7	1.10	21.66	-8.89	6.39	7.54	12.06	28.22
IA Mixed 40-85% Shares	-4.39	17.85	-3.00	5.06	5.63	9.30	21.30
UK Retail Price Index	11.29	3.84	1.62	2.77	3.22	17.44	24.59

Source: FE Analytics. Portfolios and indices are shown as TR in GBP. Retail Price Index is updated mid-month; data shown as at most recent available period. These comparators do not represent the formal benchmarks for the models shown. The IA sectors represent the average returns of a wide range of mixed asset funds, with broadly similar equity content, thus constituting a reasonable peer group. The UK Retail Price Index represents UK inflation.

The portfolio performance estimates are net of the fees charged by the underlying investments used in the models. The investment management fee of 0.15% pa (plus VAT) is not included. Fees for the platform, wrapper and advice fees are also not included, and will vary based on customer circumstances.

Please contact our support team with any queries: mpsinfo@mandg.com

The value of investments will fluctuate, which will cause values to fall as well as rise and investors may not get back the original amount invested. The numbers may not reflect the performance of individual customer portfolios. To the extent that the assumptions (see below for main assumptions) used to calculate performance are not experienced by individual customer portfolios then actual portfolio returns will differ, positively or negatively, from those in this document. Returns are expressed as a percentage and represent an estimate of the time-weighted total return over the relevant period. The main assumptions are: 1. instrument total returns are as per data from Financial Express; 2. a proxy benchmark return is assumed for the cash return; 3. transactions resulting from rebalances or changes in the model occur at the date of the Investment Committee meeting which considered changes to the portfolios (unless the Investment Committee resolved a later implementation date, in which case transactions are assumed to occur at that date); 4. the ongoing charging figure of the underlying investments used in the models is deducted from the return estimates; 5. M&G Wealth's investment management fee, platform, wrapper and advice fees are not deducted. Deduction of these charges will have the result of reducing the estimated performance shown above; 6. no transaction costs are assumed (usually zero for mutual funds but exchange traded-fund transaction costs are sometimes applied depending on platform).

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