

JAN 2025



Portfolio Brochure

The Core MPS

The art of model portfolio investing.

Available On:

7iM

abrdn

AVIVA

Fundment

Fidelity
INTERNATIONAL

M&G wealth

nucleus

INVESTMENT
SERVICES

Quilter

transact
EASE CONTROL

SCOTTISH WIDOWS

wealthtime

Capital at risk. For authorised financial advisers only.

The Core MPS

A streamlined, core investment solution.

The Core MPS range provides advised retail investors with a liquid, risk-targeted portfolio tailored to their individual risk profile. It focuses on liquidity, long-term investing, and delivering transparent, credible returns. Suitable for ISAs, GIAs, SIPPs, trusts, and more.

Why Choose the Model Portfolio Range?



Highly Diversified

Broad asset allocation for stability and growth



Risk-Targeted

Multi-asset strategies aligned with client risk profiles



Cost-Effective

Lower costs compared to industry standards



Low-Cost Tracker Funds

Significant allocation to reduce expenses



Transparent

Full clarity on costs, holdings, and regular reporting



Highly Liquid

Easy and efficient access to cash when needed



Whole of Market Approach

Independent selection across top providers

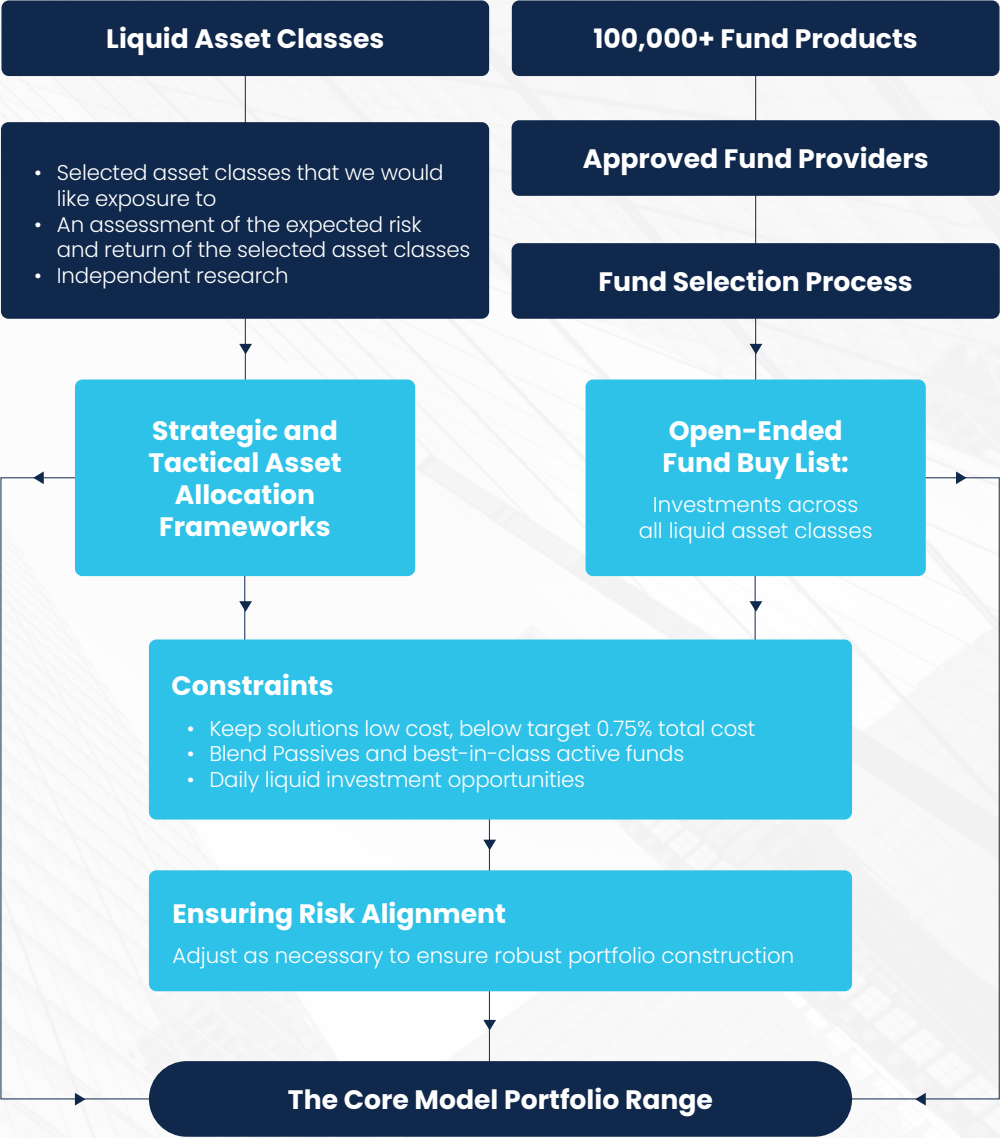


Actively Managed

Focused on achieving optimal returns

The Core MPS blends low-cost index funds with high-conviction active strategies, leveraging Binary Capital's strategic and tactical asset allocation expertise to optimise performance while keeping costs low.

Our Investment Process – Mapped Out



Featured Investment Houses

We invest in fund solutions from the very best investment houses in the world. Below are examples of fund houses that we invest alongside.



Our Risk Profiles

We offer model portfolios tailored to five distinct risk profiles ranging from Defensive to Adventurous. These profiles are determined by specific constraints on equity allocation (%) and targeted volatility, as measured by the 5-year standard deviation of returns.

	Defensive	Cautious	Balanced	Growth	Adventurous
Equity Risk (%)	0 - 35%	25 - 55%	45 - 75%	65 - 95%	85%+
Typical Equity Allocation	20%	40%	60%	80%	90 - 100%
3-Year Volatility Target	1.0 - 6.0	3.0 - 8.0	5.0 - 11.0	7.0 - 13.0	11.0 - 16.0

Core – Satellite Portfolios



Passive Core

- Generate index returns for clients.
- No risk of under performance, as you are effectively investing in the benchmark
- There may be lower drawdowns than a high-conviction growth-tilted approach

Passive Investment Management

- Passive Investing – Aims to replicate market index performance (e.g., S&P 500, FTSE 100)
- Popularity – Widely adopted over the past 30 years
- Benefits – Offers broad market exposure at low costs

Why Blend Portfolios?

• Enhanced Returns

Active management targets higher returns over 5–7 years

• Blended Strategies

Combines the best of active and passive approaches

• Lower Risk

Offers a lower-risk alternative to index-only solutions

Active Satellite

- The potential to generate enhanced returns over and above index solutions over a five-to-seven-year time horizon
- This is a long-term growth allocation for the client

Active Investment Management

- Active Investing – Aims to out perform benchmarks or offer better risk/return profiles
- High-Conviction Approach – Focused on long-term, research-led strategies with strong conviction
- Market Dynamics – Exceptional returns are driven by a small number of high-performing companies, often overlooked by traditional risk models

About Fund Selection – Core

Core: Passive Equities and Fixed Income

The key difference in our passive construction relative to our peers is that we invest across best-in-class providers. We select each product based on individual merits – we seek low costs with a low tracking error to the respective benchmark index.

Example Providers:

BlackRock



HSBC
Asset Management



Fidelity
INTERNATIONAL



Vanguard[®]

About Fund Selection – Satellite

Satellite Allocation: Active Equities and Alternatives

The 'active satellite' comprises of our best ideas in the fund space, with a focus on core characteristics, and generating consistent returns. For this proposition we have a focus on 'core equities', to construct a universal portfolio solution.

There are many products out there, running into the 1,000s. We only want the very best, so we take our time around research, analysis and investment into funds and strategies. Only selecting the best, less than 10 ideas, then investing into these ideas.



Example Providers:



Strategy

The Core MPS Range offers a universal, liquid investment portfolio tailored to individual risk profiles, with a focus on liquidity and long-term investing.

Clear and Credible Strategy

- Transparent, regulated, and credible investments
 - Focuses on long-only mutual funds from reputable investment houses
 - Designed for patient, long-term growth
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Dedicated Portfolio Management

- Portfolios are actively monitored daily, monthly, and quarterly
 - Regular rebalancing ensures alignment with risk profiles and objectives
 - Investors have direct access to Binary Capital's team alongside their financial adviser
-

Independent Research

- All research is conducted in-house, covering asset allocation, fund selection, and portfolio construction
 - Clear, repeatable investment processes with minimal external influence
 - Overseen by an experienced professional with 25+ years of expertise
-

100% Independent

- Fully independent with no conflicts of interest
- Invests only in top-performing funds with strong track records
- Free to select funds across the market without reliance on in-house products

Costs

Understanding Costs

- **Annual Management Charge (AMC)**

This is the charge taken by the investment manager

- **Underlying OCF**

These are the charges associated with the management of the funds the portfolio invests in

- **Transactional Costs**

Transaction costs are the costs associated with buying and selling the securities within the fund

- **Total Costs**

This is the total of the Underlying Ongoing Charges Figure (OCF and the Annual Management Charge (AMC)

Lower Risk

Higher Risk

Risk Profile		AMC	Underlying OCF	Transactional Costs	Incidental Costs	Total Costs
Capital Preservation	Defensive	0.25%	0.35%	0.10%	0.00%	0.71%
	Cautious	0.25%	0.35%	0.10%	0.00%	0.70%
Capital Growth	Balanced	0.25%	0.36%	0.10%	0.00%	0.72%
	Growth	0.25%	0.38%	0.11%	0.00%	0.74%
	Adventurous	0.25%	0.34%	0.08%	0.00%	0.68%

Contact Us

Discuss your investment needs with us.

If you are a financial advisor seeking to find out more about our services, please contact the team using any of the methods below or visit our website: binarycapital.co.uk



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