

Sarasin Model Portfolio Service (MPS)

Target market information for advisers 2026

For what type of investor is this service suitable?

Financial Conduct Authority (FCA)-authorised financial advisers may target retail clients and professional clients with this service.

The direct contractual relationship is between Sarasin & Partners and the FCA-authorised financial adviser, who contracts on an 'Agent as Client' basis.

The service invests in assets that are suitable for retail clients. It does not invest in assets of a complex nature which are more tailored to professional clients and eligible counterparties.

Vulnerable clients

When appropriate, the Financial Adviser or Platform, as distributors of the MPS, should ensure that clients are given the necessary support to help them reach their financial goals and clearly understand the main features and potential risks involved.

In cases where a client is displaying characteristics of vulnerability, the Financial Adviser or Platform should evaluate whether the service is suitable for meeting the client's specific needs.

What is the target market for this service?

Clients investing in this service:

- Must be willing to accept some degree of investment risk;
- Have the capacity to absorb loss; and
- Have a relationship with an FCA-authorised financial adviser who is responsible for assessing suitability and can assist the client with understanding the investment proposal and the risks attached to this service

Five different accumulation portfolios and two decumulation portfolios are available, varying in their investment objectives and risk profiles.

The service is only available via platforms.

Negative target markets

If there is no FCA-authorised financial adviser attached to the client, the service would not be fit for the client target market, as there is no ability to assess suitability.

The Model Portfolio Service is not suitable for clients who:

- Seek full capital protection;
- Have no ability to bear loss;
- Require a fully guaranteed income or a fully predictable return profile; or
- Require Capital Gains Tax managed outside of ISA/pension

Knowledge and/or experience

Basic investor	Basic knowledge of relevant financial products. A basic investor can make an informed investment decision based on the regulated and authorised offering documentation or with the help of basic information provided by point of sale. No financial industry experience (i.e. suited to a first time investor).
Informed investor	Average knowledge of relevant financial products. An informed investor can make an informed investment decision based on the regulated and authorised offering documentation, together with knowledge and understanding of the specific factors/risks highlighted within them only. Some financial industry experience.
Advanced investor	Good knowledge of relevant financial products and transactions. Financial industry experience or accompanied by professional investment advice or included in a discretionary portfolio service.

How does Sarasin RMPS meet your clients’ objectives and needs?

Accumulation portfolios

			Suitable for	Minimum Time horizon
Sarasin Defensive Model		Designed for investors seeking a focus on capital protection with a limited participation in equity market growth.	Basic, Informed, Advanced investors.	3+ yrs
Low risk balanced				
Sarasin Cautious Model		Designed for investors seeking a focus on capital protection with a moderate participation in equity market growth.	Basic, Informed, Advanced investors.	3-5 yrs
Low-medium risk balanced				
Sarasin Balanced Model		Designed for investors seeking a balance of capital protection and participation in equity market growth.	Basic, Informed, Advanced investors.	3-5+ yrs
Medium risk balanced				
Sarasin Growth Model		Designed for investors with a strong focus on participation in equity market growth alongside an element of capital protection.	Basic, Informed, Advanced investors.	5-7 yrs
Medium-high risk balanced				
Sarasin Equity Model		Designed for investors with a focus on capturing returns available from global equity markets.	Basic, Informed, Advanced investors.	5-7+ yrs
High risk				

Decumulation portfolios

Sarasin Balanced Income Strategy		Designed for investors seeking a high level of natural income while also growing the real value of the portfolio over time.	Basic, Informed, Advanced investors.	3-5 yrs
Medium risk balanced				
Sarasin Balanced Decumulation Strategy		Designed to support annual withdrawals of up to 5%. The portfolio blends short term, medium term and long term reserves to grow the capital value of the portfolio while mitigating loss from market drawdowns.	Basic, Informed, Advanced investors.	3-5 yrs
Medium risk balanced				

Distribution strategy

Execution only	No	Negative target market – service should not be sold on an execution-only basis.
Non-advised service	No	Negative target market – service should not be sold on a non-advised basis.
Advised service	Yes	
Portfolio management	Yes	

Important information

This document is intended only for professional investors. It is not for onward distribution.

This document has been issued by Sarasin & Partners LLP, 50 George Street, London, W1U 7DY. Registered in England and Wales, No. OC329859. Authorised and regulated by the Financial Conduct Authority (FRN: 475111). Website: www.sarasinandpartners.com. Tel: +44 (0)20 7038 7000. Telephone calls may be recorded or monitored in accordance with applicable laws.

This document has been prepared for regulatory and informational purposes only. It is not intended as promotional material in any respect and is not a solicitation, or an offer to buy or sell any security. It is not a solicitation, or an offer to buy or sell any security. The information on which the material is based has been obtained in good faith, from sources that we believe to be reliable, but we have not independently verified such information and we make no representation or warranty, express or implied, as to its accuracy. All expressions of opinion are subject to change without notice. This document should not be relied on for accounting, legal or tax advice, or investment recommendations. Reliance should not be placed on the views and information in this material when taking individual investment and/or strategic decisions.

Capital at risk. The investments of the Model Portfolios are subject to normal market fluctuations. The value of the investments of the Model Portfolios and any income derived from them can fall as well as rise and investors may not get back the amount they originally invested. If investing in foreign currencies, the return in the investor's reference currency may increase or decrease as a result of currency fluctuations. Past performance is not a reliable indicator of future results and may not be repeated. Forecasts are not a reliable indicator of future performance.

US Persons are not permitted to invest in the Model Portfolios. This publication is intended for use in the UK only.

Neither Sarasin & Partners LLP nor any other member of the J. Safra Sarasin Holding Ltd group accepts any liability or responsibility whatsoever for any consequential loss of any kind arising out of the use of this document or any part of its contents. The use of this document should not be regarded as a substitute for the exercise by the recipient of their own judgement. Sarasin & Partners LLP and/or any person connected with it may act upon or make use of the material referred to herein and/or any of the information upon which it is based, prior to publication of this document.

Where the data in this document comes partially from third-party sources the accuracy, completeness or correctness of the information contained in this publication is not guaranteed, and third-party data is provided without any warranties of any kind. Sarasin & Partners LLP shall have no liability in connection with third-party data.

© 2026 Sarasin & Partners LLP. All rights reserved. This document is subject to copyright and can only be reproduced or distributed with permission from Sarasin & Partners LLP. Any unauthorised use is strictly prohibited.

Sarasin & Partners LLP

50 George Street
London, W1U 7DY

+44 (0) 20 7038 7000
sarasinandpartners.com