

MI Canaccord Genuity Fund of Funds

Risk Profile 7

September 2025



Key facts

Lead managers: Canaccord Wealth
Inception date: 30/9/2023
ISA/PEP eligible: Yes
SIPP eligible: Yes
International Peer Group: ARC Sterling Equity PCI
Risk Profile: This fund has been evaluated by Canaccord Wealth as a risk profile 7 often referred to as 'RP7'. If you would like more details on how this relates to risk and investment, please refer to our [guide to risk and investment](#).

Minimum investment

Minimum investment: £1,000
Subsequent: £1,000
Minimum trade size: £25

Performance, costs and charges

The performance illustration represents the performance of the Risk Profile using the MI Canaccord Genuity Fund of Funds.
All performance figures shown on this factsheet are net of underlying fund charges and net of annual management charges (AMC). Fees charged by any Financial Adviser are not taken into account.

	A Shares	B Shares *
Share type	A	B
	Accumulation	Accumulation
AMC	0.50%	0.35%
Underlying fund costs#	0.45%	0.45%
Total	0.95%	0.80%

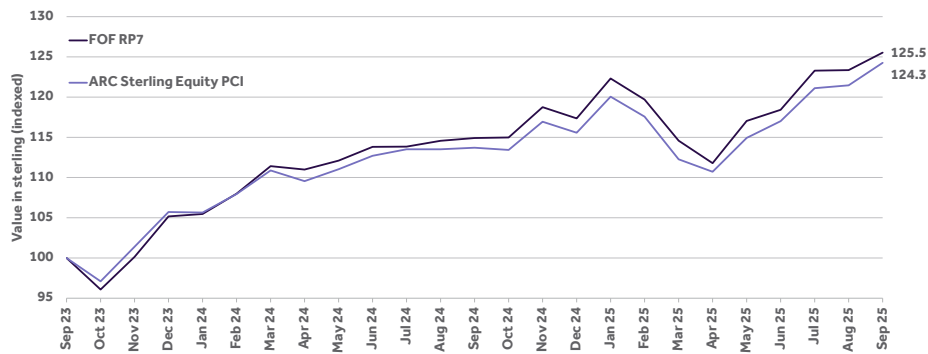
* Total cost via platform excludes platform fees.
#Underlying fund costs are external costs levied by third party fund managers for providing collective investment schemes and include: fund expenses incurred by third party fund managers, transaction costs as a result of acquisition or sale of assets and incidental costs, which include third party performance fees. Refer to <https://www.fundrock.com/media/0jvh13m1/20251001-mi-canaccord-genuity-investment-funds-edfc.pdf> for all relevant costs and charges.

This document is intended to aid a wider discussion between clients and their investment and/or financial adviser about this investment portfolio. It is for information purposes only and is not to be construed as a solicitation or an offer to purchase or sell investments, address the financial situations or needs of any specific investor nor is it deemed to be a form of advice to invest in this portfolio. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment and/or financial adviser.

Investment objective

The fund will seek investment opportunities globally and comprise a balanced blend of actively and passively managed Equity Investment funds, Fixed Interest funds including Index Linked funds, and alternative funds such as Property funds, Commodity funds and Absolute Return funds. The fund aims to preserve capital and deliver returns in line with the UK Consumer Price Index plus 5% (after fees) over a 10 year investment period, by investing in a range of other funds. The fund is actively managed and aims to generate the returns through diversified investments with a maximum equity weighting of 100% and maximum fixed interest weighting of 5%

Performance since inception (30/9/2023)



Past performance is not a guide to future performance. ARC data is confirmed until June 2025. For July, August and September 2025 the data is based on estimates from ARC and is subject to change.

Discrete performance (%)

Total return to end of 30/9/2025.

	2025 YTD#	2024	2023**
Model	+7.0	+11.6	+5.2
ARC GBP Equity Risk PCI	+7.5	+9.3	+5.7

2025 YTD is data for year to date from 1 January 2025 to 30 September 2025

Cumulative performance (%)

Total return from inception to 30/9/2025.

	3 Months	1 Year	Inception to date**
Model	+6.0	+9.2	+25.5
ARC GBP Equity Risk PCI	+6.2	+9.3	+24.3

*Inception 30 September 2023

Strategy characteristics

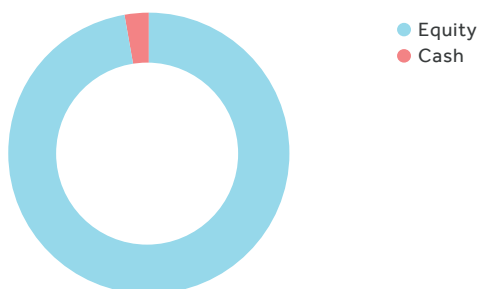
Launched	September 2023
Target return	Inflation +5%
Maximum equity	100%
Estimated yield	1.17%
Recommended investment period	10+ years
ISA eligible	Yes

Share Class	A,B & X Accumulation
A Share Class ISIN	GB00BRRF1F89
B Share Class ISIN	GB00BRRF1G96
X Share Class ISIN	GB00BRRF1H04
A Share Class SEDOL	BRRF1F8
B Share Class SEDOL	BRRF1G9
X Share Class SEDOL	BRRF1H0

- Class B Shares are only available to Institutional and Platform clients.
- Class X Shares may only be acquired by clients of Canaccord group entities.



MI Canaccord Genutiy Risk Profile 7 Fund suggested asset allocation (%)



Model
97.4
2.6

Investment involves risk.

The value of investments and any income from them can go down as well as up and you may not get back the amount originally invested.

Past performance is not a guide to future performance.

Figures represent the performance of a model portfolio, investors should note that individual account performance may differ.

Levels and bases for taxation may change.

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Top 10 holdings (%)

iShares Quality Factor ETF	10.8
Vanguard S&P 500 UCITS ETF	10.0
iShares Core FTSE 100 UCITS ETF	10.0
HSBC American Index Fund	9.5
Dimensional Global High Profitability Lower Carbon ESG Screened Fund	7.2
Fundsmith Equity Fund	6.9
Guinness Global Equity Income Fund	6.5
IFSL Evenlode Global Income Fund	6.1
Pacific North of South EM All Cap Equity Fund	5.4
Brown Advisory US Sustainable Growth Fund	5.0

Top ten holdings excluding cash

Source: CGWM

Portfolio Manager commentary

Global equities continued their march higher through September, defying the month's bearish reputation. Investors looked past political distractions, including the US government shutdown, and focused instead on the bigger picture: resilient growth, robust earnings and a more accommodative policy backdrop.

The recession narrative has faded. Strong corporate profits, solid consumption and rising productivity all support the view that the soft landing has been achieved. Valuations remain elevated, with the US 500 trading at 23x forward earnings, but the rally has broadened beyond the mega-caps. Earnings momentum is improving across mid and small caps.

The US Federal Reserve (Fed) delivered its first rate cut of the cycle, trimming rates by 0.25% to 4.00–4.25%. Officially, the decision reflected softer employment data and easing inflation pressures. Market pricing now implies a further 50bps of easing by year-end. For equities, that combination of solid earnings and easier policy remains powerful fuel.

UK gilts entered September under pressure as long-dated yields briefly hit levels not seen since the 1990s before Bank of England (BoE) Governor Andrew Bailey stepped in to calm nerves. He argued that the sell-off in long bonds had been overdone, hinting that the Bank could scale back quantitative tightening if needed.

The structural backdrop for gilts has turned less favourable as defined benefit pension demand fades and new issuance remains heavy. Each move higher in yields tightens the UK's fiscal arithmetic, keeping pressure on the Government ahead of November's Budget. Despite these factors UK Gilts found support through a broad global bond market rally helped by supportive comments from BoE Governor Bailey.

Credit markets remained notably resilient. Global investment grade spreads tightened to circa 0.70%, the lowest since 2007, supported by healthy balance sheets and strong demand. With all-in yields still attractive and default risk contained, the technical backdrop remains supportive - though, as with equities, further gains will depend on the macro picture staying benign.

Gold closed at new a high of US\$3859/oz in September, extending its extraordinary run. The move reflects both safe-haven demand and growing investor appetite for hard assets in a world of expansive fiscal policy.

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