M&G wealth

Investment process

An overview of the investment process to help support you with your due diligence

The M&G Treasury and Investment Office (T&IO) are responsible for multi-asset portfolios distributed across the businesses of M&G plc. They use a consistent process powered by six key steps to help drive value in the portfolios.

Ongoing returns

Strategic asset allocation

- Circa £151 billion AUM as at 30.06.24*
- In-house modelling and capital market assumptions
- Forward-looking and focused on diversification

Portfolio management

- Ensure alignment with risk and proposition parameters
- Instruct trades
- Performance monitoring

Manager selection and oversight

- Robust selection and oversight process
- Uses scale to get better information
- Ability to seed new investment strategies

Tactical asset allocation**

- Reflect shorter-term views in portfolios
- Framework in place across all multi-asset portfolios

ESG integration considerations

- Considered in investment decisions across asset allocation and manager selection
- Underlying managers engage with companies
- Exclusion of companies where appropriate

Risk management

- Three lines of defence model
- Portfolios are stress-tested quarterly by independent team

*T&IO assets under management as of 30 June 2024.
**M&G Macro Investment Business runs the tactical asset allocation for the PruFund range of funds. M&G Investment Management Ltd is the Investment Manager for the WS Prudential Risk Managed Active and Passive funds, and they make relevant adjustments to the portfolios based on T&IO recommendations.

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