



# Risk Rating

M&G Wealth Hybrid

March 2025

# Contents

Executive summary

M&G Wealth MPS Hybrid 1 - Platform

M&G Wealth MPS Hybrid 2 - Platform

M&G Wealth MPS Hybrid 3 - Platform

M&G Wealth MPS Hybrid 4 - Platform

M&G Wealth MPS Hybrid 5 - Platform

M&G Wealth MPS Hybrid 6 - Platform



# Executive summary

## Accumulation Risk Ratings

### Summary

We conclude the following Risk Ratings for the M&G Wealth Hybrid:

M&G Wealth MPS Hybrid 1 - Platform	2
M&G Wealth MPS Hybrid 2 - Platform	3
M&G Wealth MPS Hybrid 3 - Platform	4
M&G Wealth MPS Hybrid 4 - Platform	5
M&G Wealth MPS Hybrid 5 - Platform	6
M&G Wealth MPS Hybrid 6 - Platform	7

### Assessment

The Defaqto methodology involves using both quantitative and qualitative inputs to risk rate a portfolio:

Input 1 - Forecast the portfolio's future volatility

Input 2 - Discussion with the portfolio manager

Since our profiles are overlapping and not contiguous, we have some discretion as to whether a portfolio is rated in the upper or the lower profile.

Our assessment has been considered by our Investment Committee, and has taken into account some of M&G Wealth's suggestions when arriving at our Risk Ratings.

### Investment Committee summary

#### Stochastic (future) volatility

Our analysis has been based on holdings data provided by M&G Wealth.

# M&G Wealth MPS Hybrid 1 - Platform

Risk Rated on 18 March 2025

## Mandate

The portfolio provides limited exposure to equity markets through a range of UK and international equities. It also invests in bonds and alternatives, such as infrastructure and absolute return strategies. Equity exposure is likely to range between 10 - 30%. The time horizon for the strategy is 5 years or more.

## Investment Committee Notes

We used portfolio holdings supplied by M&G Wealth to calculate all stochastic measures. Through discussion with M&G Wealth in which the Defaqto methodology and their approach were considered, both Defaqto and M&G Wealth believe that this portfolio is most appropriately risk rated as a 2.

## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler



# M&G Wealth MPS Hybrid 2 - Platform

Risk Rated on 18 March 2025

## Mandate

The portfolio provides moderate exposure to equity markets through a range of UK and international equities. It also invests in bonds and alternatives, such as infrastructure and absolute return strategies. Equity exposure is likely to range between 30 - 50%. The time horizon for the strategy is 5 years or more.

## Investment Committee Notes

We used portfolio holdings supplied by M&G Wealth to calculate all stochastic measures. Through discussion with M&G Wealth in which the Defaqto methodology and their approach were considered, both Defaqto and M&G Wealth believe that this portfolio is most appropriately risk rated as a 3.

## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler



# M&G Wealth MPS Hybrid 3 - Platform

Risk Rated on 18 March 2025

## Mandate

The portfolio provides exposure to equity markets through a range of UK and international equities. It also invests in bonds and alternatives, such as infrastructure and absolute return strategies. Equity exposure is likely to range between 40% - 60%. The time horizon for the strategy is 5 years or more.

## Investment Committee Notes

We used portfolio holdings supplied by M&G Wealth to calculate all stochastic measures. Through discussion with M&G Wealth in which the Defaqto methodology and their approach were considered, both Defaqto and M&G Wealth believe that this portfolio is most appropriately risk rated as a 4.

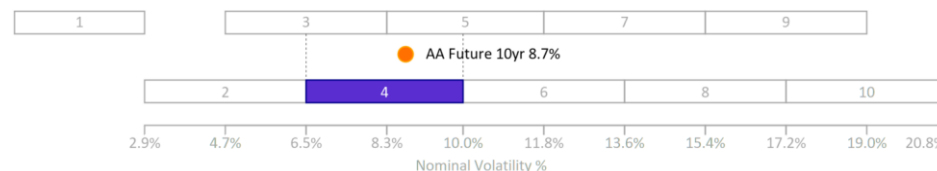
## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler



# M&G Wealth MPS Hybrid 4 - Platform

Risk Rated on 18 March 2025

## Mandate

The portfolio will be significantly exposed to equity markets through a diversified range of UK and international investments. It also invests in bonds issued by companies and governments. Equity exposure is likely to range between 50-70%. The time horizon for the strategy is 5 years or more.

## Investment Committee Notes

We used portfolio holdings supplied by M&G Wealth to calculate all stochastic measures. Through discussion with M&G Wealth in which the Defaqto methodology and their approach were considered, both Defaqto and M&G Wealth believe that this portfolio is most appropriately risk rated as a 5.

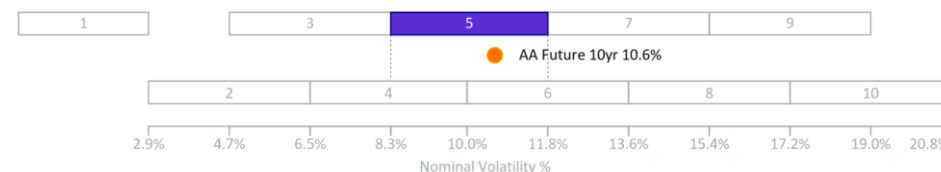
## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler



# M&G Wealth MPS Hybrid 5 - Platform

Risk Rated on 18 March 2025

## Mandate

The portfolio provides exposure to equity markets through a range of UK and international equities. It also invests in bonds and alternatives, such as infrastructure and absolute return strategies. Equity exposure is likely to range between 65 - 85%. The time horizon for the strategy is 5 years or more.

## Investment Committee Notes

We used portfolio holdings supplied by M&G Wealth to calculate all stochastic measures. Through discussion with M&G Wealth in which the Defaqto methodology and their approach were considered, both Defaqto and M&G Wealth believe that this portfolio is most appropriately risk rated as a 6.

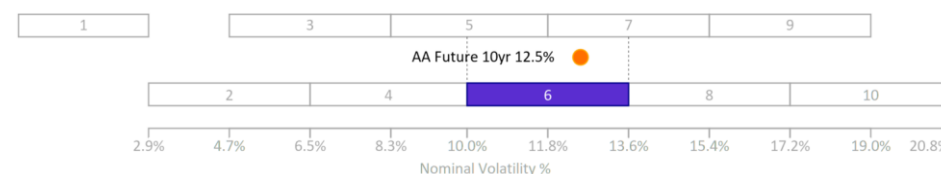
## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler





# M&G Wealth MPS Hybrid 6 - Platform

Risk Rated on 18 March 2025

## Mandate

The portfolio provides exposure to equity markets through a range of UK and international equities. It also invests in bonds and alternatives, such as infrastructure and absolute return strategies. Equity exposure is likely to range between 80 - 100%. The time horizon for the strategy is 5 years or more.

## Investment Committee Notes

We used portfolio holdings supplied by M&G Wealth to calculate all stochastic measures. Through discussion with M&G Wealth in which the Defaqto methodology and their approach were considered, both Defaqto and M&G Wealth believe that this portfolio is most appropriately risk rated as a 7.

This portfolio has had a risk rating change from an 8 to a 7 as of October 2024.

## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler

