Managed Portfolio Service Consumer Duty Information

What is the Raymond James Managed Portfolio Service (MPS)?

The Raymond James Managed Portfolio Service combines professional discretionary investment management with access to a broad range of centrally managed portfolios, each with a clearly defined investment objective and risk profile.

The service is available through the Raymond James custody service and a range of third-party investment platforms, providing options for clients with different investment needs, objectives, preferences and attitudes to investment risk.

Our investment professionals make and implement the day-to-day investment decisions. Portfolios draw on our long-term asset-allocation views, shorter-term market insights and investment research, providing a consistent and disciplined approach to investment management.

The service offers a range of investment approaches designed for different objectives and investment preferences:

- Dynamic Passive Portfolios: provide a cost-effective, actively managed approach using low-cost index-tracking investments;
- Pan Dynamic Portfolios: are actively managed portfolios using index-tracking investments, including exchange-traded products, with an income portfolio also available;
- Multi Manager Portfolios: are actively managed and combine active and passive open-ended funds, with both growth and income options available;
- Blended Portfolios: are actively managed and invest across active and passive funds, exchange-traded products and investment trusts;
- Responsible Portfolios: combine strategic asset allocation, active risk management and responsible investment considerations; and
- Money Market Portfolio: invests in a diversified range of money market funds and aims to provide cash-like returns with daily liquidity. Returns will vary with prevailing short-term interest rates.

The portfolios are subject to ongoing risk and performance monitoring to assess their continued alignment with their stated investment objectives and risk profiles. Portfolio changes are made centrally and implemented consistently for clients invested in the same portfolio.

More information about the service, including portfolio factsheets and past performance, is available on our website.

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How the service can be accessed

The service is available through the Raymond James custody service and range of third-party investment platforms.

What is the Target Market?

This service is compatible with investors:

i. who want an investment professional to manage their investments;

ii. who choose to access the service through an adviser;

iii. who are Retail or Professional clients;

iv. with basic knowledge or better of investment markets;

v. who can remain invested ideally for at least five years for most MPS, although the Money Market MPS might be suitable for investors with a shorter investment horizon;

vi. whose expected financial returns will not be excessively impacted by this service's charges and any other distribution charges in total (investment management fees, platform fees and adviser charges);

vii. who can afford to be exposed to market movements in investment values and potential losses over the term of investment and who do not require guaranteed returns;

viii. who may have a range of investment objectives – including capital growth, an income requirement or a balance of the two, across passive and/or actively managed funds and wish to match these with a professionally managed investment strategy;

ix. who, where they have responsible investment objectives, can meet these through our Responsible MPS range; and

x. who require their investment to be held in one or more of the standard wrapper types associated with investment platforms. This service is compatible with clients who wish to invest through general investment accounts, stocks and shares ISAs, and SIPPs. Onshore/ offshore bonds are available but may not be able to hold all model investments. For information on other account types, please ask your usual Raymond James contact.

Negative Target Market?

This service is potentially incompatible with investors:

i. who prefer to manage their own investments;

ii. who have not received financial advice as part of their decision to invest;

iii. who want to invest off-platform;

iv. who have complex investment objectives and/ or tax requirements (e.g. CGT) that cannot be accommodated within a range of standardised portfolios;

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v. who are unlikely or unable to remain invested for three to five years as a minimum;

vi. who require capital protection or guarantees underpinning their investment;

vii. who have specific ESG or ethical preferences not met by the models including the Responsible MPS range; and

viii. whose portfolio is of a size that would be adversely impacted by the service's minimum charges if held in Raymond James's nominee (no minimum charge applies on platform).

Clients with vulnerability characteristics

This service is compatible with clients who have vulnerability characteristics. Please contact your usual manager to discuss how best we can provide support and make any reasonable adjustments required.

Fair value

In accordance with the Consumer Duty, Raymond James undertakes a detailed, annual assessment of this service. As of May 2026 it has been determined to represent fair value. This will be reviewed on a regular basis as part of Raymond James's internal governance procedures.

Where additional charges are incurred by advisers and other intermediaries, these will need to be factored into the adviser's own value assessment.

For more information on fair value, our methodology, and how other intermediary charges may also impact the value assessment, please refer to our website.

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Client classification:	Target Market
Regulatory classification: Retail/Professional/Both	Both
Client knowledge: Basic/informed/advanced	Basic
Investment horizon	5 years +
Affordability	Yes
Risk profile:	
Capital protection/Market exposure	Market exposure
Benchmarks/target availability	Range available
Characteristics (client needs/objectives):	
Capital growth/Income/Balanced	Range available
Responsible investment preferences	Some
Distribution channel:	
Direct/Intermediated/Both	Both
Wrapper types – GIA/ISA/SIPP/other	All
Communication channel: postal/digital/telephone/all	All

For information on these services, please speak to your Raymond James contact directly.

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Important information

Investors should note that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. You may not recover what you invest.

The levels of taxation and their respective treatment depend on your individual circumstances and the applicable law, which may be subject to change in the future.

This document has been provided for information purposes only and does not constitute advice or a personal recommendation, nor does it constitute an invitation to purchase or sell units or shares. Investments or investment services referred to may not be suitable for all recipients. The suitability of a particular strategy will depend on an investor's individual circumstances and objectives.

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