Transact – BlackRock MPS Growth 40

MPS exclusively available with Transact

As of date: 30 September 2026

Introduction

The Transact – BlackRock Model Portfolio Service (MPS) is managed by BlackRock Investment Management (UK) Limited ('BlackRock') as the investment manager and made available to retail clients through FCA-authorised advisers via the Transact platform, provided by Integrated Financial Arrangements Ltd (IFAL). IFAL is not the investment manager and is not responsible for determining the asset allocations within the models. Neither IFAL, or BlackRock are responsible for assessing whether the Transact - Blackrock MPS is suitable for individual clients, and you should contact your adviser for further information and advice.

This factsheet summarises the objectives, risks and underlying holdings of the Transact - BlackRock MPS Growth 40 model portfolio.

Capital is at risk and the value of investments and the income from them can fall, as well as rise. Returns are not guaranteed and may be less than the amount originally invested.

Growth 40 model portfolio snapshot

Launch Date: 6 September 2022

Base Currency: GBP

Underlying Investment Managers: BlackRock (60-80% of model portfolio allocation), HSBC, Invesco, Fidelity, Legal & General.

Underlying holdings: Blend of Exchange Traded Funds and Index Mutual Funds.

Availability: Exclusive to the Transact platform, available across all tax wrappers.

Minimum Investment: Our suggested minimum investment in this model portfolio is £10,000 as a single investment, or regular investments of £750. Please see the glossary at the end of this factsheet for full details.

Fees

These are the investment fees you will pay for the Transact – BlackRock MPS. They do not include platform costs and additional charges from your adviser may also apply. Please refer to the glossary for full details of charges.

Ongoing Charges Figure (OCF)[1]	**0.18%**
Fund Transaction Costs[2]	**0.01%**
Investment Manager Annual Payment[3]	**0.06%**

[1]Source BlackRock as of 30 September 2026.

[2]Transaction costs are sourced from the underlying managers and updated periodically.

[3]BlackRock will pay IFAL 0.02% to cover part of its costs relating to the Transact – BlackRock MPS. This payment is included in BlackRock's IM Annual Payment fee.

Investment Objectives

This model portfolio aims to target long-term capital growth, whilst managing risk in accordance with a pre-defined risk profile, set out below. The model invests in a range of index tracking funds and Exchange Traded Funds (ETFs) which provide exposure to a broad range of markets, across multiple asset classes and currency exposures to offer a globally diversified solution with cost-effective ongoing charges.

Risk

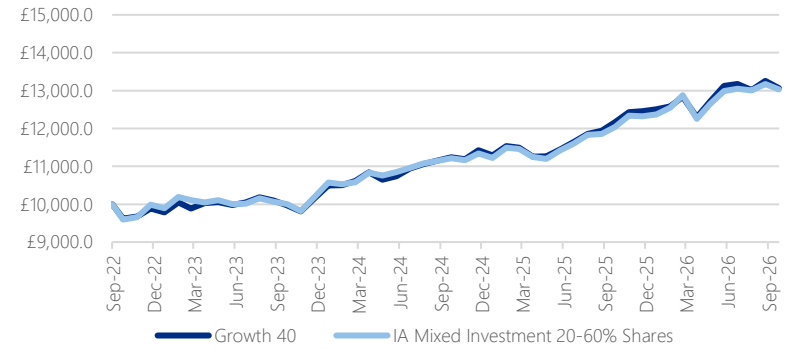
Target Volatility Range



Each model portfolio in the range aims to target a different level of risk, which is measured by annualised volatility (standard deviation), a statistical measure of the expected variation in returns converted into an annual rate. The higher risk models have a higher expected volatility.

Performance

Growth of hypothetical £10,000 since launch:



Cumulative, annualised & calendar returns:

	Cumulative				Annualised		
	1m	3MO	6MO	1y	3y	5y	SI*
Growth 40	-1.4%	-0.8%	6.3%	7.4%	9.4%	-	6.8%
IA Mixed Investment 20-60% Shares	-1.1%	-0.1%	6.4%	8.2%	9.2%	-	6.7%

	Calendar Performance					
	YTD	2025	2024	2023	2022*	2021
Growth 40	4.5%	10.8%	7.5%	7.3%	-	-
IA Mixed Investment 20-60% Shares	5.3%	10.2%	6.2%	6.9%	-	-

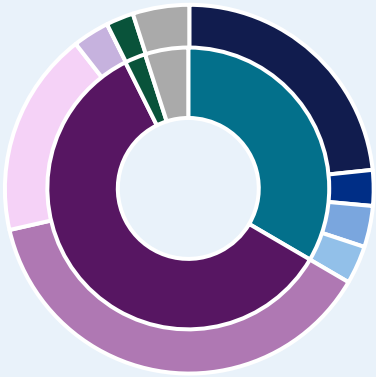
This portfolio does not have a benchmark in view of its risk targeted approach and investment in many asset classes. The Investment Association (IA) sector has been included as a comparator. The Transact – BlackRock MPS does not make use of these in any investment capacity.

Source: BlackRock, as of 30 September 2026. Performance data covers the period from the 06 September 2022 until 30 September 2026. The figures shown relate to past performance. Past performance is not a reliable indicator of current or future performance and should not be the sole actor of consideration when selecting a product or strategy. Performance is gross of Investment Manager Annual Payment. and Platform Fees. *Inception Date is 06 September 2022

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Current asset selection

These asset classes are explained in the glossary on the next page.



Alternatives	Allocation
Alternatives	**2.41%**
iShares Gold Producers ETF	1.50%
iShares Global Infrastructure ETF	0.90%

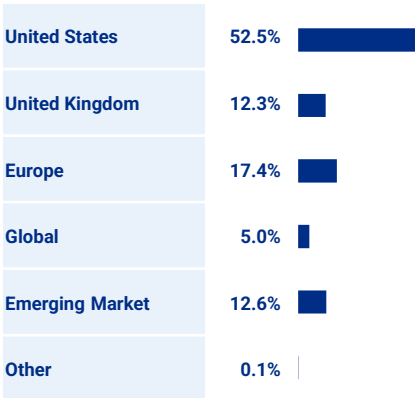
Cash and Cash Equivalents	Allocation
Cash and Cash Equivalents	**4.95%**
BlackRock GBP Leaf Premier Fund	2.95%
Cash	2.00%

Fixed Income	Allocation
Fixed Income	**59.22%**
Government Bonds	**38.03%**
HSBC UK GILT Index Fund	4.91%
iShares European Government Bond Climate Index ETF	7.46%
iShares Emerging Market Government Bond Index Fund	2.50%
iShares Emerging Market Local Government Bond Index Fund	3.01%
iShares $ Treasury Bond 3-7yr ETF	3.91%
iShares $ Treasury Bond 7-10yr ETF	11.70%
Invesco US Treasury Bond -3yr ETF	1.10%
iShares China CNY Bond ETF	3.25%
iShares Euro Government Bond Index Fund	0.20%
Corporate Credit	**17.99%**
iShares USD Corporate Bond ETF	1.20%
iShares USD ESG Corporate Bond ETF	6.65%
iShares USD ESG High Yield Corporate Bond ETF	0.70%
iShares High Yield Corporate Bond Fund EUR ETF	3.51%
iShares $ High Yield Corp Bond ESG UCITS ETF	0.95%
iShares ESG Screened Corporate Bond Index Fund	0.95%
iShares Euro Corporate ESG Bond Index Fund	4.02%
Inflation-Linked Bonds	**3.20%**
iShares $ TIPS 0-5yr ETF	1.50%
L&G All Stocks Index Linked GILT Fund	0.70%
iShares $ TIPS ETF	1.00%

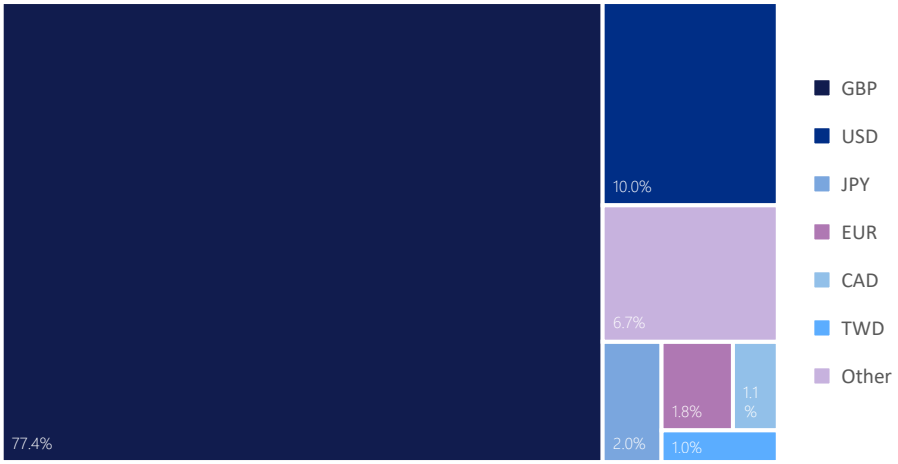
Equity	Allocation
Equity	**33.42%**
Developed Market Equity	**23.33%**
Fidelity US Index Fund	14.53%
HSBC FTSE 100 Index ETF	1.19%
iShares MSCI Europe ex UK (Hedged) ETF	1.39%
iShares MSCI Japan ESG Enhanced ETF	1.17%
iShares North America Index Fund	0.30%
iShares US Equity Index Fund (UK)	1.44%
iShares Continental European Equity Index Fund	0.95%
iShares MSCI World Value Factor USD	2.35%
Emerging Market Equities	**3.13%**
iShares Emerging Market Screened Opportunities Index Fund	3.13%
Factors	**3.61%**
iShares STOXX World Equity MultiFactor ETF	3.61%
Thematics	**3.34%**
iShares AI Infrastructure UCITS ETF GBP Acc ETF	1.02%
iShares Global Water ETF	0.71%
iShares Healthcare Innovation ETF	0.60%
iShares Automation & Robotics ETF	0.71%
iShares Global Clean Energy ETF	0.31%

Allocation by:

Country and region:



Currency:



Source: BlackRock as of 30 September 2026. All data points on this page are illustrative and subject to change. Breakdown data may not equal 100% due to rounding .

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Glossary of Asset Classes

Alternatives – Investments that fall outside of the more conventional categories above such as commodities and precious metals like gold. The prices of commodities tend to experience greater variations than other asset classes (e.g., equities or fixed income securities). Investments in commodities are therefore potentially riskier than other types of investments.

Cash & Cash Equivalents – Highly liquid investments such as cash, foreign currency, money market instruments, and short-term bonds.

Currency Exposures – **GBP:** Great British Pound, **USD:** US Dollar, **JPY:** Japanese Yen, **EUR:** Euro, **CAD:** Canadian Dollar, **AUD:** Australian Dollar **HKD:** Hong Kong Dollar, **TWD**: Taiwan dollar, **INR**: Indian Rupee.

Equities – Also known as stocks or shares – represent an ownership stake in a company. The company can choose to return value to investors by paying income in the form of a dividend. The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political and economic news, company earnings and significant corporate events.

Developed Market Equity – Investment in companies in the developed World such as USA, UK and Europe.

Emerging Market Equity – Investment in companies in the developing world such as China and India.

Factors – Investment in companies that have favourable exposure to target style factors such as quality, momentum, size and value, that have historically outperformed the broad market.

Thematics – Investment in companies that give exposure to predicted long-term themes such as technological breakthrough, climate change and resource scarcity rather than specific geographies or sectors.

Fixed Income – Also known as bonds – are essentially an 'I owe you'. Governments and companies borrow money when they issue bonds, then promise to repay it at the end of the bond's life and usually pay a fixed interest payment each year. The two main risks related to fixed income investing are interest rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the issuer of the bond will not be able to repay the principal and make interest payments.

Government bonds – Bonds issued by governments to raise capital.

Corporate Bonds – Bonds issued by companies to raise capital.

High Yield Bonds – Bonds issued by companies with lower credit ratings, offering higher returns to compensate for increased risk of default.

Stocks & Shares - See Equities

Glossary

Asset allocation – The percentage of your money invested in each asset class.

Asset class – A group of investments demonstrating similar characteristics, such as stocks & shares, bonds, alternatives, etc.

Discretionary Investment Manager – The organisation such as BlackRock managing and rebalancing the model portfolio.

Exchange Traded Fund (ETF) – A type of passive fund traded on stock exchanges that tracks and aims to replicate the performance of a specific index, such as the S&P 500 or FTSE 100.

Index mutual fund – A passive fund not traded on stock exchanges that invests in the same companies an index such as the S&P 500 is tracking, aiming to match its performance.

Long term – Five years or longer.

Minimum Investment – Our suggested minimum investment in this model portfolio is £10,000 as a single investment, or regular investments of £750. Note that regular investments of less than £750 are likely to result in higher levels of uninvested cash in your account on Transact, so, such amounts should only be considered when you have already invested £10,000 in the portfolio. We suggest that you maintain at least £10,000 in this investment to enable an effective asset allocation. Your adviser is best placed to advise you on how much to invest in your circumstances.

Model portfolio – A customised portfolio containing different investments brought together to achieve a specific objective, created by an investment management team such as BlackRock.

MPS – Model Portfolio Service.

Rebalance – Adjusting the target allocations of the model portfolio, performed to maintain set objectives.

Risk – The possibility that your investment will make losses and go down in value; note that all investments can suffer losses.

Sector – The type of business activity in which your money is invested, e.g. utilities, mining, healthcare, technology.

Short term – In the near future, less than five years.

Volatility – A measure of how much the price of an investment fluctuates around its average price; this is commonly used to gauge investment risk.

Charges Explanation

Ongoing Charges Figure (OCF) – the total annual charges and operational expenses associated with the management of the underlying funds in the model portfolio.

Transaction Costs – costs associated with carrying out transactions of underlying assets within the funds in the model portfolio on the Transact Platform.

Investment Manager Annual Payment – the annual charge for the management of the portfolio. The charge will be deducted from clients' portfolios once a month and paid to BlackRock Investment Management (UK) Limited. BlackRock will pay IFAL 0.02% to cover part of its costs relating to the Transact –BlackRock MPS.

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Important information

This Transact – BlackRock MPS Fact Sheet is produced by IFAL.

This Fact Sheet is for general guidance only and should not be viewed as a recommendation to use or rely on any features contained herein. It does not, and is not intended to, constitute or substitute professional advice. For further details please speak to your financial adviser.

As with all investments, your capital is at risk. The value of investments and any income derived from them will vary and you may not get back your original investment.

Past performance is not a reliable indicator of future results.

The value of overseas investments may be adversely affected by changes in exchange rate.

The tax treatment of your investments is dependent on your personal circumstances and may change in the future.

Changes in interest rates may impact the value of fixed interest investments held, and the value of your investment may be impacted if the issuers of underlying fixed interest holdings default, or market perception of their credit risk changes.

There are additional risks associated with investments in emerging or developing markets.

Any advice with respect to investment in the model portfolio and the suitability of the investment objectives of the model portfolio for you is provided only by your financial adviser. BlackRock does not provide any investment advice to you and has not considered the suitability of the model portfolio against your individual needs, objectives or risk tolerances. BlackRock's role as discretionary investment manager is to rebalance the Transact - BlackRock MPS models in line with their investment objectives. The execution and settlement of trades to implement the model portfolio in the relevant portfolios of investors is solely carried out by Transact. BlackRock® is a registered trademark of BlackRock, Inc. and its affiliates ("BlackRock") is used under license. BlackRock is not affiliated with your financial adviser and makes no representations or warranties regarding the advisability of you investing in any product or service offered by Transact or managed and provided by any financial adviser. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of such product or service.

M275.02 Version (26) Transact – BlackRock MPS Fact Sheet September 2026

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