



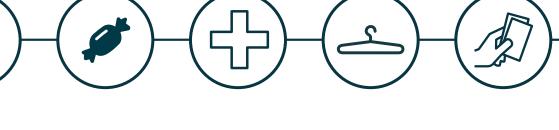


A day in the life of your MPS investments

Spring edition

It's not just the flowers that we expect to bloom this spring; we're rallying behind some of your Managed Portfolio Service (MPS) stocks to emerge from the winter frost flourishing.













Planning a spring clean?

Unilever is the go-to choice, with products like **Domestos, Cif, and Comfort** proving to be household favourites. Their popularity is reflected in impressive 2024 sales growth of **4.2%**, a **2.9% boost in volume**, and a turnover of **\$60.8 billion**.

Aligning with growing consumer trends, Unilever's achievements are closely tied to their commitment to making products ecofriendlier. With **55% willing to pay more for eco-friendly brands**, Unilever is meeting market demands.



Nestlé

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Enjoyed the Easter break? If you did, there's a good chance that Nestlé's chocolate treats made your celebrations (and your portfolio) even sweeter.

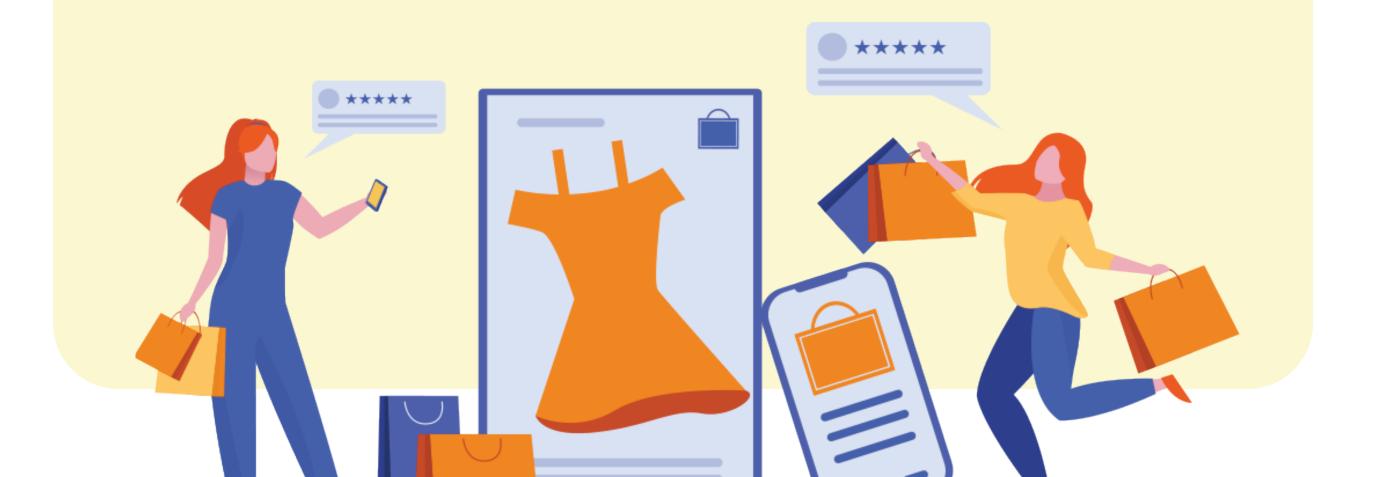
Earlier this year, Nestlé reported an impressive **organic growth of 2.2%,** driven by their biggest brands like **KitKat, Smarties, and Quality Street.** In challenging economic times, consumers are reaching for trusted, comforting products, and Nestlé's beloved brands are perfectly positioned to meet this demand.

Novartis

Blossoming flowers aren't always "rosy." For many, it means one thing: hay fever is back! Novartis is at the forefront of common ailment relief. Their strong financial performance in 2024 – including a 12% sales growth and a 22% increase in core operating income – underscores their ability to deliver effective solutions. As they continue to launch new treatments and expand market presence, Novartis is well-positioned to thrive during peak allergy seasons.

ے۔ Inditex

As the seasons change, **Inditex, owners of Zara,** are ready to refresh your wardrobe with stylish Spring collections. In 2024, Inditex reported a **7.5% sales growth,** reaching €38.6 billion, and a **net income rise of 9.0%** to €5.9 billion. Their rapid response to fashion trends ensures continued growth and profitability, making them a valuable addition to your portfolio.





In 2024, **Visa reported a 14% jump in travel spending during spring break,** highlighting the growing trend of prioritising travel and leisure at this time of year. This year will likely be no different, as tourists worldwide use their Visa-powered cards to create precious memories during their holidays. **With travel spending on the rise, Visa is well-positioned for continued growth** and profitability.



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