

Why invest in a Multi Asset Portfolio?

- Takes the asset allocation decision out of your hands.
- Through-the-cycle investing. We have spent considerable time attempting to understand the nature of market behaviour and the successes and failures of market efficiency.
- We aim to harvest various sources of return on a risk-managed basis.
- We do not invest in an asset just because it is in a benchmark.
- Diversification and reduced volatility.
- Active asset allocation can add and protect value.
- Currency hedging.

Portfolio facts

Portfolio type	Multi Asset
Risk profile	Low - high risk as per client mandate
Minimum investment	£250,000
Currency	GBP, USD, EUR

Multi Asset Portfolio

Portfolio objective

The objective of the Multi Asset Portfolio is to preserve capital and generate growth on a total return basis in inflation-adjusted returns over the investment horizon, while ensuring that the Portfolio remains consistent with its risk objectives and mandate restrictions. The Portfolio's aim is to achieve this objective through tactical asset allocation and security selection within an actively managed and diversified Portfolio.

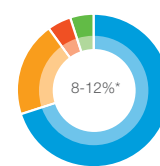
Approach

Multi Asset Portfolios invest in a diversified range of global assets, including equities, fixed income securities, cash and money market instruments. Derivatives are used only for hedging or efficient portfolio management purposes.

Like all our Multi Asset products, Portfolios are managed through the application of a rigorous and methodical investment process which governs the identification and choice of investment opportunities within a risk appropriate framework.

Growth

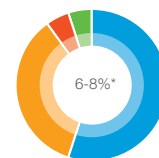
Willing and financially able to accept a higher risk of capital loss in order to achieve potentially higher returns. Typical equity range 50-85%



- Equities
- Bonds
- Cash
- Alternative Funds

Balanced

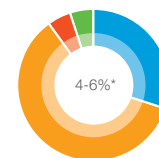
Seeking a balance between safety and the potential for capital growth. Typical equity range 35-65%



- Equities
- Bonds
- Cash
- Alternative Funds

Cautious

Willing to accept somewhat lower returns in order to assure greater safety of the investment. Typical equity range 20-50%



- Equities
- Bonds
- Cash
- Alternative Funds

*3 year target volatility.

“A Multi Asset Portfolio is suited to investors seeking a managed approach to asset allocation from a range of investment instruments to provide broad diversification and inflation beating returns”

A part of the FirstRand Group