

RISK & OBJECTIVE MATRIX

RISK PROFILE

Unconstrained Risk

Moderated Risk

Minimised Risk

Maximise Growth

TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
		MIN	MAX
42.5%	UK shares	30%	55%
42.5%	Global shares	30%	55%
5%	Fixed Interest	0%	10%
5%	Infrastructure & Property	0%	10%
5%	Other investments	0%	10%
100%		100%	

TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
		MIN	MAX
35%	UK shares	20%	50%
35%	Global shares	20%	50%
15%	Fixed Interest	5%	25%
5%	Infrastructure & Property	0%	10%
10%	Other investments	0%	20%
100%		100%	

TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
		MIN	MAX
27.5%	UK shares	15%	40%
27.5%	Global shares	15%	40%
25%	Fixed Interest	15%	35%
5%	Infrastructure & Property	0%	10%
15%	Other investments	5%	25%
100%		100%	

INVESTMENT OBJECTIVE
Balance Growth & Income

TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
		MIN	MAX
42.5%	UK shares	30%	55%
32.5%	Global shares	20%	45%
10%	Fixed Interest	0%	20%
7.5%	Infrastructure & Property	0%	15%
7.5%	Other investments	0%	15%
100%		100%	

TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
		MIN	MAX
35%	UK shares	20%	50%
27.5%	Global shares	10%	45%
20%	Fixed Interest	10%	30%
7.5%	Infrastructure & Property	0%	15%
10%	Other investments	0%	20%
100%		100%	

TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
		MIN	MAX
25%	UK shares	10%	40%
20%	Global shares	10%	30%
30%	Fixed Interest	15%	45%
10%	Infrastructure & Property	0%	20%
15%	Other investments	5%	25%
100%		100%	

Maximise Income

TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
		MIN	MAX
50%	UK shares	30%	70%
20%	Global shares	10%	30%
15%	Fixed Interest	0%	30%
10%	Infrastructure & Property	5%	15%
5%	Other investments	0%	10%
100%		100%	

TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
		MIN	MAX
40%	UK shares	20%	60%
20%	Global shares	10%	30%
25%	Fixed Interest	15%	35%
10%	Infrastructure & Property	5%	15%
5%	Other investments	0%	10%
100%		100%	

TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
		MIN	MAX
25%	UK shares	15%	35%
15%	Global shares	5%	25%
35%	Fixed Interest	20%	50%
15%	Infrastructure & Property	5%	25%
10%	Other investments	5%	15%
100%		100%	

Source: Castlefield



THE THOUGHTFUL INVESTOR

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