

RISK & OBJECTIVE MATRIX

The below matrix guide shows typical portfolio structures resulting from various combinations of investment objective and risk tolerance. Please note, however, that 'typical exposure' is provided as a guide to the mix of assets likely to be selected.

The exact mix is likely to vary in response to changing market values and/or in response to our short term market views. Possible exposures are shown to indicate the likely upper and lower limits of exposure, over any one period of time.

		RISK PROFILE											
		Unconstrained Risk				Moderated Risk				Minimised Risk			
INVESTMENT OBJECTIVE		TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE		TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE		TYPICAL EXPOSURE	ASSET CLASS	POSSIBLE EXPOSURE	
				MIN	MAX			MIN	MAX			MIN	MAX
Maximise Growth		85%	Global shares	70%	100%	70%	Global shares	40%	100%	55%	Global shares	30%	80%
		5%	Fixed Interest	0%	10%	15%	Fixed Interest	5%	25%	25%	Fixed Interest	15%	35%
		5%	Infrastructure	0%	10%	5%	Infrastructure	0%	10%	5%	Infrastructure	0%	10%
		5%	Other investments	0%	10%	10%	Other investments	0%	20%	15%	Other investments	5%	25%
Balance Growth & Income		75%	Global shares	50%	100%	62.5%	Global shares	30%	95%	45%	Global shares	20%	70%
		10%	Fixed Interest	0%	20%	20%	Fixed Interest	10%	30%	30%	Fixed Interest	15%	45%
		7.5%	Infrastructure	0%	15%	7.5%	Infrastructure	0%	15%	10%	Infrastructure	0%	20%
		7.5%	Other investments	0%	15%	10%	Other investments	0%	20%	15%	Other investments	5%	25%
Maximise Income		70%	Global shares	40%	100%	60%	Global shares	30%	90%	40%	Global shares	20%	60%
		15%	Fixed Interest	0%	30%	25%	Fixed Interest	15%	35%	35%	Fixed Interest	20%	50%
		10%	Infrastructure	5%	15%	10%	Infrastructure	5%	15%	15%	Infrastructure	5%	25%
		5%	Other investments	0%	10%	5%	Other investments	0%	10%	10%	Other investments	5%	15%



THE THOUGHTFUL INVESTOR

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