Our strategic asset allocations

***Past performance is not a guide to future performance and may not be repeated. The value of your investment, and any income derived from it, may go down as well as up and you may not get back the full amount invested.***

***Funds are bought and sold automatically in order to rebalance the portfolios. If you are investing in a platform-based Investment Account and make a gain as a result of rebalancing, you might be liable for Capital Gains Tax (CGT). Details should be included in your tax return if your total gains in the tax year exceed the annual CGT allowance.***

**Funds**

The **Omnis Managed Portfolio Service** spreads your investments across the different asset classes to help reduce the absolute risk of loss in your total portfolio. As each single investment represents a small percentage of the total assets, any loss has a relatively reduced impact on total performance. Whilst the same is also true of any positive performance, our underlying fund managers have been selected for their ability to consistently pick stocks with the potential for strong long-term returns.

The strategic asset allocations are specifically designed to match the risk and reward expectations of a range of investors and can be held either on their own or in combination, if you and your adviser think that is appropriate.

The Omnis Investment Committee is responsible for setting our asset allocation policy. They are supported in this by authoritative investment research and analysis from JP Morgan.

The following pie charts show the broad asset allocations the Omnis Managed Portfolio Service.

13.25

% UK Equities

13.25

% US Equities

% Other Developed

13.5

Markets Equities

18.5

% UK Government Bonds

% UK Corporate Bonds

10.5

% Global Bonds

21

% Alternative Investments

10

**Cautious**

% UK Equities

23.25

% US Equities

23.5

%

15.75

Other Developed

Markets Equities

% Emerging Markets

7.5

% UK Government Bonds

10.5

5.25

% UK Corporate Bonds

% Global Bonds

9.25

% Alternative Investments

5

**Balanced**

31.5

% UK Equities

% US Equities

31.75

21.5

% Other Developed

Markets Equities

10.25

% Emerging Markets

2.5

% UK Government Bonds

% UK Corporate Bonds

1.5

% Global Bonds

1

**Adventurous**

**Moderately Cautious**

% UK Equities

18.25

18.25

% US Equities

% Other Developed

12.5

Markets Equities

6

% Emerging Markets

14.5

% UK Government Bonds

8

% UK Corporate Bonds

15

% Global Bonds

7.5

% Alternative Investments

|  |  |
| --- | --- |
| Over time, the proportion of each type of asset held within the portfolio will drift away from the long-term allocations due to the relative performance of the underlying funds.  If you are in the **Omnis Managed Portfolio Service**, our Chief Investment Officer will actively manage your exposures to each underlying asset class in line with his views on the markets. This means that we may not rebalance the portfolio if we think markets will continue to move in the same | direction or we may adjust the exposures if we think too much risk has been introduced.  If you are in the **Openwork Graphene Model Portfolios**, your portfolio will be rebalanced back to a long-term strategic allocation every six months to ensure that you always hold the right combination of funds in the proportions that meet your acceptable level of risk. |

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