



A PRECISE AND FLEXIBLE WAY TO INVEST





omnis
AGILITY

ROBUST | ACTIVE | INSIGHTFUL



TO THRIVE
IN TODAY'S
EVER-CHANGING
MARKETS,
**SUCCESSFUL
INVESTING**
DEMANDS
FLEXIBLE THINKING
AND THE ABILITY
TO COMBINE
LONG-TERM
STRATEGIES WITH
ACTIVE PORTFOLIO
MANAGEMENT.

ENTER OMNIS AGILITY

OMNIS AGILITY

A set of investment portfolios that are active, robust and insightful.

With more than £10 billion in assets under management, Omnis is one of the UK's largest managers of UK domiciled funds. We work with The Openwork Partnership, a network of over 4,500 financial advisers across the country helping people look forward with confidence and optimism.

Omnis Agility provides carefully constructed well diversified portfolios that reflect our investment approach and focus on value for money. To thrive in today's ever-changing markets, successful investing demands flexible thinking and the ability to combine long-term strategies with active portfolio management.

We've designed Omnis Agility with that in mind. The goal of Omnis Agility is to capture the best investment opportunities and navigate market risks. Over the next few pages we will go into detail about how we run these portfolios and the benefits they offer you as an investor.

ANDREW SUMMERS

Chief Investment Officer, Omnis Investments







Flexibility
and control

INTRODUCTION

Introducing Omnis Agility, a range of actively managed portfolios that are designed to help you achieve your financial goals.

The first stage of your Omnis Agility journey is usually a conversation with your adviser. This will give you the chance to agree what's important to you and why you want to invest.

Your adviser will ask you about lots of things, including your overall financial situation, any particular investment goals, and your time horizon, as well as your tax status. You'll also talk about risk and how the inevitable rise and fall in financial markets may affect the value of your investments over time.

Armed with this information, your adviser will then work out the best investment solution for you. It's straightforward with Omnis Agility because there are four portfolios to match different return targets and risk profiles. Whether you're a cautious investor, comfortable with being more adventurous or somewhere in between, depending on your objectives and risk attitude there's a strategy for you.



WHETHER YOU'RE A CAUTIOUS INVESTOR, COMFORTABLE WITH BEING MORE ADVENTUROUS, OR SOMEWHERE IN BETWEEN, THERE'S A **STRATEGY FOR YOU.**

The application process is straightforward, and you can invest as much or as little as you want. You have the option of investing in Omnis Agility through a General Investment Account (GIA) as well as tax-efficient wrappers, including Individual Savings Accounts (ISAs) and pension options.

LOWER RISK
Lower potential return

HIGHER RISK
Higher potential return



HOW THE PORTFOLIOS ARE MANAGED

SETTING THE DIRECTION OF THE PORTFOLIOS - THE STRATEGIC ASSET ALLOCATION

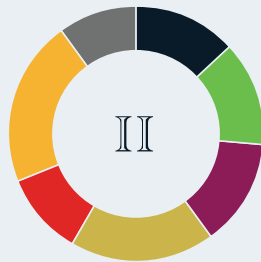
For each of the different portfolios, our starting point is to work closely with The Openwork Partnership to develop the Strategic Asset Allocations (SAA) that forms the foundations for portfolio construction.

The SAA is a blend of investments in specific amounts that matches your risk profile and aims to deliver the best long-term return for that risk profile.

The weighting for each investment, or asset class, is based on our long-term expectations for potential returns and how we expect different asset classes to interact with each other and the level of risk you are willing to take.

THE OMNIS AGILITY RANGE OF PORTFOLIOS

Depending on your attitude to risk, the different portfolios have a different mix of asset classes.



13.25%
UK Equities

13.25%
US Equities

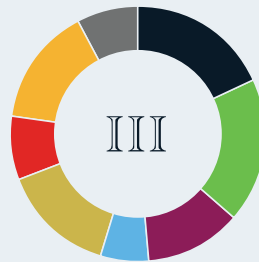
13.5%
Other Developed
Markets Equities

18.5%
UK Government
Bonds

10.5%
UK Corporate
Bonds

21%
Global Bonds

10%
Alternative
Investments



18.25%
UK Equities

18.25%
US Equities

12.5%
Other Developed
Markets Equities

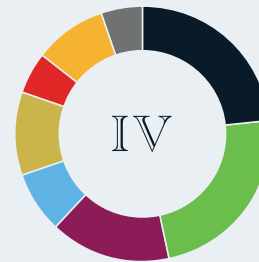
6%
Emerging
Markets

14.5%
UK Government
Bonds

8%
UK Corporate
Bonds

15%
Global Bonds

7.5%
Alternative
Investments



23.25%
UK Equities

23.5%
US Equities

15.75%
Other Developed
Markets Equities

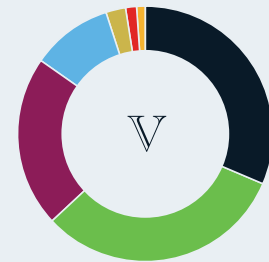
7.5%
Emerging
Markets

10.5%
UK Government
Bonds

5.25%
UK Corporate
Bonds

9.25%
Global Bonds

5%
Alternative
Investments



31.5%
UK Equities

31.75%
US Equities

21.5%
Other Developed
Markets Equities

10.25%
Emerging
Markets

2.5%
UK Government
Bonds

1.5%
UK Corporate
Bonds

1%
Global Bonds



robust

[rō'bəst] *adjective*

Rigorous and disciplined.

INTRODUCING FLEXIBILITY TO THE PORTFOLIO - TACTICAL ASSET ALLOCATION

Of course, we know that the investment environment is always changing, so we manage all portfolios actively to respond to these evolving conditions.

This process is called Tactical Asset Allocation (TAA) and involves increasing and decreasing exposures to the different asset classes and geographical regions. We describe this process as underweighting (where we have lower exposure than the strategic weight) and overweighting (where we have higher exposure than the strategic weight).



Flexibility in your portfolio

As an example, this is how Omnis Agility IV adapts depending on market conditions. A more optimistic outlook on the economy may lead us to increase our exposure to more risky assets, like equities, and when we wish to be more defensive, we may increase our exposure to less risky assets like bonds. All the portfolios in Omnis Agility will adapt in line with market conditions.

- Equity
- Bonds
- Alternatives
- Cash

Example. For illustrative purposes only.

IMPLEMENTING OUR INVESTMENT VIEWS

Blending active funds with Exchange Traded Funds

Once we have established our view on the investment environment and how much we want to invest in the different investment options available to us, we proceed to decide how we best invest your money.

We invest the core of your portfolio in **actively managed Omnis funds**.

At Omnis we have the skills, resources and experience to find the best investment managers to run our funds.

Omnis Investments currently works with some of the leading investment managers in the world, bringing you access to some of the world's leading investment professionals.

AXA Investment Management

- *Omnis Short Dated Bond Fund*

Barings Asset Management

- *Omnis European Equity Opportunities Fund*

Columbia Threadneedle Investments

- *Omnis UK Gilt Fund*
- *Omnis Sterling Corporate Bond Fund*

Federated Hermes

- *Omnis Absolute Return Bond Fund*

Fidelity International

- *Omnis European Equity Leaders Fund*

- *Omnis Global Emerging Markets Equity Leaders Fund*

- *Omnis Strategic Bond Fund*

- *Omnis UK Smaller Companies Fund*

Franklin Templeton Investments

- *Omnis UK Smaller Companies Fund*
- *Omnis UK All Companies Fund*

Fulcrum Asset Management

- *Omnis Diversified Returns Fund*

Jupiter Asset Management

- *Omnis Income and Growth Fund*

Lazard Asset Management

- *Omnis Global Emerging Markets Equity Opportunities Fund*

Schroder Investment Management

- *Omnis Japanese Equity Fund*

State Street Global Advisors

- *Omnis US Equity Leaders Fund*

T. Rowe Price

- *Omnis US Equity Leaders Fund*
- *Omnis US Smaller Companies Fund*

Veritas Asset Management LLP

- *Omnis Asia Pacific (ex-Japan) Equity Fund*

Western Asset Management

- *Omnis Global Bond Fund*
-

 Investment
Managers

BARINGS

 COLUMBIA
THREADNEEDLE
INVESTMENTS

Federated
Hermes 

 Fidelity
INTERNATIONAL

 FRANKLIN
TEMPLETON

FULCRUM


 JUPITER
ASSET MANAGEMENT

LAZARD
ASSET MANAGEMENT

Schroders

STATE STREET
GLOBAL ADVISORS

T.RowePrice®
INVEST WITH CONFIDENCE

Veritas
— Asset
Management

 WESTERN ASSET

A close-up, low-angle shot of a classic car's hood ornament. The ornament is highly polished chrome and features two prominent, teardrop-shaped red lenses. The car's body is a vibrant, metallic blue, which reflects the surrounding environment. The background is a clear, bright blue sky, suggesting a sunny day. The overall aesthetic is one of luxury and classic automotive design.

active

['aktiv] *adjective*

Assured and responsive.

Omnis has a range of funds and appoints expert investment managers to make the investment decisions in the funds. For example, if we have a fund that invests in UK companies, we will appoint an experienced manager to decide what companies to invest in with the aim of delivering better returns than the broad market.

When selecting a manager for one of the Omnis funds, our dedicated Manager Research team works with an external specialist research firm to distil the large universe of investment managers into a list of managers that meet our strict criteria for us to consider.

We rigorously assess our investment managers and review and analyse their investment philosophy, their investment process and their team, amongst other things. We then validate that against data we already have. We meet potential investment managers and their teams in person so that we can gain a thorough insight into their investment approach. We use a variety of tools to measure a manager's abilities before deciding to appoint them to manage one of the Omnis funds.

This robust and repeatable process ensures all Omnis funds are run by leading investment managers. We appoint them after careful due diligence and keep them under review so if there are any changes to their process or team that require us to take action, including appointing a new manager, we do just that, without it requiring action from you.

To learn more about our investment managers, please visit <https://omnisinvestments.com/about/investment-managers>

Around this core of Omnis funds, Omnis Agility will also invest in **Exchange Traded Funds (ETFs)** that give us access to additional investment opportunities. In their simplest form, ETFs are funds that aim to track the performance of a specific market. For example, a UK Equity ETF might track the performance of the FTSE 100 index.

ETFs can cover a broad range of asset classes and can give exposure to specific markets, sectors, or investment strategies.

When Omnis Agility selects ETFs we use a similarly robust research process, taking into account a range of factors, including size, cost, how closely the ETF returns track the market, the credentials and reputation of the manager. We then select the ones we believe provide the most efficient exposure.

By combining the actively managed Omnis funds with ETFs, Omnis Agility aims to deliver efficient, cost effective and risk-conscious long-term investment returns.

BENEFITS OF EXCHANGE TRADED FUNDS (ETFs)

An ETF aims to track the performance of a specific market by investing in all of the underlying shares of companies or bonds. By including ETFs in Omnis Agility it provides certain benefits to your portfolio:



Diversification

ETFs give your portfolio access to a diverse mix of asset classes, including domestic and international shares, and bonds.



Cost-effectiveness

ETFs typically have lower associated costs than actively managed investment funds.



Liquidity and flexibility

It's quick and easy to buy or sell ETFs because they are listed on the stock exchange.



Transparency

As ETFs aim to simply follow an index, we will always know what they are investing in and how much is invested in each company or bond. We can use this information to make informed decisions in your portfolio.

To learn more about ETFs, please visit
<https://omnisinvestments.com/OmnisAgility/the-benefits-of-etfs>



Omnis recognises the important influence environmental, social and governance factors can have on long term asset prices. Accordingly, Omnis only works with investment managers that adhere to or are aspiring to adhere to the UN Principles for Responsible Investment and UK Stewardship Code to ensure our funds are managed in an appropriate way.

1. United Nations Principles for Responsible Investing (UN PRI). The UN PRI has proven to be a demanding and relevant tool to encourage asset managers to incorporate environmental, social and governance factors into their investment decision making.

2. UK Stewardship Code. As signatories to the Code our asset managers undertake to conform to 12 Principles that underpin effective engagement between themselves as institutional investors and the companies they invest in.

Omnis is committed to building on these two crucial foundations which we believe help improve the long-term returns to our clients.

OMNIS AGILITY'S INVESTMENT APPROACH IN SUMMARY

The Strategic Asset Allocation, the Tactical Asset Allocation and the Investment Selection are the three key components that go into building your portfolio within Omnis Agility.

1. Strategic asset allocation (SAA)

We determine the combination of assets for each portfolio that we believe can deliver the best investment outcome for your level of risk over the long term. We review periodically to ensure the SAA remains appropriate.

2. Tactical asset allocation (TAA)

We increase or decrease the exposures to different investments to reflect what's happening in the markets and our medium-term outlook with the aim to outperform the SAA over time.

3. Implementing our investment views

The way we implement our TAA in your portfolio is by investing in actively managed Omnis funds run by leading managers, and ETFs.

AN EXPERIENCED TEAM MANAGING YOUR PORTFOLIO

The ongoing management of your portfolio, the appointment of external asset managers to manage an Omnis fund and the inclusion of ETFs into an Omnis Agility portfolio is overseen by the Omnis team, who have decades of experience when it comes to investing and overseeing portfolios.



Robert Jeffree



Andrew Summers



Hannah Evans



Richard Garland



Rohit Vaswani



Simon Harris



Angie Keogh



ROBERT JEFFREE

Chief Executive Officer

Robert joined Omnis in 2020 as CIO, having begun his career at HSBC Asset Management's in 1995. In 2004 he joined New Star Asset Management as a fund manager for the firm's multi-asset and Asia portfolios. Robert took on the role of CEO of Omnis in 2023.

ANDREW SUMMERS

Chief Investment Officer

Andrew joined Omnis Investments in 2023 bringing with him over 27 years of experience in investment management. He began his career at Goldman Sachs, before moving to Investec Wealth & Investment where he served as Global Head of Product & Research, Head of Collectives Research and Head of Alternative Investments.

HANNAH EVANS

Head of Manager Research

Hannah joined Omnis in 2022 having begun her career at UK actuarial consultancy Lane Clark and Peacock. Hannah has nearly 20 years of experience in investment manager research. Most recently she worked at Russell Investments. At Omnis, Hannah leads our work on selecting and monitoring the investment managers of the Omnis funds.

RICHARD GARLAND*Chief Investment Strategist*

Richard is an experienced multi-asset investment manager and strategist with over 25 years of industry experience gained at private banks C. Hoare & Co. and Berenberg. Richard specialises in interpreting the implications of global macroeconomic developments and also focuses on investment process and portfolio construction. Richard joined Omnis in 2023, leading our tactical asset allocation.

ROHIT VASWANI*Client Portfolio Manager*

Rohit has over 13 years of experience in financial services, across a variety of roles. He began his career at Fidelity International, working with investors globally to provide investment solutions and more recently with fund managers and fund buyers at Portfolio Adviser, a leading UK-based investment publication. Rohit joined Omnis in 2020.

SIMON HARRIS*Chief Operating Officer*

Simon has over 20 years of asset management experience from roles within finance & investment operations. He previously worked at Embark, part of the Lloyds Banking Group, where he was Head of Investment Operations. Simon also spent over 18 years at Zurich Insurance Company in a variety of roles. Simon joined Omnis in 2023.

ANGIE KEOGH

Head of Risk and Compliance

Angie joined Omnis in 2023 and is a member of the management committee with responsibility for regulatory oversight of the business. She has more than 20 years of experience in financial services and has held senior roles in the fund management, life and insurance sectors. Angie has worked for a range of businesses including Zurich, AXA, Holloway Friendly and Columbia Threadneedle.



DECADES OF **EXPERIENCE**
WHEN IT COMES TO
INVESTING AND OVERSEEING
PORTFOLIOS.

A person wearing a wide-brimmed hat is shown from the back, looking out at the ocean at sunset. The sun is low on the horizon, creating a warm, golden glow over the water and sky. The person's hair is visible, and their hand is resting on their forehead. The overall mood is peaceful and contemplative.

insightful

[in'sɪtʃ(ə)l] *adjective*

Having or showing deep understanding.

The rigorous ongoing monitoring process continues for as long as you invest in the Omnis Agility portfolio. Whilst we can't remove risk entirely, our systems and processes aim to create a safe environment for investing and provide an additional layer of oversight and governance.

We believe that our rigorous selection processes, leading investment managers, and robust control and governance framework all combine to act as the 'guard rails' to your investment experience and help to deliver peace of mind that we are carefully and diligently managing your investment.

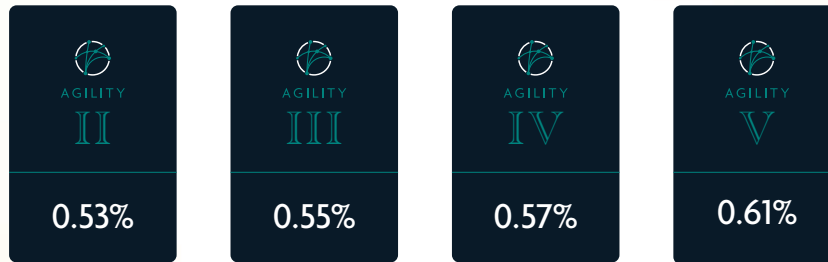
Omnis also counts with experienced non-executive directors, all with great knowledge and understanding of investment portfolios that reinforce the governance and oversight of your portfolios.

Independent expertise and oversight are critical components in the governance of any investment manager, ensuring its effective operation and long-term success. By incorporating independent experts into our governance process, your investments benefit from unbiased, professional insights that enhance Omnis' decision-making processes. Our experts have extensive industry knowledge and play a crucial role in maintaining transparency and accountability.

View our latest independent directors and chairs on our website <https://omnisinvestments.com/OmnisAgility/experienced-investment-team>

COSTS & CHARGES

For the management of Omnis Agility, Omnis charges a 0.1% annual fee over and above the underlying investment costs. As at 31st May 2024, the annual investment costs of the portfolios were as follows:



Full costs are updated monthly and available on our factsheets or through your adviser, who will also be able to explain any additional costs for the financial advice.

INVESTING FOR THE LONG-TERM

Investing comes with risks and a diversified approach can help to reduce those risks and is therefore absolutely central to our investment approach.

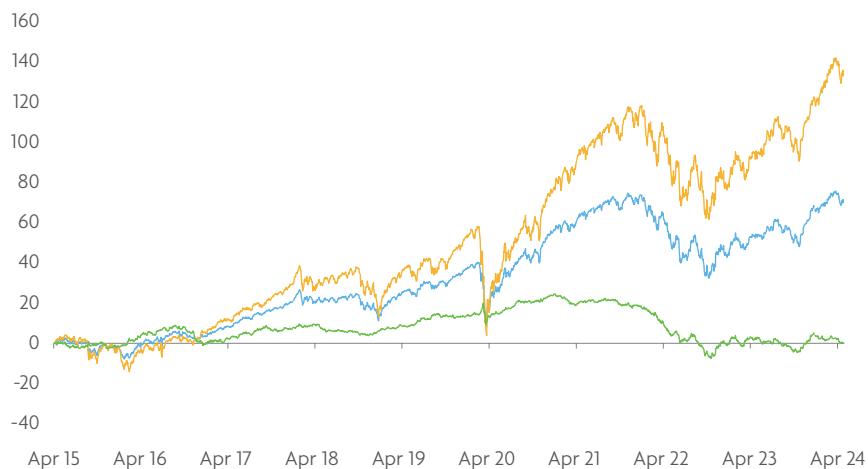
History shows that multiple types of diversification (e.g. by asset class, geography, industry sector, company size, investment manager, style) can help smooth returns over the medium to long term. Our TAA decisions can help to capture opportunities and reduce exposure to weaker areas of the markets.

History also shows that patience and commitment tend to reward investors over the long term.

Staying invested during market downturns is crucial as they are inevitable occurrences. By remaining committed, you provide your investments with the opportunity to rebound and regain lost performance over time.

BENEFITS OF DIVERSIFICATION

Investing in a diversified portfolios will help you capture some of the upside from markets whilst trying to limit the downside. The correct mix of asset classes will depend on your risk profile.



Diversified portfolio is Bloomberg Global EQ:FI 60:40 Index.

Global equity is Bloomberg Developed Market Large & Mid Cap Index.

Global bond is Bloomberg Global Aggregate Index.

Source: Bloomberg as of 30 April 2024. GBP returns since launch of Bloomberg 60:40 portfolio on 2 April 2015, all dividends/income reinvested. Past performance is not a guide to future performance. For illustrative purposes only to show the potential benefits of diversification over time. This chart does not take into account charges or any tax.



Our
investment
edge



WHY OMNIS AGILITY?

1. A robust asset allocation process

We have a robust and disciplined approach to the active management of the portfolios. We review the long-term positioning of the portfolios (Strategic Asset Allocation) annually, and work with our appointed partner J.P.Morgan Asset Management (JPMAM), which is one of the largest experts in strategic asset allocation. We then continuously review our medium-term investment outlook and position the portfolios accordingly, using our proprietary tactical asset allocation process. We combine a rigorous data and evidence-driven approach with expert human judgement.



2. We look for the most efficient ways to invest

We recognise the investment universe is wide. We continually seek to find ways of accessing the most effective, diverse and, at times, specialised asset classes on a global basis by working with leading investment managers, which we combine with ETFs.



3. We blend active funds with ETFs

This approach means we have real-time information about the investments in the funds so we know exactly what is being invested in and therefore the role they play in your portfolio.



4. We appoint leading investment managers

We only appoint investment managers for the Omnis funds that meet our strict standards relating to their ability to deliver the investment objective of the fund. If we need to change managers (for example if a manager retires) we won't hesitate to do so promptly, efficiently and without requiring you to do anything.



5. A wide investment universe

By using ETFs in the portfolios, we can access a very wide investment universe. ETFs also allow us to implement very specific investment views into the portfolios.



6. We have access to investment expertise

We are fortunate that the scale of Omnis' business means the asset managers we appoint give us access to their deep and broad range of investment specialists. This, combined with independent market experts, third-party research partners and in-house expertise, enables us to make informed decisions on asset allocation and markets.



7. We put risk management at the heart of our process

Investing necessarily involves taking risk, but these risks must be known, measurable and controlled. We seek to ensure that the risks we take on our clients' behalf are commensurate with the potential investment returns available from having exposure to those risks. We make sure all our decisions match our views and the risk profiles of all portfolios.



8. Pricing

We passionately believe that a focus on value for money is much more important for long term investment returns than simple cost. We ensure that Omnis funds are competitively priced vs. their peer group and relative to the performance we expect them to deliver. We do this through our Fund Value Assessments, which consider several indicators of value. Having a portion of each portfolio invested in ETFs where this makes most sense serves to reduce the overall costs. Omnis publishes an annual Value Assessment for Omnis Agility in which we will evaluate the total investment cost of the portfolios.

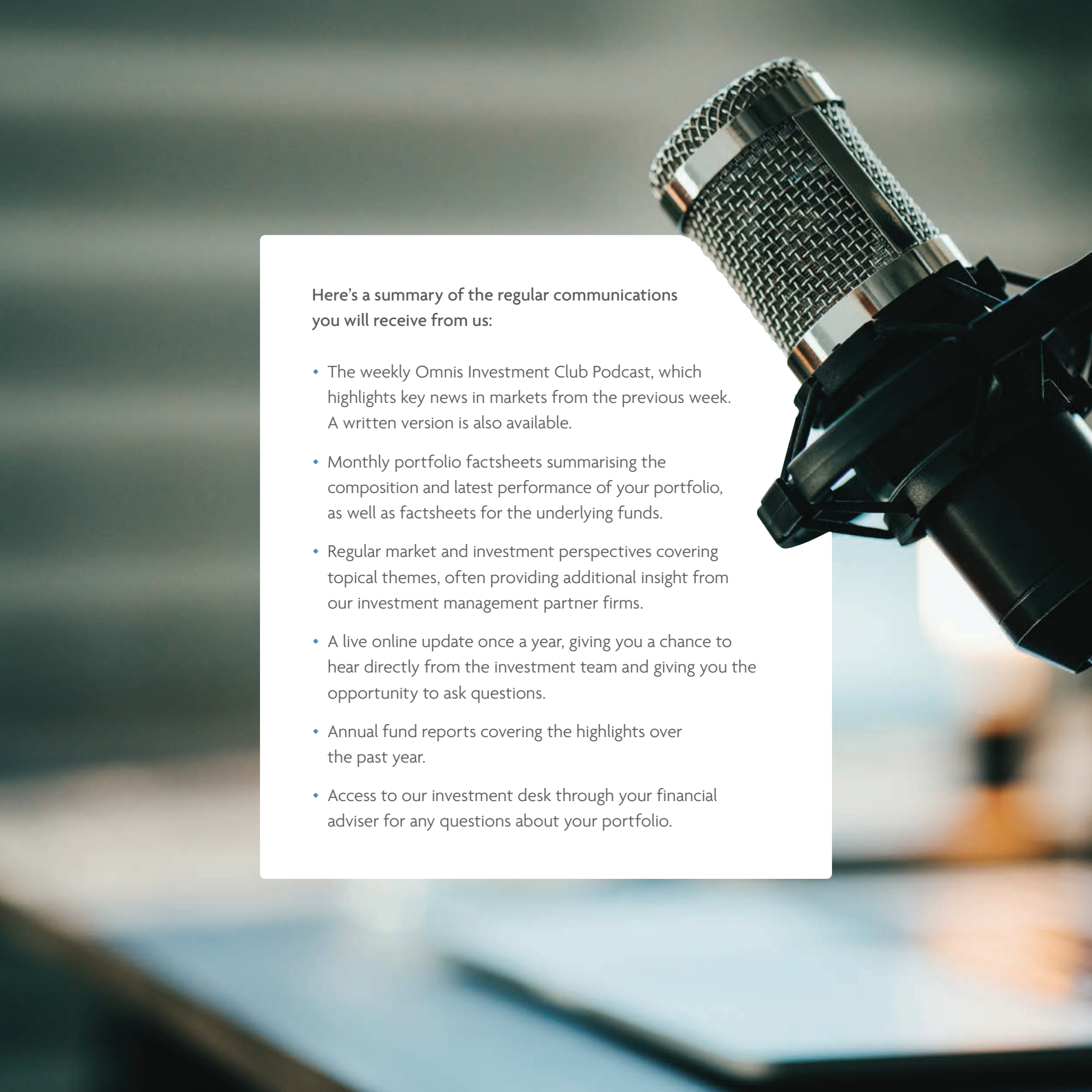
UNDERSTANDING WHAT WE ARE DOING IN YOUR PORTFOLIO

As an investor in Omnis Agility, we want to provide you with clear, regular updates to help you understand how we're managing your money. You have access to regular information about how the investment portfolio is performing, as well as monthly updates about any investment decisions we've made.

These updates outline what has happened in markets, if we've made any asset allocation changes and provide details about your portfolio's investments. The updates are available through your financial adviser or on our website.



REGULAR UPDATES TO
UNDERSTAND WHAT
WE ARE DOING IN YOUR
PORTFOLIO.



Here's a summary of the regular communications you will receive from us:

- The weekly Omnis Investment Club Podcast, which highlights key news in markets from the previous week. A written version is also available.
- Monthly portfolio factsheets summarising the composition and latest performance of your portfolio, as well as factsheets for the underlying funds.
- Regular market and investment perspectives covering topical themes, often providing additional insight from our investment management partner firms.
- A live online update once a year, giving you a chance to hear directly from the investment team and giving you the opportunity to ask questions.
- Annual fund reports covering the highlights over the past year.
- Access to our investment desk through your financial adviser for any questions about your portfolio.

REASONS TO INVEST IN OMNIS AGILITY

Choice

Four portfolios to suit different objectives and appetites for risk.

Diversified

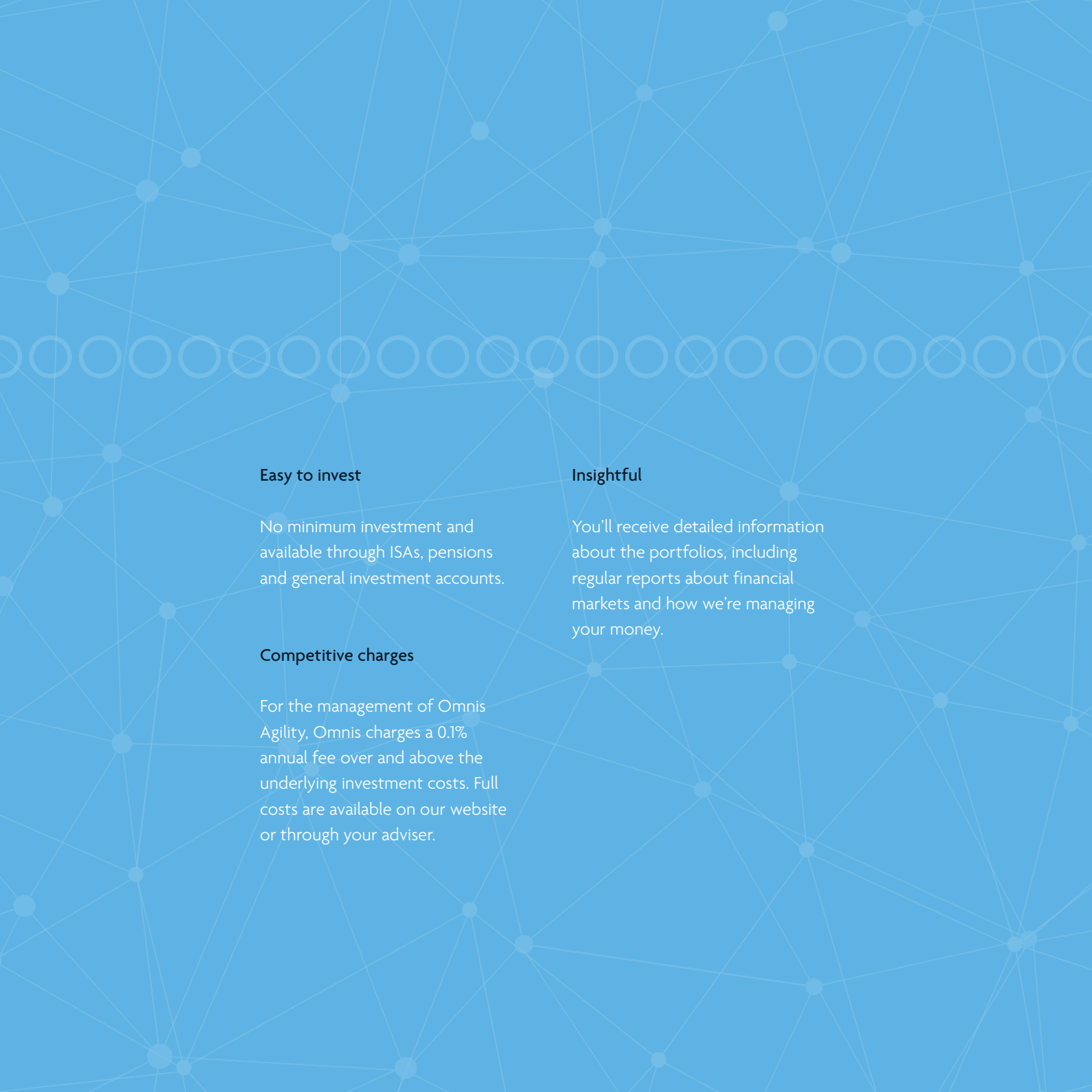
Exposure to multiple asset classes, geographies, investment managers and investment styles, which can help to enhance returns and reduce risk.

Expertise

Access to talented investment managers, carefully selected for their skill, resources and experience by our own dedicated in-house Manager Research team. Tactical asset allocation is undertaken by our experienced team.

Blended

A blend of active, proprietary Omnis funds and ETFs, managed actively to adapt to the evolving investment environment.



Easy to invest

No minimum investment and available through ISAs, pensions and general investment accounts.

Competitive charges

For the management of Omnis Agility, Omnis charges a 0.1% annual fee over and above the underlying investment costs. Full costs are available on our website or through your adviser.

Insightful

You'll receive detailed information about the portfolios, including regular reports about financial markets and how we're managing your money.



NEXT STEPS

Whether you're investing for the first time, would like to consolidate your existing investments or are simply looking for a different approach, we know there's a lot to think about. If you'd like to explore how Omnis Agility could be the right way for you to achieve your financial goals, then please speak to your financial adviser.

You can also find out more about our firm and the people working here on our website.

KEY RISKS

Omnis Agility provides you with a portfolio linked to a number of Omnis funds and non-Omnis ETFs but you should note that the value of your investments and any income from them can fall as well as rise and you may not get back the original amount invested.

The Key Investor Information Documents (KIID) and Prospectus for the funds are available free of charge from <https://omnisinvestments.com/> and contain full information on the risks and charges as well as practical information on each of the Omnis funds.



THE **VALUE** OF
YOUR INVESTMENT
MAY GO DOWN
AS WELL AS UP.

The Omnis Agility portfolios will only be invested in funds offered by Omnis Investments Limited (a member of the Openwork group of companies), selected third party Exchange Traded Funds (ETFs), and cash.

While Omnis Agility aims to strike a balance between risk and return within your risk profile we cannot guarantee that our strategic investment decisions will add value to your portfolio or to protect it from losses.

Changes in exchange rates may mean that the value of your investment goes down as well as up.

There may be a variation in performance between funds and portfolios with similar objectives due to the different assets, dates of investment and in some cases the investment platforms selected by investors and other factors which are beyond the control of Omnis.

You are able to access Omnis Agility through a range of investment platforms, however outcomes may vary as a result of differing operational and investment processes and terms of service in place at each platform. Omnis is not responsible for the actions and terms of service of the platforms selected by you.

Each platform may require you to maintain an adequate cash balance on your account to cover charges. If there are insufficient funds available, this may result in either a sale of assets from within Omnis Agility to cover the fee or the fees not being paid, which may ultimately result in you no longer being invested.

Your financial adviser will discuss with you how to ensure your cash account is appropriately funded at all times.



THE GOAL OF
OMNIS AGILITY
IS TO **CAPTURE**
THE BEST
INVESTMENT
OPPORTUNITIES
AND NAVIGATE
MARKET RISKS.





IMPORTANT INFORMATION

Omnis Agility (the Service) is provided by Omnis Investments Limited (Omnis), a member of the Openwork group of companies. Omnis Investments Limited is authorised and regulated by the Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN. For providing this service, Omnis will receive a fee.

Omnis Investments Limited is registered in England and Wales under registration number 10266077. Registered Office: Auckland House, Lydiard Fields, Swindon, Wiltshire SN5 8UB. Telephone 0370 608 2550.

Omnis Investments Limited is the Authorised Corporate Director of the Omnis Managed Investments ICVC and the Omnis Portfolio Investments ICVC. As the Authorised Corporate Director of the Omnis funds, Omnis Investments Limited is paid an annual management charge from the funds.

GLOSSARY

Active funds / Active management / Active portfolios

Active managed funds or portfolios require a fund manager to pick and choose investments, with the aim of delivering a performance that beats the fund's stated benchmark or index.

Alternative asset classes

An alternative asset class is a group of financial assets that does not fall into one of the conventional investment categories. Conventional categories include stocks, bonds, and cash. They can include private equity or venture capital, hedge funds, managed futures, commodities, and derivatives contracts. Alternative investments can be used for portfolio diversification.

Asset allocation

Asset allocation involves dividing your investments among different assets, such as stocks, bonds, and cash. The asset allocation decision is a personal one. The allocation that works best for you changes at different times in your life, depending on how long you have to invest and your ability to tolerate risk.

Asset classes

An asset class is a grouping of investments that exhibit similar characteristics and are subject to the same laws and regulations. Equities (e.g., stocks), fixed income (e.g., bonds), cash and cash equivalents, real estate, commodities, and currencies are common examples of asset classes.

Assets under management

Assets under management (AUM) is the market value of the investments managed by a person or entity on behalf of clients.

Bonds / Fixed Income

Essentially, a loan provided by an investor to a company or government who in return agrees to make fixed interest payments and to repay the initial amount at the end of an agreed period. Bonds are used by companies, municipalities, states, and sovereign governments to finance projects and operations.

Capital losses

When an investment is sold for less than the purchase price.

Core investment solution

A core investment solution invests across traditional asset classes such as stocks, bonds and cash.

Developed markets

Developed markets are countries that are most progressed in terms of their economy and capital markets. Generally, progress is defined as having a mature and sophisticated economy, high per capita income, accessibility by foreign investors, and a dependable regulatory system.

Diversified / Diversified exposure / Diversified portfolios / Diversified approach

Diversification is the practice of spreading your investments around so that your exposure to any one type of asset is limited. This practice is designed to help reduce the volatility of your portfolio over time.

Domiciled funds

Domicile refers to the legal and regulatory jurisdiction in which an investment fund is incorporated and operates. It sets the rules and requirements for the fund's activities, investor protection, reporting, and compliance.

Emerging markets

'Emerging markets' is a term that refers to an economy that experiences considerable economic growth and possesses some, but not all, characteristics of a developed economy. Emerging markets are countries that are transitioning from the "developing" phase to the 'developed' phase.

Exchange Traded Funds

An ETF, or Exchange Traded Fund is a simple and easy way to get access to investment markets. It is a pre-defined basket of bonds, stocks or commodities that are wrapped into a fund and then listed on an exchange to trade.

Investment strategies

An investment strategy is a plan designed to help individual investors achieve their financial and investment goals.

Investment styles

Investment style is the way that a portfolio's investments are chosen so that it meets a particular orientation. Common styles can be distinguished from one another based on risk tolerance, growth vs. value, and market capitalization.

Overweighting

An overweight rating on an investment means that an investor believes an asset's price should increase in the future. The investor then purchases more of that investment than the benchmark index the investor is tracking.

Passive funds

A style of investing in which the fund manager seeks to mirror the return of a specific index. The manager does so by investing in the same or a representative sample of securities as that index and in the same proportions.

Sectors

A sector refers to a distinct category or grouping of funds, companies, organisations, or industries that share similar characteristics, products, or services

Shares / Stocks / Equities

Units of stock issued by a company / corporation that represent ownership. They are sold to investors and traders to raise capital for the company. In return, the company may pay a dividend to shareholders periodically. Many businesses issue stocks and shares when they need funds for research and development, expansion, or other growth opportunities.

Strategic asset allocation

Strategic asset allocation is a portfolio strategy whereby the investor sets target allocations for various asset classes to achieve a long-term investment objective.

Tactical asset allocation

Tactical asset allocation involves taking an active stance on the strategic asset allocation itself and adjusting long-term target weights for a short period to protect capital or to take advantage of short term opportunities.

Third party asset manager specialists

An external manager who is hired directly by the client or asset owner to manage its assets based on the investment objectives set forth by the client.

Underweighting

An underweight rating on an investment means that an investor believes an assets price should decrease in the future. The investor then purchases less of that investment than the benchmark index the investor is tracking.



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