

### About us

Cornelian Asset Managers is an independent company owned and controlled by the directors and employees. Our interests are therefore closely aligned with those of our clients. We take our name from the Cornelian stone, a semi-precious gemstone to which is attributed the power to improve analytic abilities and clarify perception: two qualities on which we pride ourselves.

We have built our business through our expertise in constructing and implementing broadly based investment portfolios covering many types of assets, designed to add real value to clients in line with their investment and risk objectives.

#### Objective

We aim to achieve investment performance that delivers a real return for clients and matches or exceeds their expectations, but only through exposure to an appropriate and agreed level of risk.

#### Our Team

Our investment team is recruited predominantly from the world of institutional investment and we pride ourselves on bringing institutional quality investment disciplines to the construction of overall portfolios for private clients. The members of our team have an average of over 17 years investment experience.

#### Our Philosophy

We believe that active management is important both when deciding and reviewing at the strategic asset allocation level and also in selection and review of underlying investments. A clear focus on managing risk and the appropriate risk level selected by a client is a fundamental element in our decision making. We seek to deliver investment performance and management of risk through diversification, rigorous selection of investments and frequent monitoring.

#### Our investment Process

Our investment team draws upon internal and external research to develop a view of each asset class and the level of risk and opportunity it presents. This information together with an understanding of the clients' investment and risk objectives enables the construction of a portfolio that represents our view of the optimum asset mix for that client, taking account of the inherent risk characteristics of the asset classes and how these might be expected to change. Although changes at the strategic asset class level are not frequent we believe that a regular review is essential and re-alignment is necessary from time to time.

## Our services

### Risk Managed Portfolios

We offer a range of five risk managed portfolios. These have been developed using the portfolio construction skills that we have applied to private clients and charities for many years. Each of the portfolios is designed to align to one of five different levels of risk that covers the needs of around 90% of clients. Within the portfolios, the underlying investments are managed efficiently in fund structures with the investment managers automatically carrying out the refinement and adjustment necessary.

### Risk Managed Portfolios – Illustrative Construction

	Defensive Portfolio	Cautious Portfolio	Balanced Portfolio	Growth Portfolio	Moderately Aggressive Portfolio
<b>Cash</b>	<b>6.8%</b>	<b>5.3%</b>	<b>2.1%</b>	<b>1.9%</b>	<b>1.2%</b>
<b>Fixed Interest</b>	<b>49.4%</b>	<b>30.7%</b>	<b>19.6%</b>	<b>10.0%</b>	<b>4.4%</b>
Govt Securities – Gilts	4.9%	3.0%	3.0%	1.5%	-
Govt Securities – Index-linked	4.8%	2.7%	3.0%	3.0%	-
Corporate/Convertibles	39.7%	25.0%	13.6%	5.5%	4.4%
<b>UK Equity</b>	<b>15.4%</b>	<b>30.0%</b>	<b>39.7%</b>	<b>46.8%</b>	<b>50.8%</b>
<b>International Equity</b>	<b>14.6%</b>	<b>21.0%</b>	<b>27.6%</b>	<b>31.4%</b>	<b>35.7%</b>
Europe (ex UK)	4.0%	4.0%	4.8%	5.0%	5.3%
US	2.8%	3.0%	3.9%	4.8%	5.6%
Japan	-	1.6%	1.9%	2.0%	2.7%
Far East (ex Japan)	3.8%	4.9%	5.0%	6.5%	8.0%
Emerging Markets	1.0%	2.0%	4.0%	5.0%	6.0%
Global/Thematic Funds	3.0%	5.5%	8.0%	8.1%	8.1%
<b>Other Assets</b>	<b>13.8%</b>	<b>13.0%</b>	<b>11.0%</b>	<b>9.9%</b>	<b>7.9%</b>
Commercial Property	3.0%	3.0%	2.9%	2.9%	2.7%
Absolute Return Funds	6.8%	6.3%	4.9%	4.0%	2.5%
Infrastructure Funds	4.0%	3.0%	1.9%	1.5%	0.8%
Private Equity	-	0.7%	1.3%	1.5%	1.9%

### Contact Us

For further information on the Investment Service Solution for financial advisers, please email [adviser.support@cornelianam.com](mailto:adviser.support@cornelianam.com)

Alternatively, please phone our Adviser Support Line: 0131 240 2770