

## Cornelian Risk Managed Passive Range

May 2021

For most investors, growing their portfolio value in real terms is their most important benchmark. Our goals are to add real value to our clients' investment over the long term, targeting returns in excess of inflation whilst dynamically managing risk.

Our Risk Managed Passive (RMP) range of funds offers a multi asset investment solution that is designed to closely match your clients' goals, ambitions and attitude to risk, whilst aiming to deliver significant value at an accessible, cost-efficient level.

### Why choose the Risk Managed Passive Funds?



#### Balancing risk and potential reward

Selected to help meet investors' attitude to risk, the fund names, i.e. SVS Cornelian Defensive RMP Fund up to SVS Cornelian Progressive RMP Fund, indicate the increasing level of investment risk associated with that fund – low to high.

Each fund targets a specific level of net total return ahead of the Retail Price Index (RPI), and aims to achieve this over a five to seven year investment cycle.



#### Access diversified investments for value for money

The funds are managed using a global, multi asset approach and are diversified over a number of different asset classes, geographies and sectors. The range combines active asset allocation decisions made by our highly experienced investment team with predominantly passive underlying investments, brought together in a competitively priced product.



#### Avoid artificial constraints

We have removed all artificial barriers that might restrict investment performance (such as strategic asset allocation framework) to ensure that our funds are 'unconstrained'.

Our investment team are free to invest in the asset classes that they believe will add most value to investors.














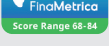


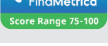
#### Managing Risk below an upper limit

The active risk management process employed by the investment team ensures that our funds remain aligned to their investment objectives whilst also remaining under their specified risk ceiling.

Although the upper expected volatility limit of our funds will not be exceeded, we are not constrained by a lower expected volatility limit that might prevent us from taking appropriate defensive action for investors.

# Choice and Flexibility

Cornelian Asset Managers offers a choice of five multi-asset funds that are invested in predominantly passive underlying investments. Each portfolio is constructed differently so you can choose the one that best matches your clients' investment objectives and attitude to risk.

SVS Cornelian RMP Fund	RPI + Target	Upper Expected Volatility Limit	Official Risk Rating		
			Dynamic Planner	Defaqto	FinaMetrica
<b>Defensive</b>	RPI + 1.0%	6.30%	 3	 3	 FinaMetrica Score Range 38-49
<b>Cautious</b>	RPI + 1.5%	8.40%	 4	 5	 FinaMetrica Score Range 49-60
<b>Managed Growth</b>	RPI + 2.0%	10.50%	 5	 6	 FinaMetrica Score Range 58-70
<b>Growth</b>	RPI + 2.5%	12.60%	 6	 7	 FinaMetrica Score Range 68-84
<b>Progressive</b>	RPI + 3.0%	14.70%	 7	 8	 FinaMetrica Score Range 75-100

Available to access on a wide range of platforms

For more information please visit the Brooks Macdonald website [www.brooksmacdonald.com](http://www.brooksmacdonald.com)

## Important Information

Investment markets and conditions can change rapidly and as such the views expressed should not be taken as statements of fact, nor should reliance be placed on these views when making investment decisions. The price of your investments and the income from them can go down as well as up and neither is guaranteed. Investors may not get back the amount invested. Past performance is not reliable indicator of future results. Changes in rates of exchange may have an adverse effect on the value, price or income of an investment. The value of your investments may be impacted if the issuers of underlying fixed interests holdings default, or market perception of their credit risk changes. There are additional risks associated with investments in emerging or developing markets.

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The Authorised Corporate Director of the company is St Vincent St Fund Administration, a trading name of Smith & Williamson Fund Administration Limited, which is authorised and regulated in the UK by the Financial Conduct Authority. The registered and head office of Smith & Williamson Fund Administration Limited is 25 Moorgate, London EC2R 6AY. The specific details of the funds including investment policy, charges and the associated risks are explained in the full Funds Prospectus and in the Key Investor Information Documentation (KIIDs) – a link to these is available via the Brooks Macdonald website.

© FinaMetrica Pty Ltd. Risk tolerance scores were mapped to the funds' strategic asset allocations as at 31.03.21. The mappings are only for use by financial advisers licensed to use FinaMetrica's risk profiling system and do not constitute financial advice. Financial advisers must satisfy themselves that the funds' current asset allocations reflect the risk/return expectations of the funds when mapped. Brooks Macdonald does pay FinaMetrica for the mappings in the table however these mappings are calculated independently by FinaMetrica.

The risk ratings set out in this document have been prepared by Distribution Technology Limited ('DT') and are based on analyses conducted by DT in March 2021.

The stated 'DT risk level' is the risk level attributed to the model portfolio by a third party, Distribution Technology Limited ('DT') following DT'S analysis. The stated DT risk level is valid as at the stated date; however, market fluctuations can mean the level of risk in the portfolio might change over time. Brooks Macdonald has not verified the risk level attributed to the model portfolio by DT and makes no warranty as to its accuracy. Accordingly, Brooks Macdonald will not accept any liability arising from any reliance on the stated DT risk level.'

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