

Cornelian Risk Managed Passive Range

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 delivering outstanding 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. The higher the level of investment risk, the greater the potential reward. 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 best 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 Cornelian 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
Defensive	RPI + 1.0%	6.30%			
Cautious	RPI + 1.5%	8.40%			
Managed Growth	RPI + 2.0%	10.50%			
Growth	RPI + 2.5%	12.60%			
Progressive	RPI + 3.0%	14.70%			

Accessing the Cornelian Risk Managed Passive Funds

Depending on your business requirements we offer a variety of ways for you to access our investment funds. Whichever of our services you choose for your clients, we do not compromise on the quality of our investment processes, or the level of service we offer you.

1. Cornelian multi-asset passive fund range – available on many of the major platforms

2. Cornelian Portfolio Service

This unique service is designed to be one of the most cost-effective ways for you to directly access our discretionary services for your clients. Removing the cost of platform investment whilst also reducing the reporting and administration burdens on you as the adviser.

You undertake the suitability assessments and sit at the centre of the client relationship. All communication is routed through you and we take our instructions from you, protecting your client relationship.

We offer you the choice of investing in the following options:

- Risk Managed Fund Range (six options), constructed using predominantly actively managed investments
- Risk Managed Passive Fund Range (five options)
- Blended Range (five options), constructed using a 50:50 blend of both the Risk Managed Funds and Risk Managed Passive Funds, across each of the five risk levels.

Minimum Investment: £75,000

Annual Servicing Fee: £300 + VAT payable six-monthly.

For more information on the benefits of the Cornelian Portfolio Service and our other investment services, please speak to your Relationship Manager or visit the Cornelian website

www.cornelianam.com

Risk Warning

Issued and approved by Cornelian Asset Managers Limited (CAML) **for use by professional financial advisers only.**

You should remember that the value of investments and the income derived therefrom may fall as well as rise and you may not get back the amount that you invest. Past performance is not a guide to the future. Fund performance figures do not include any initial charge; if this is paid it will reduce performance from that shown. This material is directed only at persons in the UK and is not an offer or invitation to buy or sell securities. Opinions expressed represent the views of CAML at the time of preparation. They are subject to change and should not be interpreted as investment advice. CAML and connected companies, clients, directors, employees and other associates, may have a position in the fund and any security, or related financial instrument, issued by a company or organisation mentioned in this document. The OEIC Key Investor Information Documents (KIID) are available on request, or on our website.