

INVESTMENT STRATEGY & RISK PROFILING

Investment Strategy	Risk Profile	Real Assets/ Higher Risk Range %	Fixed Assets/ Lower Risk Range %	Description
Growth	High	80 - 100	0 - 20	This strategy is designed purely for capital growth and as such returns may be volatile especially in the short term
Balanced Growth	Medium/ High	75 - 95	5 - 25	This strategy prioritises capital growth over income and as such returns may be volatile especially in the short term
Balanced	Medium	65 - 85	15 - 35	This strategy is designed to achieve a balance of income and capital growth over time
Cautious Balanced	Moderate	55 - 75	25 - 45	This strategy is designed to generate an income which can grow modestly in real terms over time whilst retaining the potential for modest capital growth
Cautious	Moderate/ Low	40 - 60	40 - 60	This strategy is designed to produce a reasonably high level of income without unduly restricting the potential for capital growth
Conservative	Low/ Moderate	30 - 50	50 - 70	This strategy seeks to prioritise income over capital growth and as a consequence capital growth is likely to be modest over the longer term
Defensive	Low	20 - 50	50 - 80	This strategy seeks to produce a modest long term real return, from a portfolio with relatively low volatility characteristics.

Real Assets are higher risk investments and may include UK and Overseas Equities, Property, Hedge Funds, Commodities and Private Equity where the risk of capital loss is potentially high.

Fixed Assets are lower risk investments and may include Government Bonds, Corporate Bonds, Preference Shares and Cash on Deposit where the risk of capital loss is low, but not impossible

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