The Rock**hold** Adviser Guide To Investment

Rockhold Asset Management

FOR PROFESSIONALS ONLY

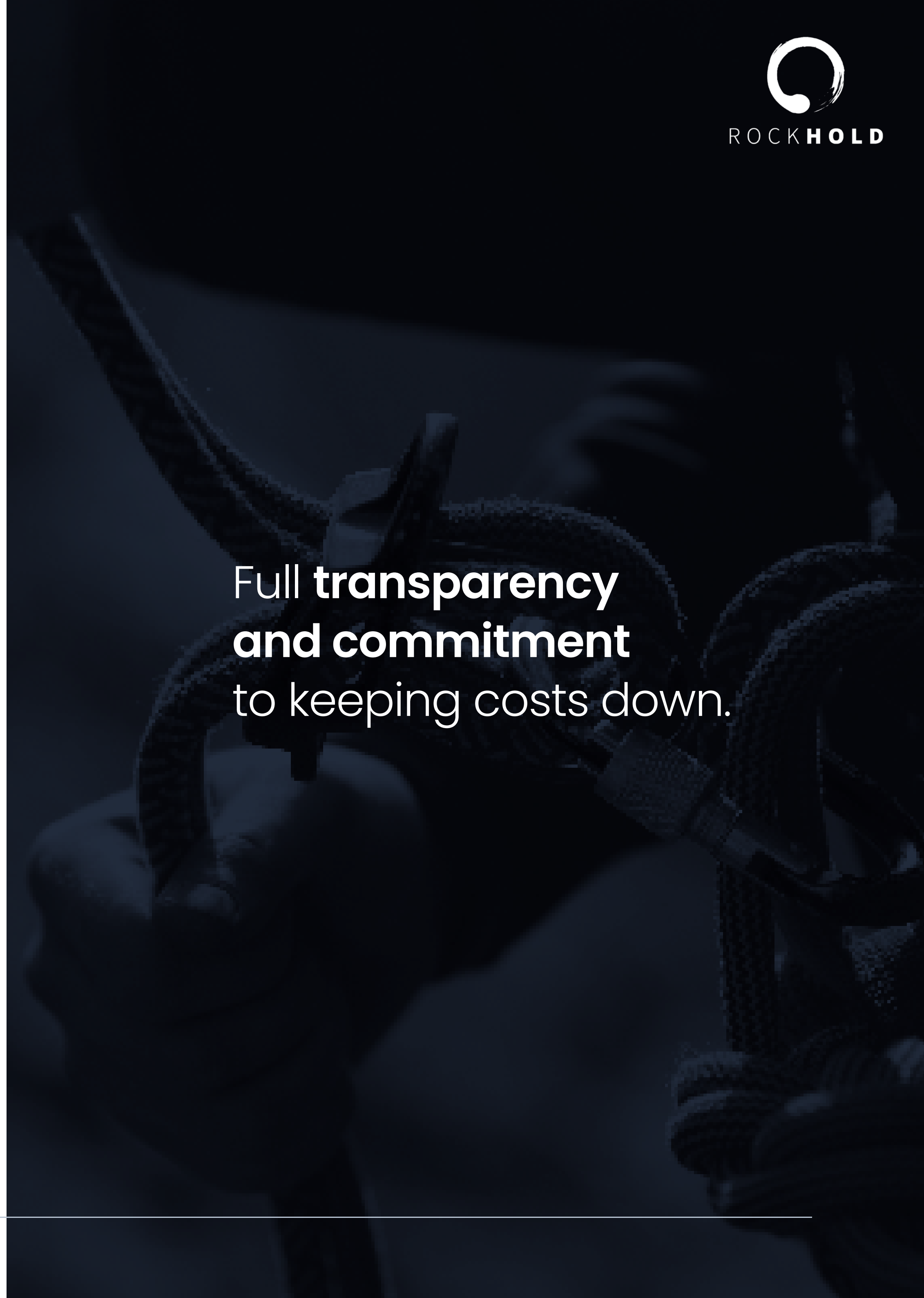
ROCK**HOLD**

Our Philosophy

Robust risk management, full transparency, and commitment to keeping costs down – Isn't that what you want from your investment management partner?

Rockhold provide you with just that, in a way that fits with your advice process, aligns to your client's risk profile, and represents good value for money.

We work with experts who share our views on investment management and are able to manage solutions that are aligned to your client's attitude to risk.



Our Partners

Alpha Beta Partners

Launched in 2017, Alpha Beta Partners work with Rockhold to offer low-cost, outcome-orientated investment solutions that dovetail with advice processes.

They support Rockhold to design and provide managed portfolios which employ a dynamic approach to assett allocation whilst aligning each portfolio to its risk profile. Whilst they make decisions about ongoing asset allocation and fund selections, this is overseen by Rockhold, as the recognised manager of the portfolios.

Launched in 2014, The Adviser Centre provides fund research and investment consultancy services on actively managed funds across the market. It is dedicated to supporting financial professionals assess the suitability of funds and make fund selections. They support Alpha Beta with active fund selection as well as with asset allocation.

Marlborough Investment Management

Marlborough have been managing funds for more than 30 years. Today they look after the investments of more than 200,000 private, corporate and institutional clients – and the performance achieved by their fund managers has earned a succession of awards. The Marlborough investment team work with Rockhold to manage the IFSL Rockhold managed funds, choosing the asset allocaion and fund selection wiht Rockhold's oversight.

They have in excess of 100 years' combined experience running funds of funds and their approach is underpinned by an uncompromising commitment to achieving the best possible risk-adjusted returns for your clients. The Rockhold funds are administered and overseen by Investment Fund Services Ltd (IFS), part of the Marlborough Group and who administer funds worth in excess of £11bn.

LGT Wealth

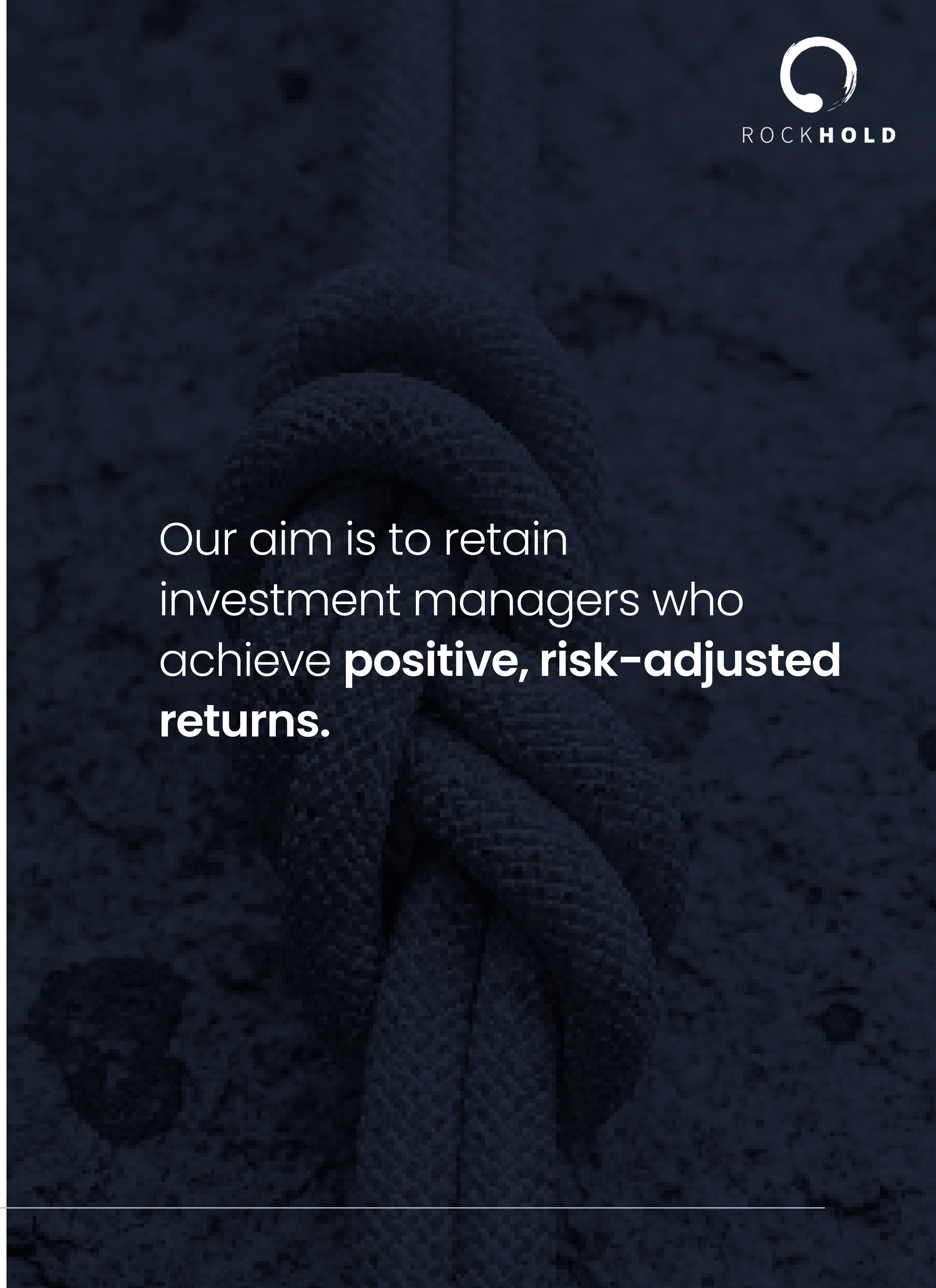
Founded in 2008, LGT Wealth is part of the LGT group, a global private bank, which manages in excess of £29bn of assets for private clients, charities and pension funds.

The team at LGT work with Rockhold to provide a highly bespoke discretionary managed portfolio service for high net worth individuals, that incorporates passive, active and sustainable solutions. These are managed under Rockhold's oversight.

Our Investment Approach

While our investment partners all have their own approach to asset allocation and fund selection, an overriding principle is that they are managed with the objective of aligning to Rockholds risk framework. Their adherence to this framework is overseen by our Investment Committee.

The ultimate objective is to deliver a range of solutions that align to a client's attitude to risk profile, not only at outset, but on an ongoing basis.



Our aim is to retain investment managers who achieve **positive, risk-adjusted returns.**

Our Investment Committee

The Rockhold Investment Committee is responsible for selecting and appointing our investment managers and providing the mandates for the portfolios they manage.

Made up of experienced industry professionals the investment committee meets regularly to review all Rockhold investment solutions. This is to consult on any changes and to verify they continue to follow their aims and objectives.

The committee works closely with the external managers to understand their performance.

Our aim is to retain investment managers who achieve returns in line with the portfolio objectives and reference benchmark performance. Should a manager not operate within their mandate or fail to deliver the expected returns over the long term, the committee retain the power to replace them.

Andy Ferns
Managing Director

Chris Wilson
Proposition Director

Jason Kirk
Group Compliance Director

Stacey Ash
Investment Director

James Millard
Non-Executive Director

Our Solutions

Rockhold offers a platform based Managed Portfolio Service (MPS), Multi-manager funds and a full Bespoke discretionary management service, all of which are aligned to our risk framework.

MPS

Within our MPS service, we offer a range of portfolios: Passive, Active, a Blend of both Passive as well as Active, Income, Sustainable and a Blend of our Managed Funds. All are managed to specific risk tolerances determined by a client's attitude to risk (ATR).

They are available on a wide range of investment platforms and offer advisers choice based on their clients' requirements. They are all competitively priced and have been assessed as offering fair value under Consumer Duty.

Fund of Funds

The IFSL Rockhold Global Equity and Fixed Interest Funds are designed to be blended together to meet a range of client ATRs with the blending ratios provided by Rockhold. They can either be bought individually on an advice basis or Advisers can use the required blend by ATR as an MPS. For which no DFM fee is charged.

The blends are monitored on an ongoing basis by Rockhold and any changes to them are communicated to advisers or implemented directly within the MPS service. The blending service has also been assessed as offering fair value under Consumer Duty and we beleive the funds offer a competitive route to a whole of market, unfettered fund of funds solution.

Bespoke DFM

Through the services of LGT Wealth, we are able to offer a competitively priced, whole of market discretionary management service, which can utilise direct equities and fixed interest securities as well as the traditional managed fund route. The portfolios offered, although bespoke to the client, offer the added benefit of aligning to Rockhold's ATR gramework, which is overseen by the Investment Committee.

Our Commitment To You

We have built an investment proposition that Financial Advisers and Planners have been asking for.

One that offers a robust range of investment solutions at institutional cost, designed to remain aligned to a clients risk tolerance, generating investment returns that are commensurate with this. This leaves you to focus on planning with your clients.

A **robust** range of investment solutions at **institutional cost**.

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