



ROCKHOLD

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ASSET MANAGEMENT

IFSL ROCKHOLD FUNDS BLENDING SERVICE

(TO BE READ IN CONJUNCTION WITH THE IFSL ROCKHOLD FUNDS CLIENT BROCHURE)



THE FUNDS

The IFSL Rockhold Fixed Interest and Global Equity funds are two funds that are designed to be blended together in order to create a diversified portfolio of bonds and equities. The blend of the two funds will depend on an individual investor's attitude to risk.

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ROCKHOLD ASSET MANAGEMENT

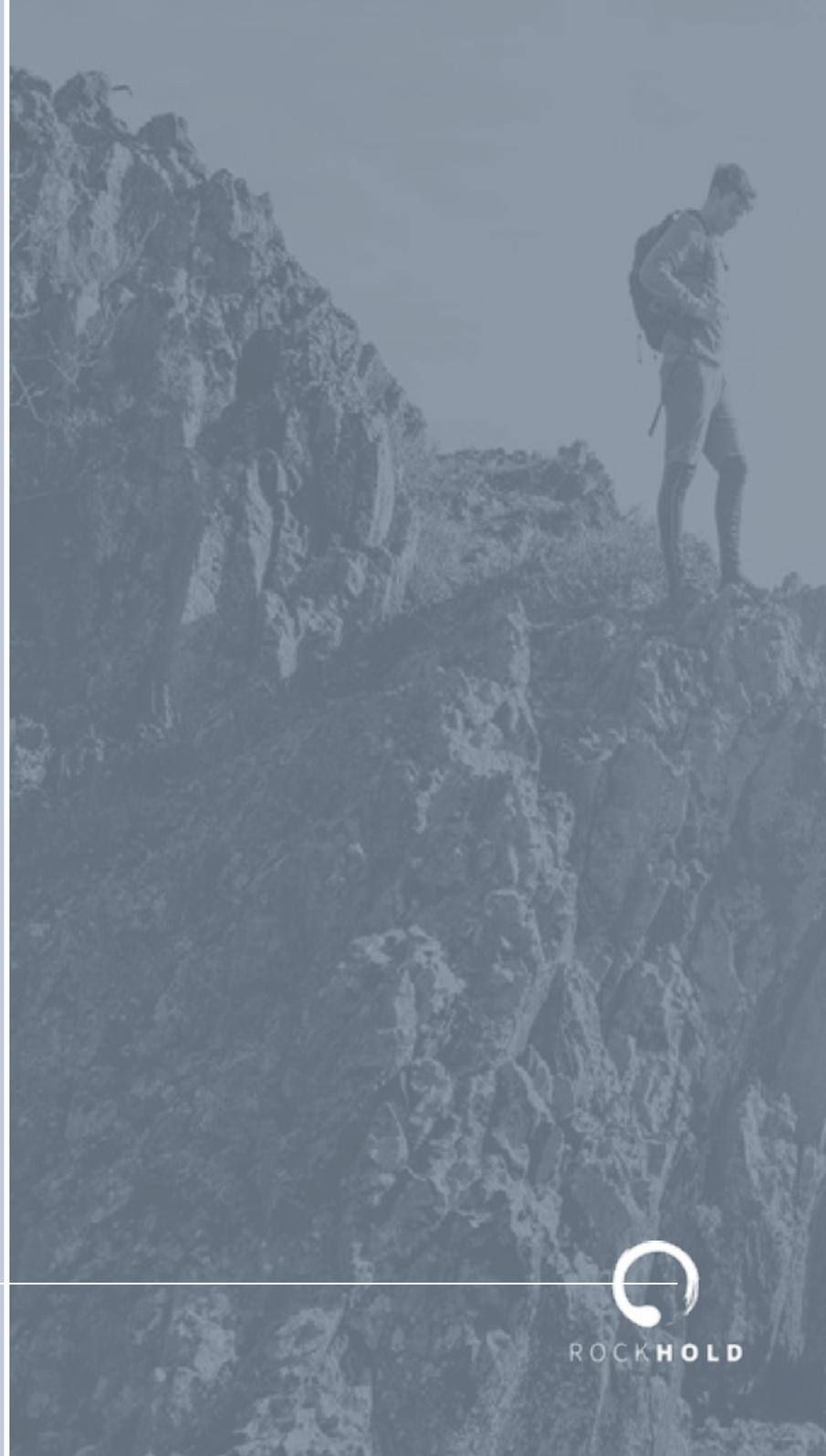
Rockhold is a discretionary investment manager, Its primary role is to calculate and oversee the different blends of funds that are available to investors.

Financial Advisers are provided with the blends, who then agree with their clients which blend is most suited to meet their attitude to risk and financial goals. As the risk profile of the assets that make up the funds can change over time, as do the customer's needs and objectives, there is the possibility that the ratios of the blends will need to be altered. Additionally, the relative value of the two funds held may change over time, requiring the portfolio to be rebalanced to the correct ratio. Historically, both of these scenarios required the adviser to consult with the client to seek their permission before effecting the changes.

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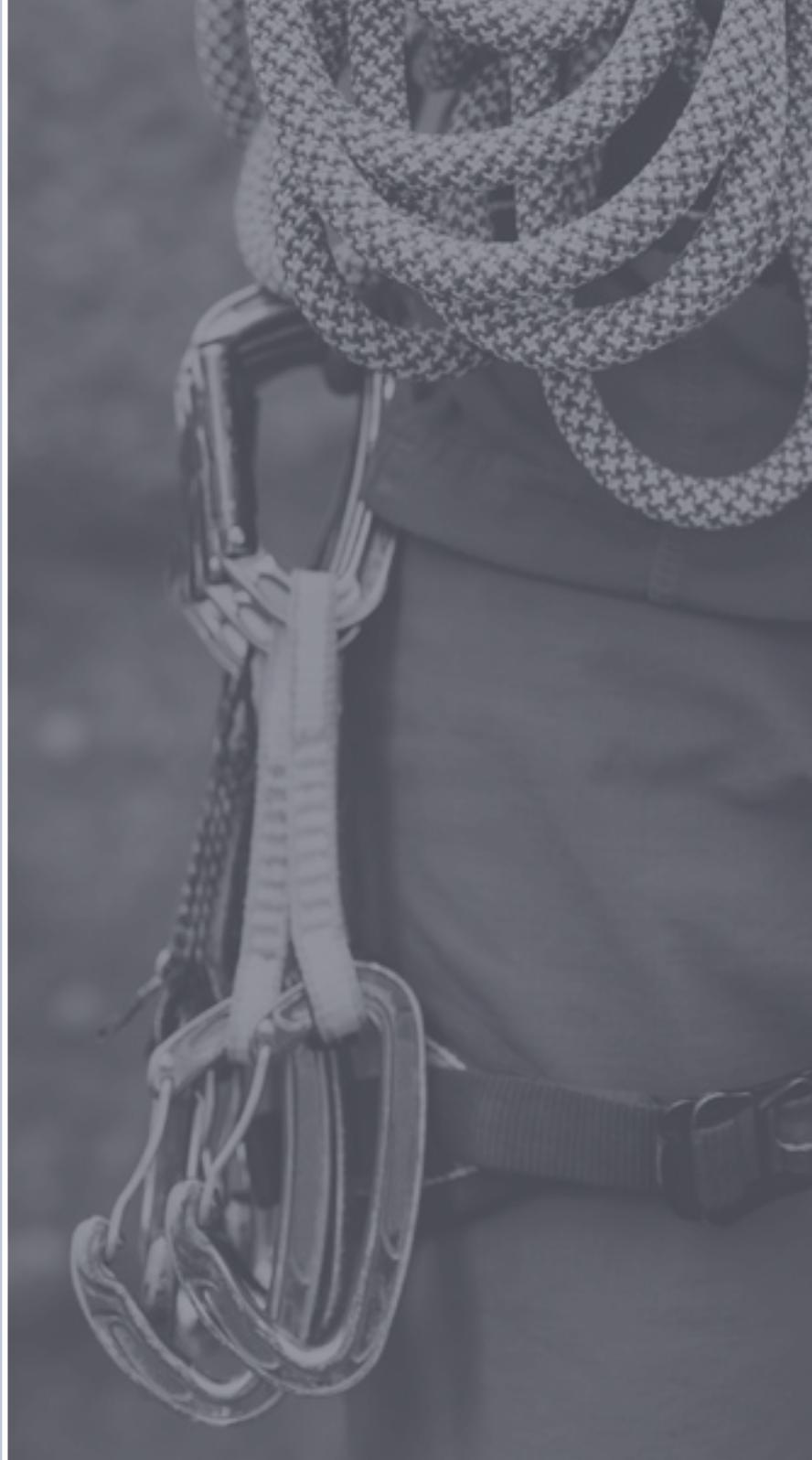


THE DISCRETIONARY MANAGEMENT SERVICE

By agreeing to sign up to the discretionary management service that overlays changes in the fund blends, investors give Rockhold permission to automatically change the blends, in line with changes to customer needs and the risk profile of the funds. This removes the necessity of investors having to be consulted and reduces the lead time to implement the changes, helping to ensure that the blend of the two funds continues to meet clients attitude to risk.

There is no additional charge for this service, as we see it as complimentary to our role as manager of the underlying funds for which we are remunerated.

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THE BLENDS

There are currently 7 blends available and are, in lower to higher risk order:

VERY CAUTIOUS

CAUTIOUS

CAUTIOUS BALANCED

BALANCED

BALANCED GROWTH

GROWTH

ADVENTUROUS

SERVICE AVAILABILITY

The service is only available for investors who hold the funds on certain investment platforms. For details of this service, please contact your financial adviser.

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This document is issued by Rockhold Asset Management Limited.

Unless otherwise stated the source of information contained in this document is Rockhold. Past performance is not a reliable indicator of future results.

Your capital is at risk and the value of investments, as well as the income from them, can go down as well as up and you may not recover the amount of your original investment.

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