



ROCKHOLD

IFSL Rockhold fund blending service

Rockhold Asset Management

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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 client's 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 and 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.

Your capital is at risk. The value of your investment (and any income from them) can go down as well as up and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance. Investments should be considered over the longer term and should fit in with your overall attitude to risk and financial circumstances.



The Funds

At the heart of the Rockhold Managed Funds Service are two funds, IFSL Rockhold Global Equity Fund and IFSL Rockhold Fixed Interest Fund, which in combination provide expertly managed exposure to key equity and bond markets around the globe.

These two funds can then be blended in different proportions to create a range of portfolios that are designed to align with investors' individual risk profiles, ranging from very cautious to adventurous. Using a fund of funds approach, the portfolios combine hand-picked active managers and passive funds, selected from the whole of the market and are skillfully blended to achieve the optimum overall asset allocation.

The fund of funds approach provides a number of advantages: global diversification, expert asset allocation and fund selection, institutional share classes in underlying funds, no Capital Gains Tax liability on internal fund transactions and no VAT on investment management charges. Be aware, you may be exposed to Capital Gains Tax upon sale.



Manager Diversification

Our funds are invested globally and rather than delegating specific geographies or investment styles in each fund to different managers, we prefer to appoint one overall manager. Operating a 'whole of market' approach, they are then able to choose the underlying fund that is best suited to perform in each market at any given time.

This way, we aim to ensure that we have the best funds and associated fund manager available, whilst being able to change funds easily should it be required. In addition, we may use passive, as opposed to active funds, should no active fund manager be able to deliver the returns required to meet their fees.

Investment Fund Diversification

The use of a managed fund structure means that we can access a wider range of funds that might not be available through other routes to multi-asset investing, such as via an investment platform.



Risk Profile and Aligned Portfolios

The Rockhold Managed Fund Service is a straightforward and cost-effective way for you to access multi-asset portfolios designed to match your individual risk profile. The IFSL Rockhold Global Equity Fund and the IFSL Rockhold Fixed Interest Fund can be blended in different proportions to construct portfolios aligned to a range of risk profiles, from very cautious to adventurous.





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 client's 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.

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.





Rockhold is a trading style of Rockhold Asset Management Ltd which is authorised and regulated by the Financial Conduct Authority.
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