



ROCKHOLD

Rockhold Income Portfolio

Active Asset Allocation with Blended Implementation

Rock**hold** Asset Management

The Rockhold Model Portfolios are designed to provide low-cost, managed investments that take advantage of the cost and style benefits associated with combining passive and active fund investing. A natural income produced by a balanced portfolio of mixed asset classes is attractive to a broad range of investors, so we offer a specific income generating portfolio to cater for these clients.

Who this portfolio is suitable for

The ability to create an attractive and repeatable income stream is appealing to those in retirement, those seeking a supplementary income or indeed those wishing to reinvest income as a form of steady capital growth. The portfolio manager blends multiple asset classes to produce an optimal mix within an acceptable risk tolerance. The income and capital are not guaranteed and can vary over time, although the manager's goal is to deliver a consistently attractive income and to deliver capital growth over the longer term. The Rockhold Income portfolio comprises a number of different but complementary strategies, including active and passive funds which, when blended, deliver a repeatable income stream and the prospects for longer term capital growth.

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.



Risk aligned asset allocation with blended implementation

Portfolios are monitored constantly to ensure their performance meets our expectations and that risks are understood and well managed. At the core of the investment philosophy are these principles:

- A diversified, global approach to asset allocation and a focus upon liquidity.
- Thorough research leading to the identification of investment strategies which when blended are designed to meet the portfolio's objective.
- Ensuring the portfolio continuously aligns with our risk appetite.

Costs

Whilst performance for any investment is uncertain, costs are less so. Our approach of blending both low-cost passive funds with active ones and minimising portfolio turnover, helps us to keep costs down

Investment philosophy

The starting point is to understand the key drivers of economic growth around the world and to project a forward view, rather than simply looking backwards to the past. An active investment approach encompasses rigorous asset allocation which will adapt to market conditions over time.

Independent research

All income investments are not the same, so our investment partners, Alpha Beta, undertake extensive research to find the best-fit investments for the Rockhold Income Portfolio. They make sure that they replicate relevant indices as closely as possible to minimise tracking error and costs. They carefully monitor and select active managers making sure their investment performance meets expectations.

Key facts

- **Investment process** – Helps to align the portfolio to the risk appetite.
- **Investment expertise** – Offering competitive access to our experienced investment management team across a broad range of strategies.
- **Liquidity** – We pay particular attention to ensuring that funds used are sufficiently liquid and that investors don't face any unnecessary barriers to redemptions. While this cannot be guaranteed, we may deliberately exclude asset classes such as physical property, which may impair liquidity, to assist this process.
- **Attractive 'overall cost'** – Relative to the market.

Balanced asset allocation

According to the CFA Institute 91.5%* of the difference in return between one portfolio and another can be explained by asset allocation. Our investment managers' asset allocation views are forward looking, thus differentiating us to some of our competitors. We deploy sound judgment built up over many years of investment management experience and leverage the latest financial technology to assist our implementation techniques.



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