

CREDO

MAP Select

The Multi-Asset Portfolio Investment Philosophy



- We believe that wealth is best created and preserved through **patient and disciplined** investing, with a focus on the long term.
- We follow an **evidence-based** approach to investing.
- We strive to embed the benefits of **diversification** across the investment process.
- We believe that no investment strategy is so good that a high enough cost won't make it a bad one.

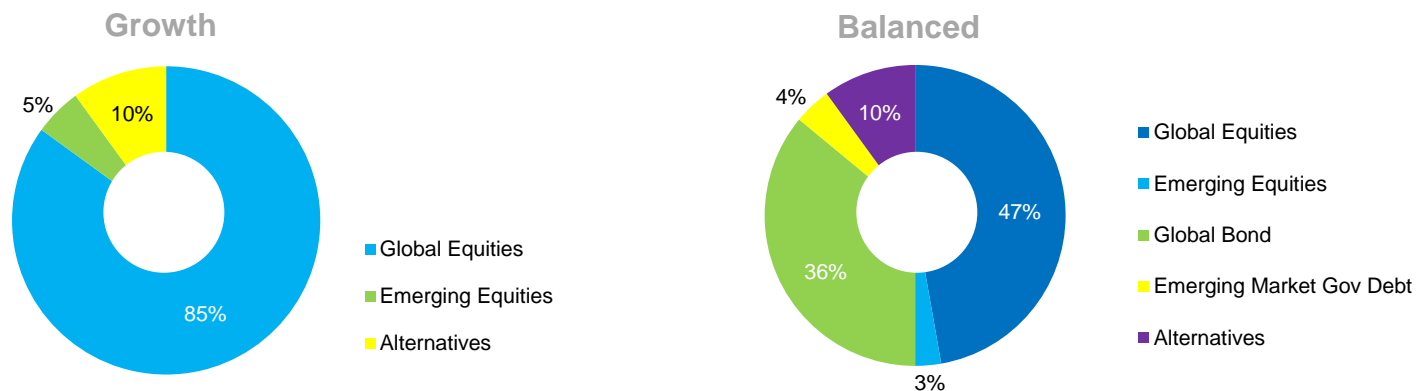


- The Credo Multi-Asset Portfolios (MAP) provide investors with diversified exposure to global assets.
- The **Select** adaptation of the standard MAP portfolios has made the portfolios suitable for individuals with more modest amounts to invest.
- With an all-in fee and no minimum fees, the portfolios are extremely **cost effective** and allow investors to add to their portfolios on an incremental basis without incurring any dealing charges.
- The MAP Select portfolios are an ideal means to enable the **next generation** to start investing in an efficient manner.

The Options - Growth Vs Balanced



- There are two portfolios, **Growth** and **Balanced**, each with different asset allocations and suitable for individuals depending on their individual circumstances and tolerance and capacity for risk.



- With a higher allocation to fixed income assets, the Balanced portfolio is more suited for those who wish to take on less risk. Whereas the Growth portfolio has a higher allocation to equities and is more suited to those with a longer time horizon.

Who Are They Suitable For?



- Individuals who want to set aside money for their **children or grandchildren**. This can be done in a tax efficient means through setting up a Junior Individual Savings Account (JISA) or a standard ISA if over 18 years of age.
- Young individuals who have recently started full-time employment and wish to start **saving for the future** but feel their initial investment amount is too small to be eligible for our standard discretionary portfolios.

Broadly speaking, these portfolios are suited to younger individuals who wish to **start their investment journey**.



	TER (%)	Growth Portfolio Weight (%)	Balanced Portfolio Weight (%)
AQR Delphi Global Equities Fund	0.52	10.0	5.6
Dimensional Global Targeted Value Fund	0.56	10.0	18.0
Vanguard FTSE Global All Cap Index Fund	0.24	13.8	13.2
AQR Managed Futures Fund	1.15	5.0	5.0
Weighted Average / Total	0.43 ¹ / 0.38 ²	48.8	41.8

(1) Weighted average TER of the Growth Portfolio

(2) Weighted average TER of the Balanced Portfolio



Absolute Return	1 Month 28/02/2021 - 31/03/21	6 Months 30/09/20 - 31/03/21	Since Inception 29/05/20 – 31/03/21
Growth Portfolio	4.23%	15.31%	21.12%
Balanced Portfolio	2.18%	7.71%	11.66%

(*) Inception date is 29/05/20. Returns as at 31/03/2021. All portfolio performance is calculated using Bloomberg PORT.



Annual Management Fee

Charges	0.80%*
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Levied	Quarterly in arrears**
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Note: This is a flat fee i.e. there will be no additional transaction charges and / or global custody fees.

() Please note, there will also be underlying fund charges. Please refer to the Ex Ante Cost Disclosure for details.*

*(**) As at the end of March, June, September and December.*

Given that there is a flat fee, clients are able to add to their portfolio on a monthly or any regular basis **without incurring any dealing costs**, making the portfolios well suited to those who wish build up the size of their account with regular contributions.



- Individuals are strongly encouraged to take advantage of a **free** consultation with Credo's Wealth Planning division.
- Alongside investment management, Credo can support our clients' financial journey in a variety of ways and provide advice relating to:
 - Intergenerational planning
 - Mortgages, protection insurance, pensions
 - Tax efficient planning
 - Life cover

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