

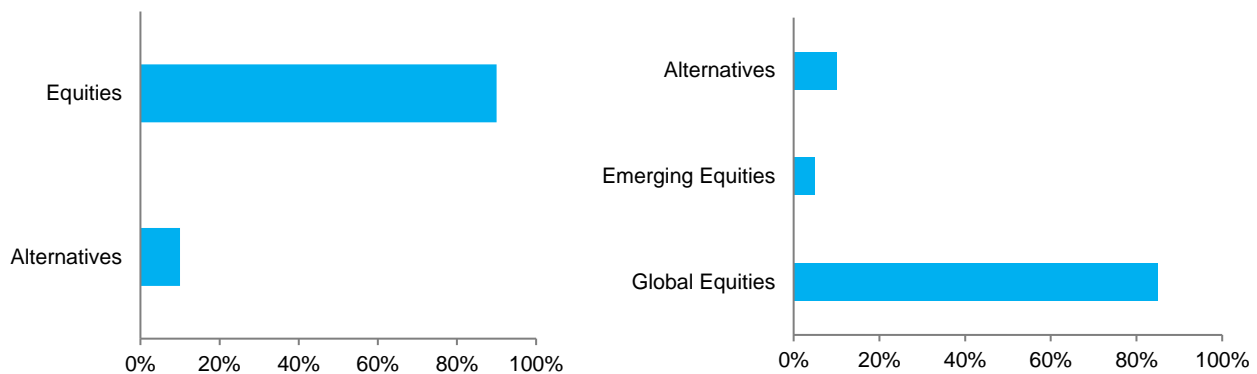
Strategy & Objective

The Credo Multi-Asset Portfolios provide investors with diversified exposure to global assets. The portfolios apply Credo's value orientated investment philosophy across asset classes following a long term and evidence-based approach to investing. Investment decisions are made based on rigorous research, with a focus on diversification and minimising costs.

The 'Select' adaptation of the Credo Multi-Asset Portfolios provides investors with a cost-effective means to save for the future, allowing individuals to add small incremental amounts to their portfolios without any dealing or trading costs. The only difference to the standard Multi-Asset Portfolios is that the MAP Select universe is restricted to mutual funds only.

Strategic Asset Allocation – 90 / 10

The Growth - 90 / 10 portfolio has a strategic asset allocation consisting of 90% in equities and 10% in alternatives – the actual portfolio allocation at any point in time will reflect tactical positioning based on prevailing investment opportunities.



Sample Holdings

	TER (%)	Weight (%)
AQR Delphi Global Equities	0.52	10.0
Dimensional Global Targeted Value	0.56	10.0
Vanguard Emerging Market Stock Index	0.24	5.0
AQR Managed Futures	1.15	5.0
Average / Total	0.41	30.0

Fees

Annual Management Fee

Charges	0.80%*
Levied	Quarterly in arrears**

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.

Wealth Planning

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 mortgages, life cover and other protection products, tax efficient savings, pension planning and estate planning.

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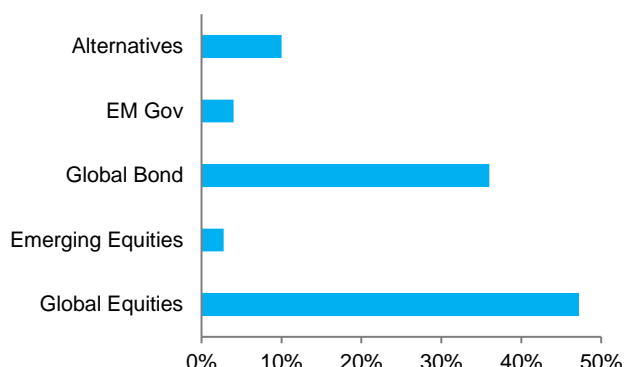
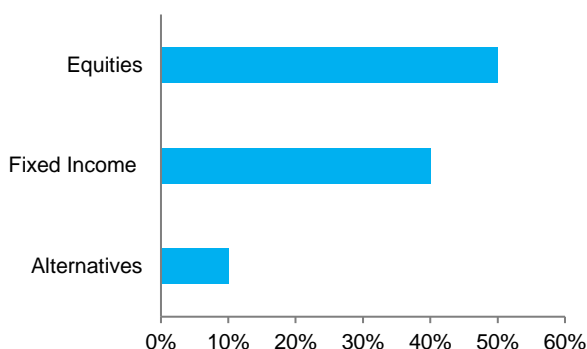
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Strategic Asset Allocation – 50 / 50

The Balanced - 50 / 50 portfolio has a strategic asset allocation consisting of 50% in equities and 50% to other asset classes – the actual portfolio allocation at any point in time will reflect tactical positioning based on prevailing investment opportunities.



Sample Holdings

	TER (%)	Weight (%)
AQR Delphi Global Equities	0.56	5.6
Dimensional Global Core Fixed Income	0.30	18.0
Vanguard Emerging Market Stock Index	0.24	2.8
AQR Managed Futures	1.15	5.0
Average / Total	0.37	31.4

Fees

Annual Management Fee

Charges	0.80%*
Levied	Quarterly in arrears**

Note: This is a flat fee i.e. there will be no additional transaction charges and / or global custody fees.

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