

**MAY BE SUITABLE FOR**

- Investors who are looking for a quantitative consistent active management approach.
- Investors who are comfortable with risk-rated multi asset diversification.
- Investors looking for a dynamic, cost effective and diversified portfolio construction.
- Clients can access model portfolios via a financial planner or adviser in the UK, internationally or via an authorized SEC advisor.

# ALPHAPREDICTOR®

## Model Portfolio Strategy

Issued by: ACM Europe Limited ("ACM")

**LEADING EDGE, MACRO ECONOMIC MULTI ASSET PORTFOLIOS**

### Key Features

INVESTING STYLE  
**ACTIVE  
MULTI ASSET  
MIX**

RISK PROFILES  
**3**

MPS FEE  
**0.375%\***

ASSET ALLOCATION  
**EQUITIES  
BONDS  
ALTERNATIVES**

### Strategy Facts

Investing Style	Quantitatively driven
Allocation Type	ETF multi asset
Approach	Active quantitatively driven
No. of Risk Profiles	3
Risk Profile Calibration	Dynamic Planner**
Risk Description	Medium – high depending on risk profile
Recommended Holding Period	5 -7 years depending on risk profile****
Equity Weighting	27% - 76% depending on risk profile
Holdings Universe	UCITS V Fund & ETF Universe
Currencies Available	EUR/GBP/USD
Minimum Investment	£100,000 or currency equivalent
MPS Fee	0.375%*
Weighted Holdings Charge	0.2%***

### Understanding Macro Cycles



Forecast Macro Economic Conditions



Determine Optimal Asset Allocation



Sophisticated Risk Targeted Optimisation



Monthly Rebalance

### Reasons to Invest:

**01** Systematic multi-asset investment strategy driven by the AlphaPredictor® model.

**02** AlphaPredictor® model has been designed in conjunction with leading academic practitioners in the financial market behaviour: Parala Capital LLP ("Research Provider").

**03** Exposure to 9 broad asset classes with 51 sub-asset groups.

**04** Removes active manager risk.

**05** At the cross-roads of passive versus active. Actively rebalanced according to latest macro-economic conditions, but expressed through cost effective ETF's.

\* Please note that the MPS fee (investment management fees) and the Weighted Holdings Charge (charges levied by the underlying investment holdings such as funds or ETFs) does not include any platform, custody or other fees which may be due. Please see the Terms of Business for platform fees.

\*\* Dynamic Planner (<https://dynamicplanner.com/>) are an independent risk management and profiling company.

\*\*\* The Weighted Holdings Charge varies between profiles, is indicative and subject to change.

\*\*\*\* Please see individual Portfolio factsheet for the recommended holding period which is dependent on risk profile.

## Investment Philosophy

The AlphaPredictor® Model uses the latest economic data to determine an optimised asset allocation, drawing on academically verified historical relationships between macro data and asset prices.

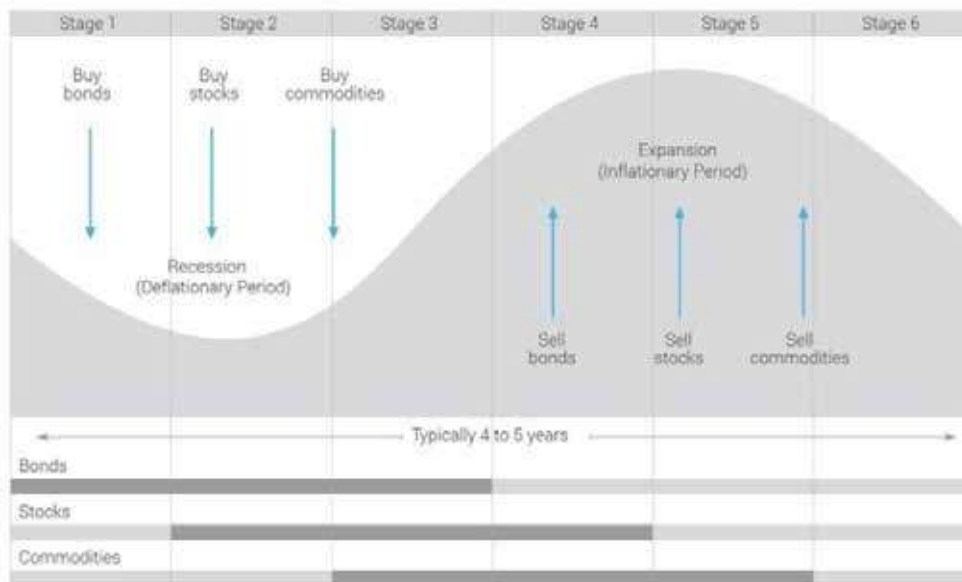
## Benchmark

The AlphaPredictor® benchmark is the relevant currency Consumer Price Index plus a certain percentage (1.0% - 2.0%) depending on the risk profile. For example AlphaPredictor® Balanced USD uses US CPI + 1.5% as its benchmark and AlphaPredictor Defensive USD uses US CPI + 2.0% as its benchmark. Please consult the individual AlphaPredictor® MPS factsheets for further details.

## Investment Process

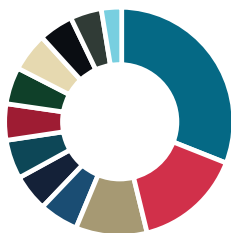
- Macro-economic cycles significantly influence asset prices.
- Macro-economic indicators such as interest rates, credit spreads, inflation and money supply are used to identify and measure changing economic conditions.
- These indicators show significant but time varying correlations with asset prices.
- The AlphaPredictor® Model identifies the most appropriate portfolio of assets for the current stage of the economic cycle.

## Preferred Assets By Market Regime



## Asset Allocation

AlphaPredictor's® asset allocation will be dependent on the investment profile selected. The below is a typical asset allocation for the AlphaPredictor profile. The asset allocation is both risk profile and currency dependent.



● Global Equity	● ASIA (EX-Japan) Equity	● Japan Equity
● US Large Cap Equity	● Emerging Market Equity	● Pacific EX-Japan Equity
● Real Estate	● Financial Sector Equity	● US Technology
● US Technology	● Global AG GRE Gate Bonds	● Precious Metals

## Portfolio Exposures\*

AlphaPredictor Model Allocation	
Global Equity	20.0%
Barc Global Agg	20.0%
BBGBarc Global High Yield Bond Hdg	15.0%
JPM Emerging Mkt Bond Index	10.0%
S&P 500	10.0%
XAUUSD Gold Spot in USD (BBG)	7.5%
Nikkei 225	5.0%
MSCI World Momentum Index	5.0%
MSCI EM	2.5%
FTSE 100	2.5%
S&P Global Water NTR USD	2.5%

\*All asset allocation and top holdings information is for illustrative purposes only. It is both investment profile and currency dependent. Please request any specific information from your ACM representative or email us at [admin@navigate-pa.com](mailto:admin@navigate-pa.com).

## Important Information

Please note any asset allocations are illustrative, and subject to change. Please request fact sheets for latest asset allocations.

AlphaPredictor's forwards looking asset allocations rely on the Parala Capital 'AlphaPredictor' engine, a macro-economic model that may not perform in the future as it has in the past.

### Risk Descriptions:

Volatility is a statistical measure of the fluctuations in a security's price or particular market.

For example, a highly volatile share experiences greater changes in price than other investments. High volatility is taken as an indication of higher risk, whereas low volatility would indicate less variability in the returns of a given profile or falls in value. The 'bands' quoted refer to the percentage ranges of volatility for example, 5% - 14% can indicate the likely range of the realised volatility measure of the portfolio, given a range of market conditions.

The professional adviser is responsible for advising the client as to the selection of an MPS portfolio and for assessing the suitability of the chosen MPS portfolio for the client on an ongoing basis. Investors should be aware that the price of investments and the income from them can go down as well as up and that neither is guaranteed. Investors may not get back the amount invested.

Past performance is not a reliable indicator of future results. Changes in rates of exchange may have an adverse affect on the value, price or income of an investment. Investors should be aware of the additional risks associated with funds investing in smaller companies.

The information in this document does not constitute advice or a recommendation and you should not make any investment decisions on the basis of it.

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Any performance figures shown on any factsheet are net of underlying funds' ongoing charges but gross of ACM's management fees and any (third party) adviser charges. Deduction of these fees and charges will impact on the performance shown. Please note that changes made within each risk portfolio will affect all clients within that profile simultaneously. Please review factsheets for more details.

Financial advisers must satisfy themselves that the funds' current asset allocations reflect the risk/ return expectations of the funds when mapped.

Any references to performances is provided for illustrative purposes only and should not be viewed as the performance of a specific client account.

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