

EQUILIBRIUM

Model Portfolio Strategy

Issued by: ACM Europe Limited ("ACM")

A PASSIVE, COST EFFECTIVE SUITE OF RISK CUSTOMISED MULTI ASSET PORTFOLIOS

MAY BE SUITABLE FOR

- Investors who don't believe active management provides outperformance.
- Investors who are comfortable with risk-rated global market performance whether that be up or down.
- Investors looking for a simple, cost effective and diversified portfolio construction.

Key Features

INVESTING STYLE
PASSIVE
MULTI ASSET MIX

RISK PROFILES
5

MPS FEE
0.15%*

ASSET ALLOCATION
EQUITIES
BONDS
COMMODITIES

Strategy Facts

Investing Style	Tracker
Allocation Type	Multi Asset Mix
Approach	Passive
No. of Risk Profiles	5
Risk Profile Calibration	Dynamic Planner**
Risk Description	Low, medium and high depending on risk profile
Recommended Holding Period	5-7 years depending on risk profile****
Holdings Universe	ETFs
Currencies Available	EUR/GBP/USD
Minimum Investment	£100,000 or currency equivalent
MPS Fee	0.15%*
Weighted Holdings Charge	0.13% - 0.16% ***

Reasons to Invest:

01 Disciplined multi-asset portfolio constructed to cost efficiently track markets, with minimal fee drag

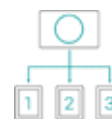
02 Rebalanced annually to ensure asset allocations remain in line with risk profiles

Portfolio Construction Process



DETERMINING MARKET WEIGHTS

Equilibrium's portfolio allocation is matched to the global market cap weights for each asset class within its universe.



EFFICIENT REPLICATION

By using low-cost tracker ETFs to minimize the fee drag on the portfolio, Equilibrium looks to move in line with the markets, as they go up and down.



BUY AND HOLD

The portfolio ebbs and flows with the global market waiting for markets to rise over the long-term. 'Buy and Hold' investing believes that it is time in the market that drives performance rather than market timing.



ANNUAL REBALANCE

As price fluctuations drift the asset allocation too far away from its desired market allocation, it is rebalanced back to the market allocation. Typically annually to reduce trading costs drag.

03 Most liquid, cost effective ETFs chosen to replicate market and asset class exposures

04 A blend of growth assets (equities, commodities) and defensive assets (bonds) ETFs, with a UK equity bias

* 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

Equilibrium focuses on two core beliefs:

1. Markets always rise over the long-term.
2. Active management does not provide out-performance.

Given these beliefs: By implementing the most cost-effective portfolio using ETFs, Equilibrium can offer investors performance that tracks that of global financial markets whether that be up or down. As the investment strategy drifts away from its fixed allocation over time, it is rebalanced back in line with its initial allocation, typically on an annual basis.

Benchmark

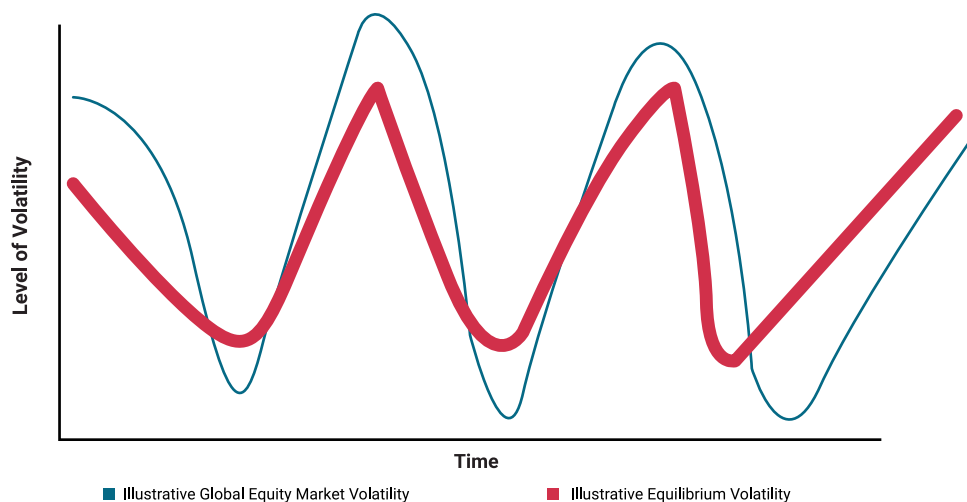
The Equilibrium benchmark is the relevant currency Consumer Price Index plus a certain percentage (0.5% - 2.5%) depending on the risk profile.

For example Equilibrium III USD uses US CPI +0.5% as its benchmark and Equilibrium VII USD uses US CPI + 2.5% as its benchmark. Please consult the individual Equilibrium MPS factsheets for further details.

Investment Process

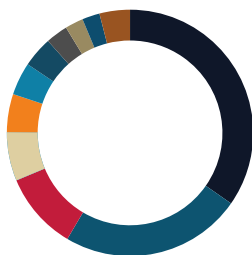
Equilibrium is a low-cost passive investment solution that diversifies across a broad range of traditional asset classes. Its objective, on a risk rated basis, to track the performance of global financial markets (whether that be up or down) through the use of third-party exchange traded funds.

Volatility Profile



Asset Allocation

Equilibrium's asset allocation will be dependent on the investment profile selected. The below is a typical asset allocation for the Equilibrium 5 profile. The asset allocation is both risk profile and currency dependent.



- US Equities ■ Global Government Bonds ■ Global Bonds
- European Equities ■ Gold ■ Emerging Asia
- Commodities ■ Japanese Equities ■ UK Equities
- Emerging Markets ■ Cash

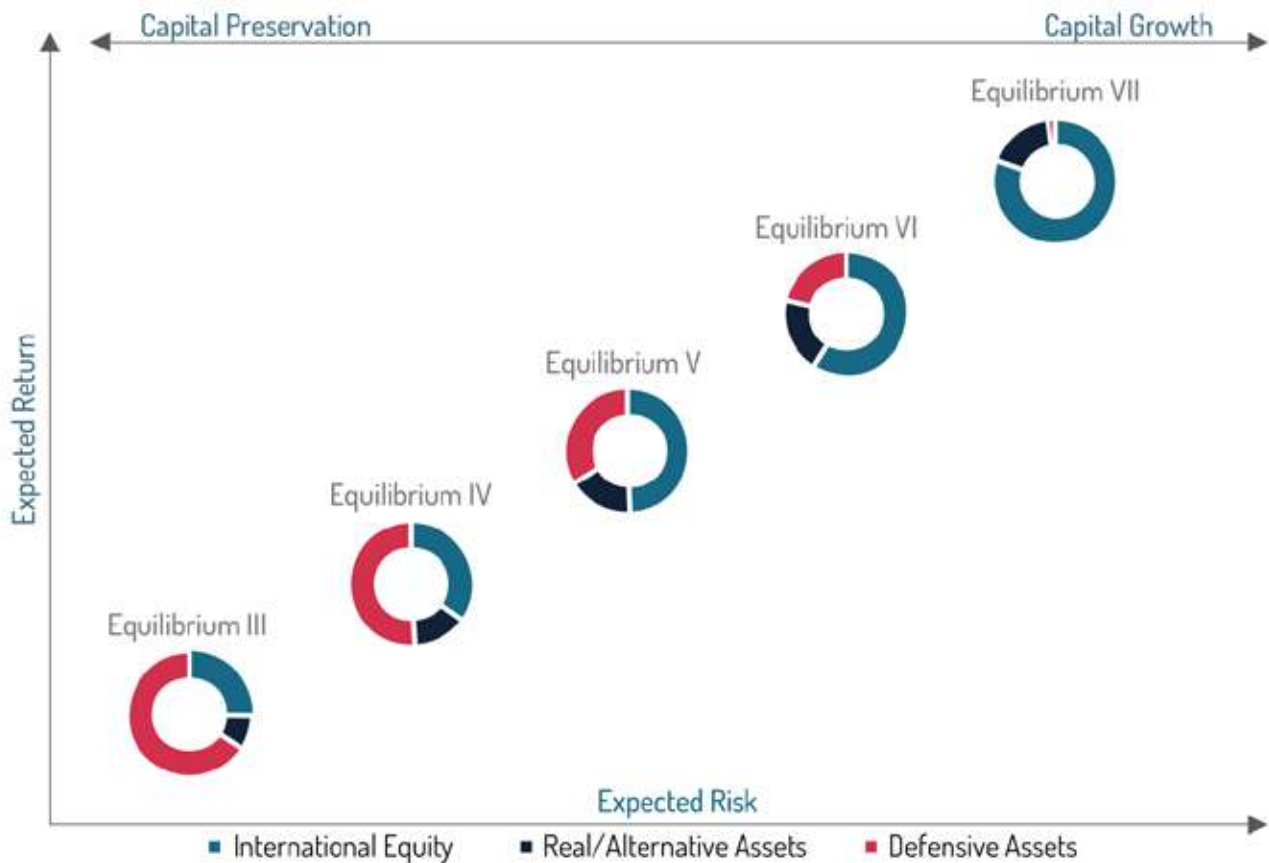
Portfolio Exposures*

Fund Name	Holding
ISHARES CORE S&P 500	27.8%
ISHARES GLOBAL GOV BND-DISTR	23.8%
SPDR BBG GLOBAL AGG ETF	10.2%
ISHARES NASDAQ 100 USD ACC	6.9%
ISHARES CORE MSCI EUROPE UCI	6.4%
WISDOMTREE PHYSICAL GOLD	5.0%
ISHARES MSCI EM ASIA ACC	4.3%
INVESCO BLOOMBERG COMMODITY	4.0%
ISHARES MSCI JAPAN	2.9%
ISHARES CORE FTSE 100 ACC	2.4%
ISHARES MSCI EM ACC	2.3%
CASH	4.0%

*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.

Portfolios at a glance

Equilibrium offers 5 levels of risk asset exposure to suit every passive investors needs. The strategies are not designed to outperform the market performance but simply replicate it as close as possible through low cost ETFs. The strategies operate within a multi-asset universe to offer investors the benefits of diversification.



Reasons to consider the Equilibrium MPS

- Provides access to disciplined, cost effective suites of risk profiled asset allocations.
- Diversified across lowest fee, household name ETF providers. A passive approach, with annual adjustments your portfolio to keep on track with your longer term objectives.
- Equilibrium MPS is available in a range of tax-efficient wrappers, including Individual Savings Accounts (ISAs), offshore bonds, (GIA). and Self-Invested Personal Pensions (SIPPs) or in a General Investment Account.
- Passive approach ensures portfolio will track broader market's progress.

May be suitable for:

- Those who are seeking a cost effective exposure to a multi-asset portfolio.
- Those who do not believe that active management is a justifiable expense.
- Investors who are happy to take the market returns.
- Investors who have at least a 5 year time horizon.

Important Information

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

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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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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