

NAVIGATOR

Model Portfolio Strategy

Issued by: ACM Europe Limited ("ACM")

USING A QUAD REGIME FRAMEWORK TO NAVIGATE ALL MARKET ENVIRONMENTS

Key Features

INVESTING STYLE
ACTIVE
REAL ASSET

RISK PROFILES
4

MPS FEE
0.375%*

ASSET ALLOCATION
EQUITIES
BONDS
VOLATILITY
COMMODITIES

Strategy Facts

Investing Style	Active
Allocation Type	Diversification by Market Regime
Approach	Macro Regime/Quad Investing
No. of Risk Profiles	4
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	UCITS V Fund & ETF Universe
Currencies Available	EUR/GBP/USD
Minimum Investment	£100,000 or currency equivalent
MPS Fee	0.375%*
Weighted Holdings Charge	0.25%***

Understanding Macro Cycles



IDEA GENERATION
Systematic global selection process according to set criterion.



FUNDAMENTAL ANALYSIS
In depth research to determine fundamental attractiveness.



PORTFOLIO CONSTRUCTION
Max. individual holdings exposure, global market and currency diversification.



ACTIVE MONITORING
Stop loss discipline, and ongoing idea research.

Reasons to Invest:

01 Improving Defence: Looking beyond bonds to preserve capital.

03 Over the past 20 years, financial markets have been driven by expanding monetary policy, falling interest rates and little to no inflation.

05 Navigator seeks to address not just changes in the business cycle, but inflation expectations too.

02 Traditional assets such as bonds do well in decline, yet Gold, Trend/Momentum and volatility strategies can do well in decline and inflation.

04 With inflation now firmly above trend and interest rates rising around the globe, headwinds are beginning to form for traditional allocations.

06 Navigator can increase diversification of a larger traditional portfolio, helping to reduce drawdowns and improve market cycle navigation.

* 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

- Navigator uses a highly diversified approach, that builds portfolios that are resilient across different market regimes.
- An alternative to traditional asset allocations rather than relying on traditional asset allocations which may struggle in inflationary periods or periods of decline.
- It aims to produce superior returns than a traditional allocation on a risk and return basis over the full market cycle.
- Growth to Decline, Inflation to Deflation.

Benchmark

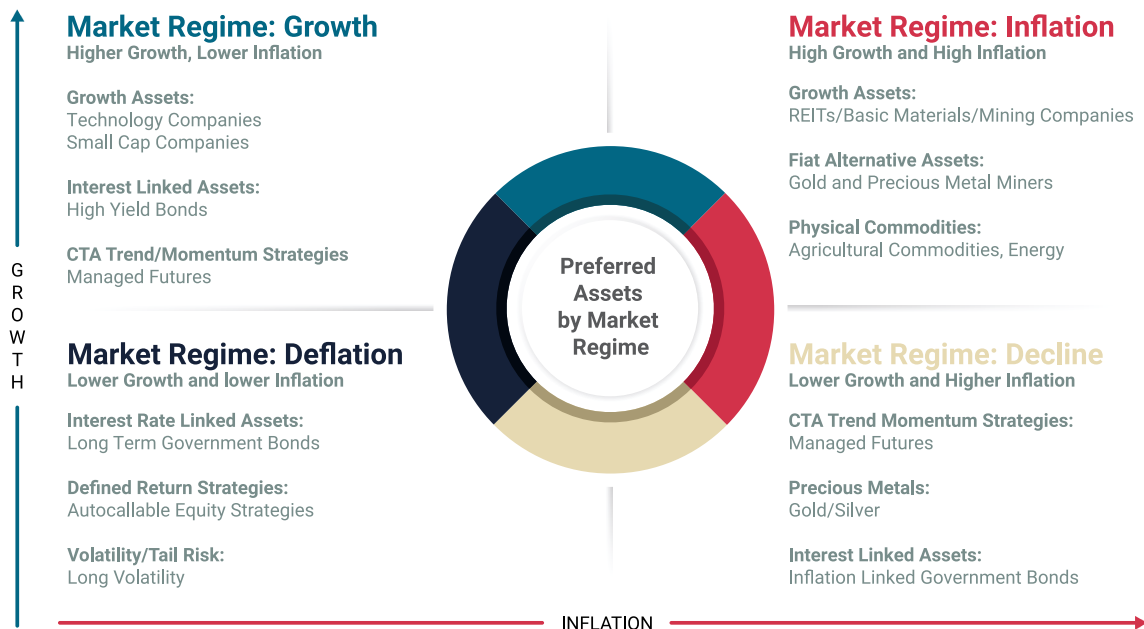
The Navigator benchmark is the relevant currency Consumer Price Index plus a certain percentage (1.5% - 2.5%) depending on the risk profile.

For example Navigator Moderate USD uses US CPI +1.5% as its benchmark and Navigator Adventurous USD uses US CPI + 2.5% as its benchmark. Please consult the individual Navigator MPS factsheets for further details.

Investment Process

By diversifying exposure across four market regimes (inflation, deflation, growth and decline), allocating to investment baskets beyond the traditional – gold, commodities, trend, and volatility for example, Navigator believes investors can maximise risk adjusted returns and achieve a smoother return profile regardless of market conditions without having to compromise on performance.

Preferred Assets By Market Regime



Asset Allocation

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

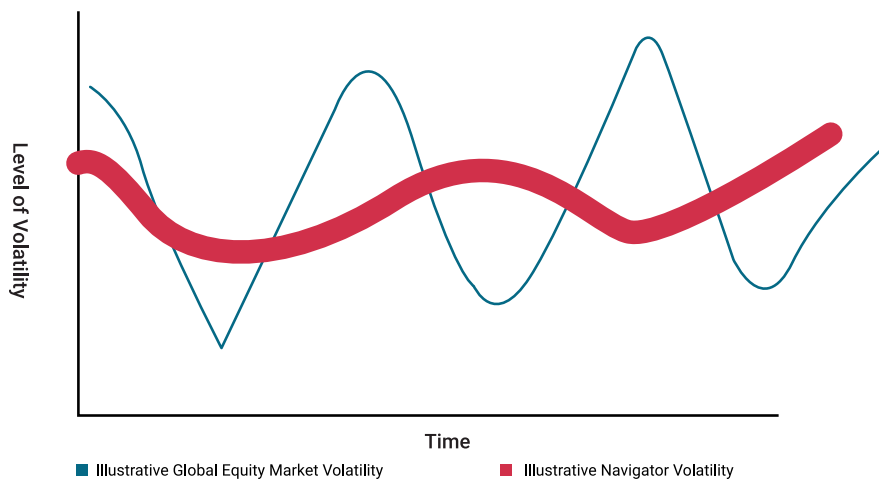


Portfolio Exposures*

Fund Name	Holding
VANGUARD INFO TECH ETF	12.0%
VANGUARD CONSUMER DISCRE ETF	12.0%
VANGUARD DIVIDEND APPREC ETF	12.0%
SPDR BLACKSTONE SENIOR LOAN	4.0%
MONTLAKE-DUNN WMA UCITS	9.0%
AMUNDI-VOLATILITY WRLD-IUSDC	3.0%
INVESCO MORNINGSTAR MLP ETF	4.0%
ISHARES PHYSICAL GOLD ETC	7.5%
ISHARES GOLD PRODUCERS	2.5%
Cash	4.0%

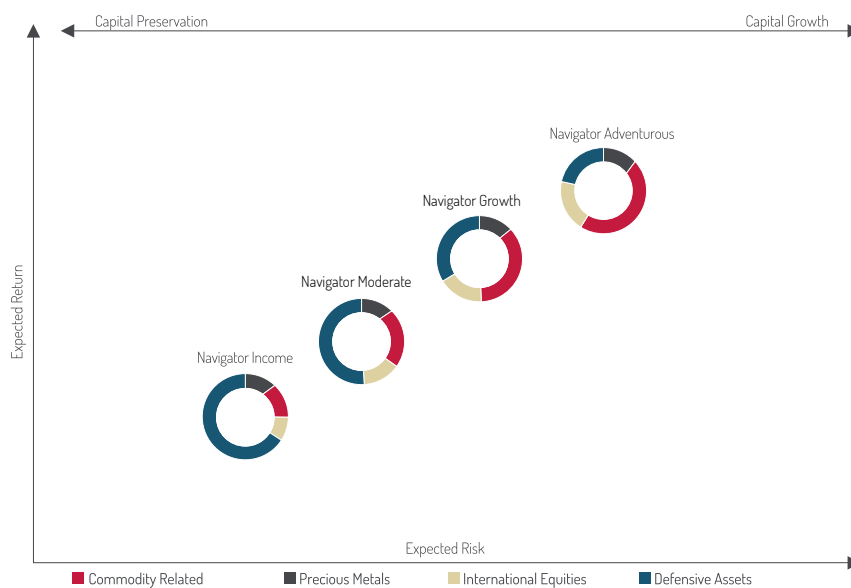
*All asset allocation and top holdings information is for illustrative purposes only. It is both investment profile and currency dependent. Please request any specific information from your ACM representative or email us at admin@navigate-pa.com.

Volatility Profile



Portfolios at a glance

We offer four levels of investment risk across the Navigator range to cater for those looking to maximise capital growth, those looking for capital preservation and for all those in between.



Reasons to consider the Navigator MPS

- Provides access to our multi asset class management expertise and utilises our proven centralised investment process.
- A globally diversified portfolio, gaining access to some of the world's leading fund management talent.
- An ongoing management solution, which will adjust your portfolio to keep on track with your longer term objectives.
- Navigator 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.
- Dynamic portfolio rebalancing ensures consistent adherence to risk profile and active management.

May be suitable for:

- Navigator provides an alternative asset allocation framework to the conventional equity bond portfolio - one that may stand up better to inflationary periods.
- Investors who are comfortable holding a higher allocation to Gold in their portfolios, perhaps over fixed income.
- Investors who are more comfortable with liquid asset classes such as volatility.
- Investors who are looking for active, rather than a passive, approach to asset allocation.

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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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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