

SYMPHONY

Model Portfolio Strategy

Issued by: ACM Europe Limited ("ACM")

TRADITIONAL MUTUAL FUND
PORTFOLIO STRATEGIES

MAY BE SUITABLE FOR

- Investors who are looking for a ongoing, strategic asset allocation process.
- Investors who are looking for a business cycle driven strategy - cycling between institutional equity and bond funds as conditions dictate.
- Investors who are looking for a regulated investment management service.

Key Features

INVESTING STYLE
TRADITIONAL

NUMBER OF RISK PROFILES
6

MPS FEE
0.375%*

ASSET ALLOCATION
**EQUITIES
BONDS**

Strategy Facts

Investing Style	Traditional
Allocation Type	Global Equities, Global bonds
Approach	Diversified Portfolio of independent 3rd party funds
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	UCITS funds
Currencies Available	EUR/GBP/USD
Minimum Investment	£100,000 or currency equivalent
MPS Fee	0.375%*
Weighted Holdings Charge	0.53% – 0.8%***

Portfolio Construction Process



BUSINESS CYCLE ASSESSMENT
Our Investment Committee assess where each main market is in its business cycle to weight in favour of those with an economic tailwind.



FUND RESEARCH
The team researches, screens and selects funds managers that we feel are best positioned to deliver outperformance.



RISK CONTROLS
Portfolios are constructed with tight risk controls to ensure that performance and volatility are aligned with a chosen risk category.



ONGOING MONITORING
Ongoing portfolio management means regularly reviewing portfolio construction and underlying fund manager performance.

Reasons to Invest:

01 Provides access to our discretionary management expertise and utilises our proven centralised investment process.

03 Dynamic portfolio rebalancing ensures consistent adherence to risk profile and active management.

05 No tie ins with third parties means independent and impartial fund selection.

02 A globally diversified portfolio, gaining access to some of the world's leading fund management talent.

04 Access the strategy across a range of tax wrappers, as well as general investment accounts.

* 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

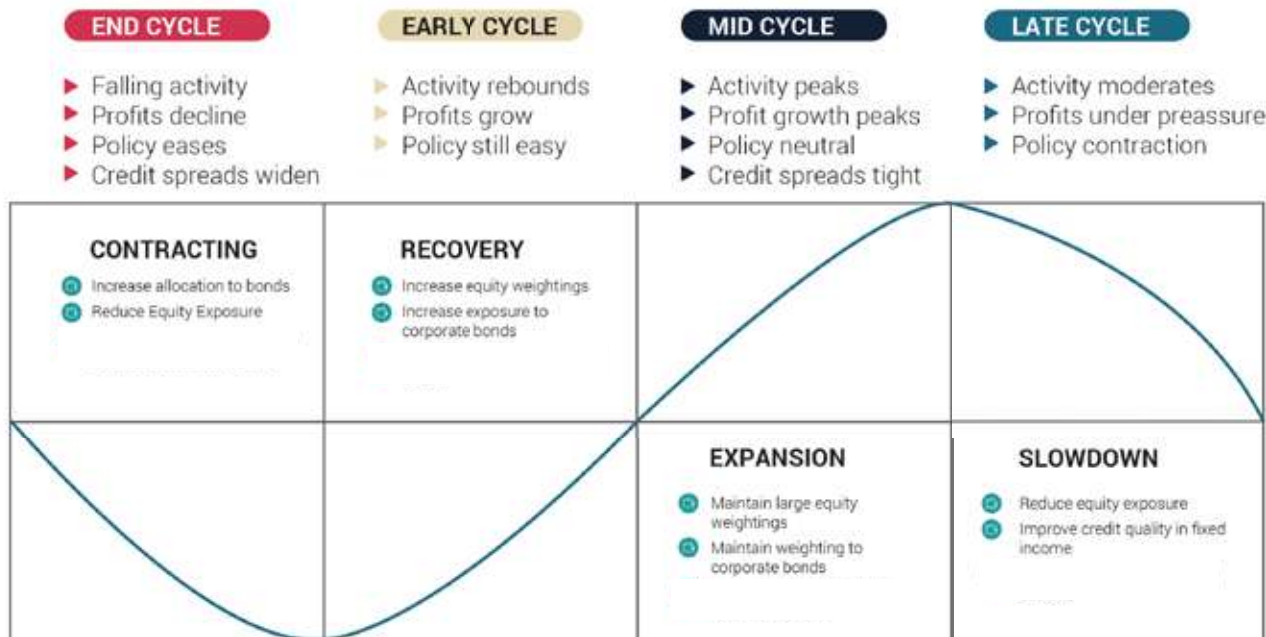
Symphony derives its performance through two main factors:

- Business cycle Investing: setting asset allocations to reflect a given stage of the economic cycle.
- Allocating to best of breed managers: selecting fund managers who are best positioned to deliver out-performance in their particular sector.

Benchmark

The Symphony benchmark is the relevant currency Consumer Price Index plus a certain percentage (0% - 2.5%) depending on the risk profile. For example Symphony III USD uses US CPI +0.5% as its benchmark and Symphony VII USD uses US CPI + 2.5% as its benchmark. Please consult the individual Symphony MPS factsheets for further details.

Investment through the business cycle



N.B. This is an illustrative example of how business cycle investing can work.

Asset Allocation

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



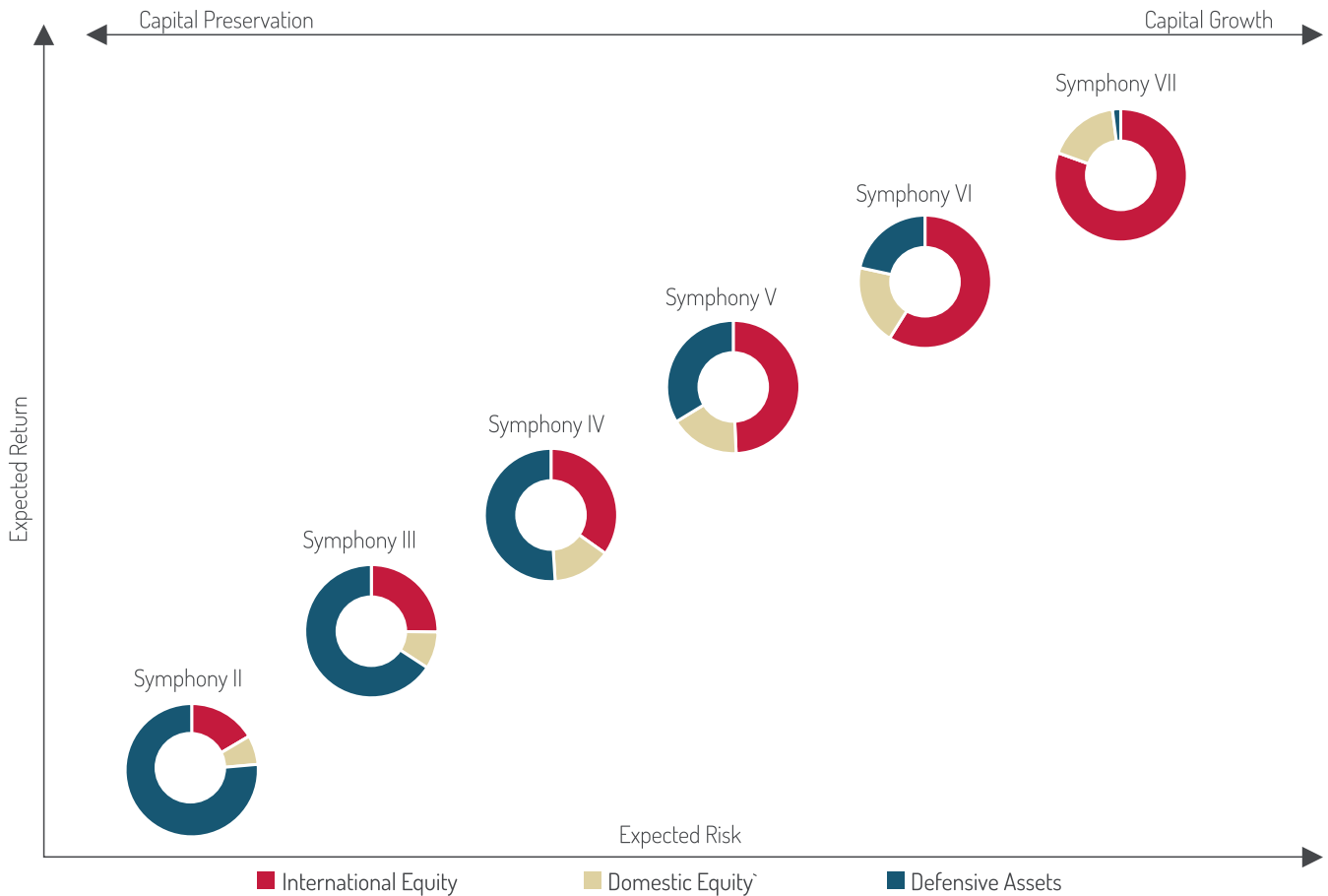
PORTFOLIO EXPOSURES*

Fund Name	Holding
Vanguard Global Bond Index	11.0%
HSBC FTSE100	8.0%
HSBC FTSE All Share Index	7.5%
Marlborough Global Bond	6.0%
Fidelity Index US P Inc	5.0%
HSBC American Index	5.0%
Schroder UK Corporate Bond	5.0%
TB Evenlode Income B Inc	4.5%
Aegon High Yield Bond	4.0%
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

We offer six levels of investment risk across the Symphony 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 Symphony MPS

- Provides access to our discretionary 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.
- Symphony MPS is available in a range of tax-efficient wrappers, including Individual Savings Accounts (ISAs), offshore bonds, and Self-Invested Personal Pensions (SIPPs) or in a General Investment Account (GIA).
- Dynamic portfolio rebalancing ensures consistent adherence to risk profile and active management.

May be suitable for:

- Clients that want capital appreciation.
- Clients that can accept some market risk.
- Clients that have some investment experience.
- Clients that have a longer-term investment 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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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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