

Bespoke Portfolios 2021

Long-term strategic asset allocation

We can tailor our approach to meet your clients' needs.

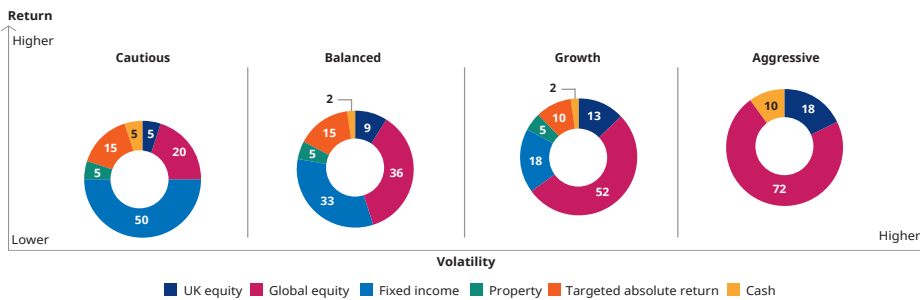


Nicolas Georgiadis
Head of DFM

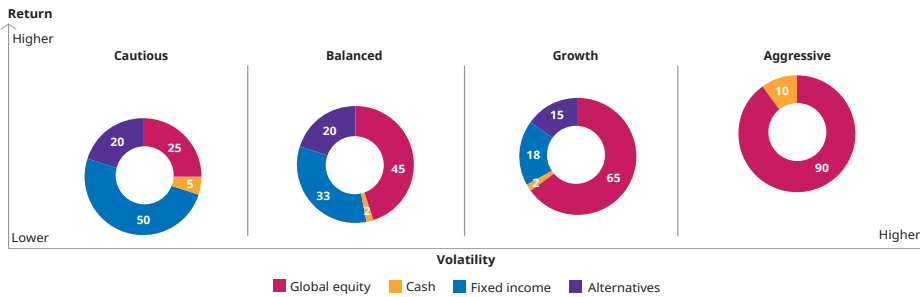
About

For clients with more complex needs, we offer a range of Bespoke Solutions with varying investment styles including active, passive and sustainable strategies. We construct and manage portfolios drawing on the resources of the Schroders Group and talented external specialists.

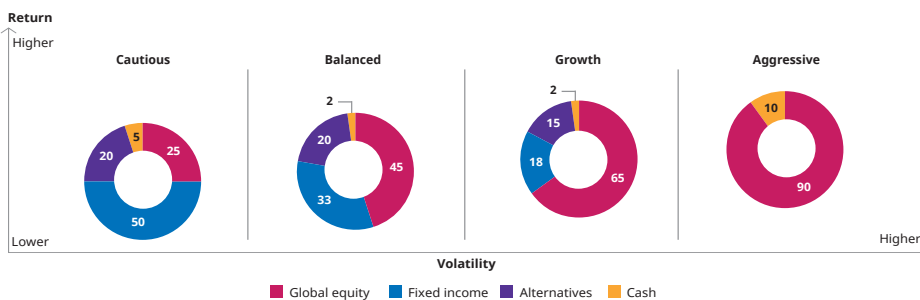
Active Funded and Active/Passive



Sustainable






Segregated Equity Mandates



Key points

	Active Funded and Active/Passive	Sustainable	Segregated Equity Mandates
Investment strategy	<p>A bespoke portfolio that can utilise any of the following structures: corporate pensions, individual savings accounts (ISAs), Tier 1 Investor Visas, offshore investment bonds, qualified recognised overseas pension schemes (QROPS) and self-invested personal pensions (SIPPs).</p> <p>For active/passive portfolios, exposure to equity and fixed income may be provided by a mixture of active and passive instruments.</p>	<p>Bespoke sustainable portfolios are similar to our core and active/passive portfolios and can utilise the same range of investment structures but with the application of more stringent sustainability criteria.</p>	<p>The segregated approach gives clients access to a global portfolio of directly held equities alongside fixed income and other asset classes that reflect our broader investment philosophy.</p>
Product expertise	<p>Inheritance tax and other considerations such as sustainable investments can also be taken into account as requested.</p>		
Fee facilitation	<p>The ability to set up client-agreed adviser fees for general investment accounts and ISAs should this be required.</p>		
Extensive resources	<p>We construct and manage portfolios drawing on the resources of the Schroders Group and talented external specialists.</p>		
Support	<p>Bespoke Portfolio clients are looked after by a team of at least three, led by a portfolio manager. The portfolio manager will manage your clients' investments and be available for regular meetings with you and your clients. Our team approach means there is always someone who is familiar with your clients' circumstances.</p>		
Minimum investment	<p>£500,000</p>		

Ratings/Risk-profiles

	Active Funded and Active/Passive	Sustainable	Segregated Equity Mandates
	●	●	●
	●	●	●
	●	●	●

Important information

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Prior to making an investment decision, please consider the following risks:

Interest rate risk: For portfolios invested in fixed income, changes in interest rates are likely to affect the fund's value. In general, as interest rates rise, the price of a fixed bond will fall and vice versa.

Credit risk: The value of the fund may fall if the companies and governments who have issued the bonds deteriorate in quality, or in the worst case scenario become insolvent.

Liquidity risk: It may be difficult to sell some investments (or sell them without making a loss) due to an insufficient number of buyers in the market.

Derivatives risk: The use of derivatives may result in relatively small market movements leading to disproportionately large (positive or negative) movements in the value of the investment.

Counterparty risk: There is a risk that a counterparty may default or not comply with its contractual obligations resulting in financial loss.

Currency risk: Some portfolios can hold investments that are not denominated in UK pound sterling (£). These may be affected by changes in currency exchange rates.

Emerging market risk: Some portfolios may invest in markets where economic, political and regulatory factors can be significant. This may affect the liquidity, settlement and asset values. Any such event can have a negative effect on the value of your investment. Investments in emerging markets can demonstrate significant declines in value over extended periods of time.

Property risk: Property may be difficult to sell and can demonstrate significant declines in value due to changes in economic conditions and interest rates.

Not all risks are applicable to all solutions available. The risks above are not applicable to all solutions.

The full details can be viewed on the specific factsheets

Risk warnings

We cannot guarantee that it will achieve the objectives set out for the portfolios. Past performance is not a guide to future performance. The value of investments and the income from them can go down as well as up and an investor may not get back the amount originally invested and investments may be affected by fluctuations in exchange rates. The levels and basis of tax assumptions may change. You should obtain professional advice on taxation where appropriate before proceeding with any investment. E21005

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