

LGT Vestra (Jersey) Ltd – MPS Product Matrix - Platforms

	Defensive			Cautious			Balanced			Growth			Adventurous		
Objective	This portfolio aims to preserve capital whilst still targeting moderate capital growth (sufficient to maintain the real value of the portfolio, after inflation) and this may result in small fluctuations in the value of the portfolio. The portfolio is likely to be invested predominantly in cash and bonds, along with exposure to absolute return and equities and has the potential for a small allocation to other higher risk asset classes.			This portfolio targets moderate capital growth and has a similar composition to Defensive but with slightly less exposure to defensive assets in favour of equities and other risky assets. The overall risk profile and return expectation remains lower than for Balanced.			This portfolio aims to appreciate capital value in excess of the rate of inflation but limit fluctuations in value by investing in a diverse portfolio of assets including, but not limited to, cash, bonds, equities, absolute return products, and other alternative investments. Strategic Income option also available targeting a yield of 3% - 4% per annum			This portfolio targets growth that is above-average through a multi-asset portfolio, similar in composition to Balanced but with a greater bias to riskier assets. This means that the value of the portfolio may show large fluctuations in value though it is expected that these would be lower than would be seen for Adventurous.			This portfolio takes a high risk approach and a long term view on investment (5 years or more). It is designed to target above-average growth and this may mean substantial fluctuations in the portfolio value. This portfolio is likely to be invested across a diverse range of asset types but with a bias toward equity and other higher risk asset classes.		
Risk Level	Low Risk			Low/Medium Risk			Medium Risk			Medium/High Risk			High Risk		
Target Volatility (3 year rolling)	2% -4.75%			4% -7%			5% -9%			8% -13%			10% -16%		
Investable Universe	Cash, Fixed Income, Equities, Property, Commodities, and Alternatives			Cash, Fixed Income, Equities, Property, Commodities, and Alternatives			Cash, Fixed Income, Equities, Property, Commodities, and Alternatives			Cash, Fixed Income, Equities, Property, Commodities, and Alternatives			Cash, Fixed Income, Equities, Property, Commodities, and Alternatives		
Vehicles Used	Collectives and ETF's			Collectives and ETF's			Collectives and ETF's			Collectives and ETF's			Collectives and ETF's		
Asset Allocation	Min	Neutral	Max	Min	Neutral	Max	Min	Neutral	Max	Min	Neutral	Max	Min	Neutral	Max
Fixed Income	20%	57%	80%	20%	47%	100%	20%	27%	80%	10%	17%	60%	0%	7%	30%
Equities	10%	15%	25%	10%	30%	40%	20%	50%	70%	30%	70%	100%	60%	90%	100%
Alternatives	10%	25%	40%	10%	20%	30%	0%	20%	30%	0%	10%	20%	0%	0%	20%
Cash	3%	3%	40%	3%	3%	40%	3%	3%	40%	3%	3%	20%	3%	3%	20%
Peer Group	ARC Cautious PCI Index/Enhance TMPI Low Risk			ARC Cautious PCI Index/Enhance TMPI Low Risk			ARC Balanced PCI Index/Enhance TMPI Medium Risk			ARC Steady Growth PCI Index/Enhance TMPI High Risk			ARC Equity Risk PCI Index/Enhance TMPI High Risk		
Minimum	Please refer to the platform provider for their minimum			Please refer to the platform provider for their minimum			Please refer to the platform provider for their minimum			Please refer to the platform provider for their minimum			Please refer to the platform provider for their minimum		
Currency	GBP/EUR/USD			GBP/EUR/USD			GBP/EUR/USD			GBP/EUR/USD			GBP/EUR/USD		
Annual Management Fee and other charges	0.25% (if custody is on Third Party Platform)			0.25% (if custody is on Third Party Platform)			0.25% (if custody is on Third Party Platform)			0.25% (if custody is on Third Party Platform)			0.25% (if custody is on Third Party Platform)		
Typical Number of Holdings	10-24 (max 10% in single holding)			10-24 (max 10% in single holding)			10-24 (max 10% in single holding)			10-24 (max 10% in single holding)			10-24 (max 10% in single holding)		



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