



# Navigating the markets

Multi-asset funds

**BM**  
BROOKS MACDONALD



## Our approach

At Brooks Macdonald, our aim is to enhance our clients' wealth through the provision of our investment solutions.

**We seek to build trusting relationships founded on the professionalism of our people, who are selected for their ability to relate to clients, analytical skills, outlook and drive. Our employees have allowed us to instil a culture that supports consistency in every aspect of our business.**

Together with our transparent investment process, this allows us to partner with professional advisers to complement their services and benefit our mutual clients. These include private investors, trusts, charities, pension funds and institutions.

Our funds include defensive assets, fixed income and specialist property funds, as well as four risk-managed multi-asset funds. As a mid-size fund manager, we believe we have the agility to react quickly to the market and act on our investment convictions in a dynamic way.





Discretionary management expertise and proven central investment process through a pooled fund solution.

## Our Multi-Asset Fund range

Our Multi-Asset Fund range allows investors to gain access to our discretionary management expertise and proven central investment process through a pooled fund solution, otherwise known as a collective investment scheme.

Our well-established, centralised investment process combines strategic and tactical approaches to asset allocation with vigorous individual security selection. It allows us to leverage the broad expertise of our asset allocation and investment committees, as well as the in-depth knowledge of our specialist sector research teams. It is designed to identify the best investments amid the ever-changing investment environment and has been proven to add value for our clients.

By differing their levels of equity exposure, our range of four risk-managed multi-asset funds cater for both investors seeking capital growth and more cautious investors looking to generate income while preserving their capital.

These investments are diversified across countries, asset classes, industries and companies. A diverse portfolio reduces the overall impact of any fluctuation in the price of a single holding within a portfolio on its overall value.

The four multi-asset funds are sub-funds of the Investment Fund Services Limited Brooks Macdonald Fund and are provided by IFSL.

## Benefits of the range

Our actively managed, UCITS V authorised collective investment funds provide additional means of accessing our sophisticated investment process and research capabilities, allowing investors to benefit from our institutional buying power.

Our funds spread investment risk across a wide range of asset classes to provide greater diversification. They also provide access to investments that might not otherwise be available to investors on an individual basis.

### Other benefits include:

- Low minimum initial investment threshold of £1,000 (or currency equivalent).
- Monthly direct debit payments accepted, if applicable.
- Low ongoing charges, due to our institutional buying power.
- Dividends from income shares paid bi-annually (quarterly for the Defensive Income Fund).
- Capital Gains Tax 'rolled up' and incurred only when shares are sold, if relevant.
- Daily liquidity and fund pricing.
- Available in currency-hedged US dollar, Singapore dollar and euro share classes.





## Choosing the right fund

Each fund in our Multi-Asset Fund range has a set investment objective and holds a variety of investments that are actively managed to take advantage of market opportunities as they arise.

Fund	Typical equity exposure	Investing for	
		Income	Growth
Defensive Income	0%-30%	✓	
Cautious Growth	30%-55%	✓	✓
Balanced	55%-75%	✓	✓
Strategic Growth	75%-95%		✓

### Defensive Income Fund

The fund invests primarily in fixed income, as well as defensive equities and alternative assets. The fund aims to generate income over the long term. It invests in a variety of collective investment schemes to provide an overall defensive mix of income-generating assets. It may also invest in transferable securities, money-market instruments, exchange-traded funds, cash and cash deposits.

Available in £, \$, S\$, €

### Cautious Growth Fund

The fund invests primarily in fixed income and equities, largely through collective investment schemes. The fund aims to provide investors with long-term capital growth and income. It invests in a cautious mix of asset classes that may also include transferable securities, money-market instruments, exchange-traded funds, cash and cash deposits.

Available in £, \$, S\$, €

### Balanced Fund

The fund invests primarily in a variety of collective investment schemes that hold significant UK and international equity exposure. The fund aims to provide investors with a combination of income and capital growth over the long term. It invests in a diversified mix of asset classes in addition to its significant equity exposure, such as fixed income securities, alternative investments, transferable securities, money-market instruments, exchange-traded funds, cash and cash deposits.

Available in £, \$, S\$, €

### Strategic Growth Fund

The fund invests primarily in global equities, largely through collective investment schemes. The fund aims to generate capital growth over the longer term. It also invests in a small diversified mix of asset classes, including fixed income securities, alternative investments, transferable securities, money-market instruments, exchange-traded funds, cash and cash deposits.

Available in £, \$, S\$, €



## Accessing our Multi-Asset Fund range

Our funds are available via a number of selected platforms (details available on request) and directly from IFSL, the Authorised Corporate Director (ACD).

The funds can also be held within a range of UK and international investment structures, which may provide tax advantages that your professional adviser will be able to provide guidance on. The following investment structures may be applicable to your needs:

- Self-Invested Personal Pensions (SIPPs).
- Small Self-Administered Pension Schemes (SSAS).
- Individual trusts and charity accounts.
- Onshore / offshore bond accounts.
- Individual Savings Accounts (ISA).
- International pension plans (QROPS).

## Monitoring your investments

Your professional adviser has access to a dedicated broker desk that is available during London business hours to assist with any queries you may have about our funds.

The broker desk can be contacted by telephoning +44 20 7408 5511 or emailing [funds@brooksmacdonald.com](mailto:funds@brooksmacdonald.com)

In addition, the administrator to our funds, IFSL, issues investor reports bi-annually and annually on or around 31 January (Interim) and 30 September (Final) each year. These reports are distributed directly to all investors.

Prices are also available by telephoning 0808 178 9321.

The most recent Prospectus, Key Investor Information Documents (KIIDs) and share prices for each fund are published on the following websites:

[www.brooksmacdonald.com](http://www.brooksmacdonald.com)

[www.ifslfunds.com](http://www.ifslfunds.com)



## Our charges

We are committed to being clear, fair and honest in our approach to the fees and charges associated with our funds. The following charges may be applicable to our Multi-Asset Fund range: an initial charge and an ongoing charge.

The ongoing charge represents the direct costs of running a fund, which are deducted from the assets of the fund and provide a figure that makes the cost of investing across different funds easily comparable. The annual management charge is included in the ongoing charge.

Please see the Prospectus or relevant fund KIID for our latest charges.

## The application process

Your professional adviser can finalise the application process by completing the IFSL Brooks Macdonald Fund application form, or an IFSL Brooks Macdonald Stocks and Shares ISA application form, if applicable.

Send the completed forms to:

Investment Fund Services Limited  
(Brooks Macdonald)  
Marlborough House  
59 Chorley New Road  
Bolton  
BL1 4QP

Application forms can also be downloaded from [www.brooksmacdonald.com](http://www.brooksmacdonald.com) and are available directly from the administrators.

## Contact us

**If you require further details please do not hesitate to contact us by telephone, email or via our website:**

**T:** +44 (0) 20 7408 5511

**E:** [funds@brooksmacdonald.com](mailto:funds@brooksmacdonald.com)  
[www.brooksmacdonald.com](http://www.brooksmacdonald.com)

### Important information

The value of your investments and the income from them may go down as well as up, you could get back less than you invested. Past performance is not a reliable indicator of future results. Changes in exchange rates may have an adverse effect on the value of an investment. Changes in interest rates may also impact the value of fixed income investments. The value of your investment may be impacted if the issuers of underlying fixed income holdings default, or market perceptions of their credit risk change. Tax treatment depends on your individual circumstances and may be subject to change. There are additional risks associated with investments in emerging or developing markets.

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Investment Fund Services Limited (IFSL) is the Authorised Corporate Director for the IFSL Brooks Macdonald Fund. IFSL is registered in England No. 06110770 and is authorised and regulated by the Financial Conduct Authority. Registered office: Marlborough House, 59 Chorley New Road, Bolton, BL1 4QP. Copies of the Prospectus and Key Investor Information Documents are available from [www.ifslfunds.com](http://www.ifslfunds.com) or can be requested as a paper copy by calling 0808 178 9321 or writing to IFSL, Marlborough House, 59 Chorley New Road, Bolton, BL1 4QP.

Brooks Macdonald is a trading name of Brooks Macdonald Group plc used by various companies in the Brooks Macdonald group of companies.

More information about the Brooks Macdonald Group can be found at [www.brooksmacdonald.com](http://www.brooksmacdonald.com)

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