

For professional advisers only

Cornelian Risk Managed Funds

A risk managed solution targeting returns in excess of Retail Price Index (RPI) over the medium term.



Our risk managed range of funds offers an outcome focused multi-asset investment solution that is designed to closely align with your clients' goals, ambitions and attitude to risk, whilst delivering outstanding value.



The range consists of six funds which offer a risk managed solution for clients of financial advisers.



The funds' assets are widely diversified across geography and sector. Adopting our value for money approach, these funds invest in our widest range of asset classes using the best selections available to our investment team. Within the fund range, the Managed Income Fund has a particular focus on income generation.

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Key features

Add real value



Our goals are to add real value to your clients' wealth over an investment cycle, targeting returns in excess of the stated Retail Price Index (RPI) plus objectives of each fund.

Risk managed dynamically



Although the upper expected volatility limit of our funds will not be exceeded, we are not constrained by a lower volatility limit that might prevent us from taking appropriate defensive action.

Unconstrained investing



The funds do not have a fixed asset allocation framework, which means that we are free to invest in a broad range of asset classes and have the flexibility to adjust these allocations.

Manage the portfolios actively



We continually review all our funds and actively manage the asset allocation to reflect the mix of assets that we believe will add best value to your clients.

Outcome focused



The simple and transparent RPI+ investment objectives enable advisers to align investments with your clients' financial goals. Diversification across a wide range of both traditional and alternative asset classes helps optimise risk adjusted returns.

Our value for money approach



We access investments in a manner that provides your clients with the best value for money. This may be via an open-ended investment company (OEIC), investment trusts, direct UK equities, gilts, bonds or exchange-traded fund (ETF).



Platform availability

The funds are available on a wide range of platforms including those shown below, with no minimum investment.



Fund charges

Cornelian fund (D Acc Share Class)	Ongoing Charge Figure (OCF) (%)*	Annual Management Charge (AMC) (%)
Defensive	1.00	0.50
Cautious	0.94	
Managed Growth	0.96	
Managed Income	1.01	
Growth	0.94	
Progressive	0.94	

*The OCF includes the AMC. The OCF is based on the latest audited ongoing charges as at 15 October 2022. Source: Evelyn Partners Fund Solutions Limited.

Retail Price Index (RPI) targets and risk ratings

Cornelian fund	RPI+ target	Distribution Technology	Defaqto	FinaMetrica	EValue (1-10)	Synaptic (Strategic, 1-5)
Defensive	RPI +1.0%	3	3	38-49	3 Growth	-
Cautious	RPI +1.5%	4	5	49-60	4 Income	3.2
Managed Growth	RPI +2.0%	5	6	58-70	5 Growth	3.7
Managed Income	RPI +2.0%	5	6	58-70	5 Income	3.8
Growth	RPI +2.5%	6	7	68-84	6 Growth	4.5
Progressive	RPI +3.0%	7	8	75-100	7 Growth	-



Funds team

Hector and David leverage the expertise of our in-house dealing desk, central research team, 80+ investment managers, as well as other support functions including the risk, compliance and legal teams.

For further information, please contact the specialist funds team on **specialistfundsteam@brooksmacdonald.com**



Hector Kilpatrick

**Senior Investment Director
Head of Risk Managed Funds**

hector.kilpatrick@brooksmacdonald.com

Hector joined Brooks Macdonald in 2020 and leads the global, unconstrained, risk managed funds team.

Prior to this, Hector worked at Cornelian Asset Managers, before its acquisition by Brooks Macdonald, where he was the firm's Chief Investment Officer. Hector joined Cornelian in 2010 from Scottish Value Management where he managed the SVM UK Alpha fund. Previously, he worked at Standard Life Investments as part of the Continental European Equities team.

Hector holds an MBA in Strategic Management from Imperial College Business School, as well as the ASIP qualification.



David Appleton

Senior Investment Director

david.appleton@brooksmacdonald.com

David joined Brooks Macdonald in 2020 and is jointly responsible for managing the risk managed multi-asset fund solutions. In addition to his fund management responsibilities, David also leads the Brooks Macdonald's Property Investment Committee, is co-head of the Fixed Income Investment Committee and is a member of the Alternatives Investment Committee.

Prior to this, David worked at Cornelian Asset Managers, before its acquisition by Brooks Macdonald, where he joined the investment team in 2013 and helped to develop the firm's risk managed multi-asset fund proposition to financial advisers. He also worked for 10 years at Alder Investment Management, a London-based family office, and has 17 years' experience in financial services.

David studied Economics at the University of Edinburgh before obtaining an MSc in International Banking & Finance from Heriot Watt University. He is a Chartered Fellow of the Chartered Institute for Securities & Investment (CISI).



Important information

This document is intended for professional advisers only and should not be relied upon by any persons who do not have professional experience in matters relating to investments.

The value of your investments and the income from them may go down as well as up and neither is guaranteed. Investors could get back less than they 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. There are additional risks associated with investments in emerging or developing markets. VAT is applicable on our services in line with VAT law in the United Kingdom.

The information presented in this document, including charges, is for 'D' Shares and may differ from other share classes. Investment markets and conditions can change rapidly and as such the views expressed should not be taken as statements of fact, nor should reliance be placed on these views when making investment decisions.

The Defaqto, Synaptic and EValue ratings are designed to help professional advisers recommend the appropriate fund after they have assessed the client's attitude to risk using these risk profilers. Risk profiling is only a part of overall suitability assessment and this guide should not be relied upon in place of a comprehensive suitability assessment. The professional adviser remains responsible for advising the client on whether the recommended portfolio is suitable to the client's personal circumstances.

© FinaMetrica Pty Ltd. Risk tolerance scores were mapped to the funds' strategic asset allocations as at December 2022. The mappings are only for use by financial advisers licensed to use FinaMetrica's risk profiling system and do not constitute financial advice. Financial advisers must satisfy themselves that the funds' current asset allocations reflect the risk/return expectations of the funds when mapped. Brooks Macdonald does pay FinaMetrica for the mappings in the table however these mappings are calculated independently by FinaMetrica.

The Distribution Technology Limited (DT) risk ratings and are based on analysis conducted by DT in December 2022. The stated 'DT risk level' is the risk level attributed to the model portfolio by a third party, Distribution Technology Limited (DT) following DT'S analysis. The stated DT risk level is valid as at the stated date; however, market fluctuations can mean the level of risk in the portfolio might change over time. Brooks Macdonald has not verified the risk level attributed to the model portfolio by DT and makes no warranty as to its accuracy. Accordingly, Brooks Macdonald will not accept any liability arising from any reliance on the stated DT risk level.

The Authorised Corporate Director of the company is St Vincent St Fund Administration, a trading name of Evelyn Partners Fund Solutions Limited, which is authorised and regulated in the UK by the Financial Conduct Authority. The registered and head office of Evelyn Partners Fund Solutions Limited is 45 Gresham Street, London, EC2V 7BG. The specific details of the funds including investment policy, charges and the associated risks are explained in the full Funds Prospectus and in the Key Investor Information Documentation (KIIDs) - a link to these is available via the Brooks Macdonald website.

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More information about the Brooks Macdonald Group can be found at www.brooksmacdonald.com.

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