

# Key features of the Butterfield Multi-Asset Fund: GBP Balanced

The Multi-Asset Fund is an actively managed, low-cost, fund of funds investment approach, which provides a high level of diversification in one convenient fund.

## Why Invest?

Investing for the medium to long term can assist with meeting a range of future financial objectives such as children's education or retirement. Investing can also protect against the impact of inflation on the value of your savings.

## Investment solution for

- Individual investors,
- Pension schemes,
- Retirement Annuity Trust Schemes (RATS) and trusts

## Fund objectives

The Fund aims to provide investors with solid risk-adjusted returns over the medium to long term. It follows Butterfield's dynamically-managed flagship 'Balanced' strategy, maintaining a balance between capital preservation and long-term capital growth, through a diverse range of investment opportunities from around the world.

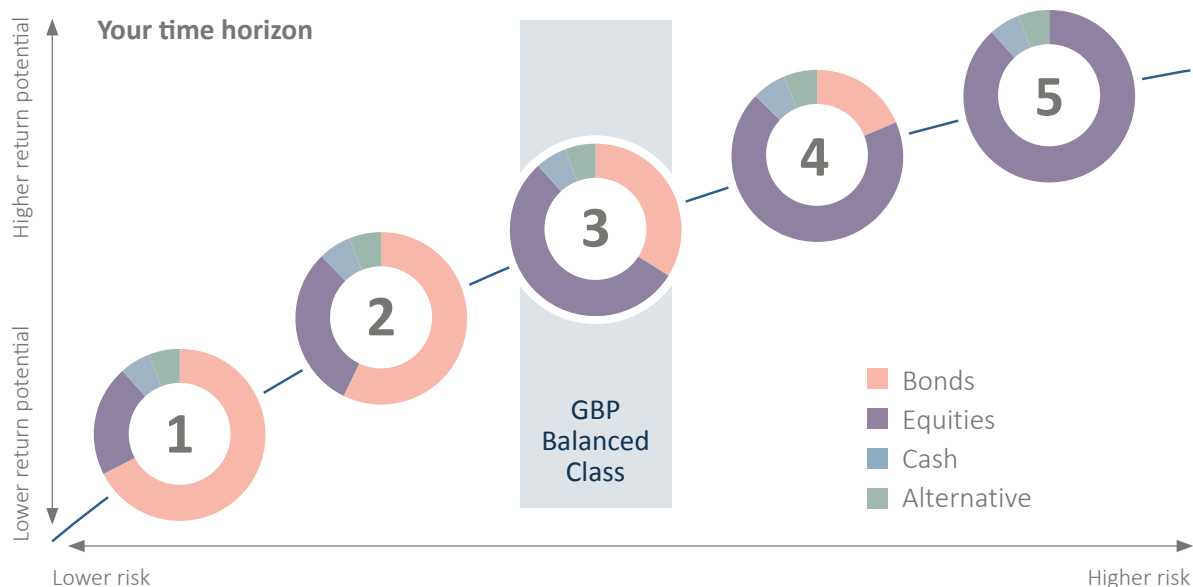
## Multi-Asset Fund offers an investment solution for investors who

- seek an actively managed strategy at a low cost
- are looking for a balance between capital preservation and growth
- seek to diversify their risk across different asset classes
- seek steady growth by reducing the impact of any one particular asset class

## Risk Profile

The diversified asset allocation within the Fund offers some shelter from downturns in a specific asset class, whilst at the same time providing the opportunity to participate in the potential of a wide range of investments. When uncertainty is high, the diversification in the Multi-Asset Fund can help navigate the complexities across the market cycle.

Spreading risk is key. The Fund provides access to leading experts in equities, fixed income, commodities and alternative investments, spread across major geographies and industries. We employ a defensive mindset and a dynamic approach, which are critical in achieving steady returns over the long-term.





## Benefits

- A highly diversified, actively managed, investment strategy
- Low investment charges with no performance fees
- Low investment entry level

The Multi-Asset Fund combines a blend of different asset classes, depending upon Butterfield's investment market outlook. Different asset types tend to perform well under different market conditions and at different times.

By spreading investment across a range of assets, investors avoid 'putting all their eggs in one basket'. This is aimed at smoothing investment returns and reducing the impact of any one particular asset class on the Fund. It presents an effective means of combining diversified exposures within a single investment vehicle.

## Our investment approach

- The Fund utilises expertise from across the Butterfield Group and from leading third-party fund managers.
- The investment selection process is primarily driven by the quality and resources of the fund manager, their track record, investment style and transparency of the investment funds, in combination with our macro-economic views.

|                    | A Class | B Class | C Class  |
|--------------------|---------|---------|----------|
| Minimum Investment | £10,000 | £25,000 | £100,000 |
| Minimum Additional | £1,000  | £5,000  | £10,000  |
| Expense Ratio*     | 1.5%    | 1%      | 0.5%     |

*\* Expense Ratio is inclusive of the fees due to the Investment Manager, Custodian and Administrator as well as other operating expenses of the fund*

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## The Managers

The Fund is locally managed by an experienced team of investment professionals. We draw on our wider team, of 22 investment managers from around the globe, to collaboratively set our core strategic position.



### Tony Abreu

VP, Senior Investment Manager

[Tony.abreu@butterfieldgroup.com](mailto:Tony.abreu@butterfieldgroup.com)



### Nigel Garrard

VP, Head of CI Asset Management

[Nigel.garrard@butterfieldgroup.com](mailto:Nigel.garrard@butterfieldgroup.com)

## Contact us:



### Stefano Finetti

VP, Business Development

Tel: 01481 751215

[Stefano.finetti@butterfieldgroup.com](mailto:Stefano.finetti@butterfieldgroup.com)

Or complete our application form at [Butterfieldgroup.com](http://Butterfieldgroup.com) If you are already a Butterfield client please contact your relationship manager.

Full details of the Fund are in the Scheme Particulars and the Supplemental Scheme Particulars available at [www.butterfieldgroup.com/investments/asset-management/butterfield-funds/multi-asset-balanced-fund](http://www.butterfieldgroup.com/investments/asset-management/butterfield-funds/multi-asset-balanced-fund)