



# HORIZON MULTI-ASSET FUND RANGE

## Four reasons why you should consider the Horizon Multi-Asset Funds.

1

### Five multi asset portfolios designed to align with your chosen risk profile

- **Robust investment process** – Three independent layers of expertise and risk management across Embark Investments, EV and Columbia Threadneedle Investments.
- **One stop portfolio solution** – Horizon Multi-Asset Funds offer a risk-profiled portfolio service within the convenience of one Fund solution. Each portfolio is highly diversified and designed to meet the chosen risk profile and long-term investment goals.
- **Active management and rebalancing** – Active allocation and investment management with regular rebalancing to maintain alignment with the chosen risk profile.

2

### Strategic Asset Allocation (SAA) models provided by EV

- **Unique and forward looking approach** – Five multi asset portfolios that utilise the unique Stochastic Asset Model provided by EV.
- **Quarterly rebalancing** – Asset allocations are rebalanced on a quarterly basis to maintain continuous alignment with the chosen risk profile.
- **Risk profiled** – Strategic asset allocations that aim to deliver optimised investment performance aligned with the chosen risk profile.

3

### Active investment management provided by Columbia Threadneedle Investments

- **Active Tactical Asset Allocation (TAA)** – Columbia Threadneedle Investments overlay their tactical investment views within agreed limits to implement each portfolio.
- **Actively invested** – Each portfolio invests in a pre-approved list of Columbia Threadneedle Investments actively-managed funds.
- **Highly experienced team** – Managed by a highly experienced team of Senior Investment Managers with over 20 years experience in managing multi-asset portfolios.

4

### Performance track record

- **Defaqto 4 diamond rating** – The Horizon portfolios offer an excellent proposition relative to peer group as indicated by the Defaqto 4 diamond rating for 2023.
- **Investment performance** – Each portfolio has a strong long-term track record going back to 2013.
- **Past performance is not a reliable indicator of future results** – the value of investments (and any income from them) can go down, so an investor may get back less than the amount invested.

## RISK PROFILING

At Embark Investments, our aim is to offer you the tools needed to fit with your business processes.

### Mapping tools

The Horizon fund range is managed in line with EV's risk profiles. However, we work with other third party providers to map these funds to other popular attitude to risk profiles. Below you will find how the funds map to the Distribution Technology, FinaMetrica and Defaqto risk profiling scales.

	EV <sup>1</sup>	Distribution Technology <sup>2</sup>	FinaMetrica <sup>3</sup>		Defaqto Risk Rating <sup>4</sup>	Synaptic Risk <sup>5</sup> (Strategic/Tactical)
			Growth Assets	Best fit risk comfort zone		
Embark Horizon Multi-Asset I	1	4	37%	32-48	3	4 / 4
Embark Horizon Multi-Asset II	2	4	46%	49-54	4	5 / 5
Embark Horizon Multi-Asset III	3	5	57%	55-62	5	6 / 6
Embark Horizon Multi-Asset IV	4	6	75%	63-76	6	7 / 7
Embark Horizon Multi-Asset V	5	7	95%	77-100	8	9 / 9

**1** EV's 5 point scale as at 30/09/2023. **2** Distribution Technology as at Q4 2023. **3** © FinaMetrica Pty Ltd. Risk tolerance scores were mapped to the funds' strategic asset allocations as at 30/09/2022. 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. Embark pays FinaMetrica for the mappings in the table. However these mappings are calculated independently by FinaMetrica. **4** Defaqto is a financial information business. Data as at 12/12/2023. **5** Synaptic factsheet Q4 2023.



### We welcome your feedback

If you would like to see the range mapped against any additional tools, please do not hesitate to get in touch via your Account Manager or call us on **0345 607 2013**. We may record or monitor calls to improve our service.

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No other person should rely on, or act on any information in this document when making an investment decision. If you require further information on any of the Embark Horizon Multi-Asset Funds, the Key Investor Information Document (KIID) and the prospectus are both available on the website [www.embarkinvestments.co.uk](http://www.embarkinvestments.co.uk).

Past performance is not a reliable indicator of future results and the value of investments (and any income from them) can go down, so an investor may get back less than the amount invested. No guarantee is given for the performance of the funds.