

dVAM MULTI-ASSET RANGE

Why Invest?

The dVAM Multi-Asset Range are actively managed for dVAM by GAM International Management. The highly experienced fund management team have successfully managed an identical range of funds since 2012.

GAM is one of the world's leading independent, pure-play asset managers. With over 35 years of active investing, GAM provides active investment solutions and products for institutions, financial intermediaries and private investors.



Key facts

1. MULTI-ASSET STRATEGIES FOR VARYING RISK TOLERANCES

Three volatility-targeted models covering a range of risk/return profiles, from capital preservation to high equity market participation.

2. FLEXIBLE SOLUTIONS TO MEET DIFFERING CLIENT NEEDS

By investing across five major asset classes, the dVAM Multi-Asset Range have the flexibility to provide solutions that match clients' needs, be they straightforward or sophisticated.

3. CLEARLY DEFINED OBJECTIVES

In order to achieve the appropriate balance between capital preservation and capital appreciation, within clearly defined risk and return objectives, the fund management team follow a rigorous investment process.

4. STONG EMPHASIS ON RISK MANAGEMENT

Risk management is embedded throughout the investment process, from selecting the best managers to establishing asset allocation views and building portfolios.

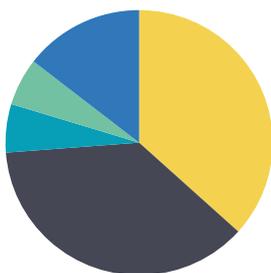
The range

dVAM Cautious Active



Focus on capital protection with a moderate participation in equity market growth.

Volatility Target! 6.3-8.4% pa

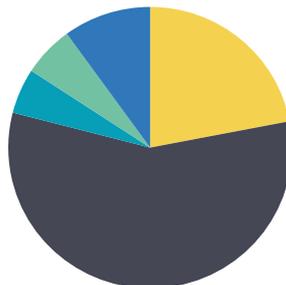


dVAM Balanced Active



Balance of capital protection and participation in equity market growth.

Volatility Target! 8.4-10.5% pa

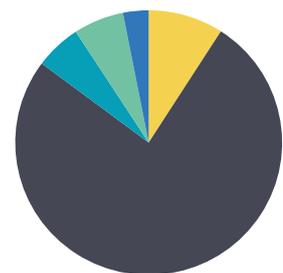


dVAM Growth Active



Strong focus on participation in equity market growth with an element of capital protection.

Volatility Target! 10.5-12.6% pa



Source: dVAM

1. There is no guarantee that targets will be achieved. Allocations and holdings are subject to change.

Why invest across multiple asset classes?

In recent years, professional investors have begun to realise that markets are no longer as predictable as was once thought. To mitigate such uncertainty, the dVAM Multi-Asset Range consists of a variety of assets. Such diversification can make a portfolio more stable, because if one asset starts to fall, another may rise and compensate for any losses. It can be hard to predict how the various assets will perform in any given year, so this approach maximises your chances of consistent returns.

How do the funds manage market unpredictability?

The dVAM Multi-Asset funds don't just consider returns when selecting assets to invest in. They also seek to maintain a predetermined level of risk in each portfolio. Such an approach makes it much easier to predict how an investment is likely to perform. That's because, in any given year, it can be hard to foresee which asset class will deliver the best returns. In contrast, certain asset classes prove, over and over again, to be riskier than others.

By investing across five major asset classes, the funds have the flexibility to build portfolios that match clients' needs, be they conservative or adventurous.



Fixed Income

These are bonds – loans to companies or governments for which you are paid a regular fixed rate of interest. Bonds' stability has traditionally made them popular with investors seeking low-risk investments. However, they generally offer limited returns. Of the three dVAM Multi-Asset portfolios, the Cautious portfolio contains the highest proportion of fixed income, while the Growth portfolio contains the least.



Equities

Equities are shares in a company that are traded on the stock market. A company's share price depends on a variety of factors, making equities a higher-risk investment than fixed income, but with greater potential for returns. The dVAM Growth portfolio is largely made up of equities, while our Cautious portfolio contains the lowest proportion of this asset.



Absolute Return

Absolute return strategies contain a mixture of assets, such as bonds and equities. These funds are actively managed to navigate the peaks and troughs in the market to generate a consistent, stable return over time. GAM has a reputation for particular expertise in this area, and all the dVAM Multi-Asset portfolios have some exposure to absolute return strategies.



Alternatives

Alternative investments include currencies, commodities and property. These assets can help diversify a portfolio as well as offer the potential for short-term gains. However, they may be riskier than equities and bonds. That's because their prices might fluctuate greatly in response to geopolitical issues (as is particularly the case with currencies and commodities). All the dVAM portfolios contain some alternative investments.



Cash

Cash – for example, savings in your bank account – is generally safer than other assets. However, it usually offers much lower returns and its value may be eroded over time by inflation. All the dVAM portfolios contain some cash.

For more information please visit www.devere-am.com or contact your local deVere Adviser to find out more.

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