

dVAM MULTI-ASSET RANGE

Why Invest?

The dVAM Multi-Asset Active Range is managed by a highly experienced Multi-Asset team whilst utilising the research, selection and monitoring services of one of the world's largest investment consultants.

Pacific Asset Management (PAM) is the investment manager of the range, responsible for carrying out asset allocation in line with the fund's objectives and risk parameters. Mercer acts as a non-discretionary advisor to PAM in relation to the selection and monitoring of underlying fund managers into which the range of funds invests.

Investment Manager



About Pacific Asset Management

PAM is an independent asset manager based in London. They are responsible for over \$4.4 billion of assets for clients. The Pacific Multi-Asset Investment team is led by Chief Investment Officer, Will Bartleet, the team have over 50 years combined industry experience across multi-asset, equities, fixed income and absolute return investing.

Investment Adviser



About Mercer

Mercer is the world's largest investment consultant with \$17 trillion under advice. Mercer has over 200 fund research specialists based in North America, Europe, Pacific, Asia, Middle East and Latin America. Mercer tracks over 35,000 investment strategies and rates over 11,000 of these. Importantly, Mercer has deep experience across equities, fixed income and alternatives.

Source: Mercer as at September 2022

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.

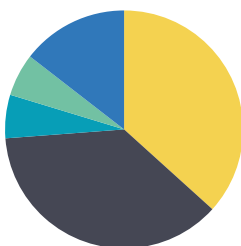
The range

dVAM Cautious Active



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

Volatility Target¹ 6.3-8.4% pa



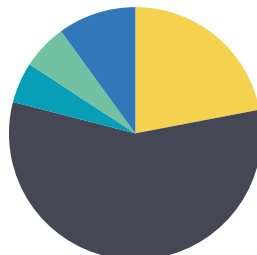
● Fixed Income ● Equities ● Absolute Return ● Alternatives ● Cash

dVAM Balanced Active



Balance of capital protection and participation in equity market growth.

Volatility Target¹ 8.4-10.5% pa

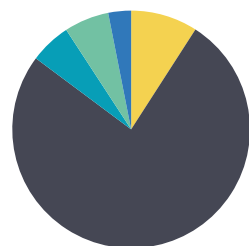


dVAM Growth Active



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

Volatility Target¹ 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

Fixed income investments are generally bonds – loans to companies or governments that generate regular interest payments. They are popular with investors who are prepared to accept lower returns for lower risk. Fixed income is often used to diversify a portfolio, although the dVAM Multi-Asset Active range uses other diversifiers such as Absolute Return and Alternatives.



Equities

Equities are company shares traded on a stock market. A firm's share price can fluctuate rapidly, so equities are a higher-risk investment than fixed income – but one that offers the potential for higher 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 holdings are those that, over the long term display a low correlation to both equity and fixed income asset classes. Often these holdings are exposures capable of targeting absolute return through offsetting positions across and within asset classes. The target these exposures in a cost efficient, transparent way.



Alternatives

Alternative assets can bring further diversification and enhance returns to a portfolio by including in it investments such as property and commodities. All the dVAM portfolios contain some alternative investments.



Cash

In general, cash is the safest asset of all – but the one that provides the lowest returns. The biggest risk with holding your money in cash is that its value will be eroded 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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