



Your 1825 investments – our strategy for success

The 1825 Portfolios are managed using a robust and repeatable four step investment process. The first step is **Strategic Asset Allocation**.

The strategic asset allocation is the backbone of the portfolios, providing an optimal, long term mix of assets to maximise the return for the portfolio's targeted level of risk.

The second step is **Tactical Asset Allocation** where we gently tilt the portfolios around the Strategic Asset Allocation to take advantage of shorter term opportunities and changing market conditions.

Step three is **Fund Selection and Portfolio Construction** where we select and blend our preferred mix of managers for each asset class.

The final step is **Rebalancing** to make sure that the portfolios are managed in line with expectations on a daily basis.

Each step of the investment process behind the 1825 portfolios is supported by the breadth and depth of investment resources at Standard Life investments. Our 8 strong Strategic Asset Allocation committee is supported by Moody's Analytics – world-leading experts in Risk modelling.

Our market-leading multi-asset investing team, with over 45 investment professionals, sits behind our Tactical Asset Allocation process.

Our 11 strong fund solutions team is one of the largest dedicated fund research teams in the UK.

In summary, the 1825 portfolios are managed with a disciplined and consistent investment process supported by the significant resources we have at Standard Life Investments, in order to deliver risk and return outcomes that align with clients' expectations.

The 1825 portfolios are designed to navigate through challenging market conditions. We're strategically diversified across 15 different asset classes within the portfolio which provides a good spread of exposure depending on different market circumstances.

We also apply a tactical asset allocation overlay which helps navigate the portfolios around the strategic asset allocation depending on changing market conditions and shorter term opportunities. And importantly we also include absolute return strategies within the fund that help reduce the overall volatility.

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