

# **Old Broad Street Investments**

**Dynamic, Diversified,  
and Robust**

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## 1.0 OVERVIEW

As an investor, you are in charge.

You have complete freedom to make exciting choices for your future financial security.

From time to time, opportunities will appear. This is one of those times...

This document is an overview of a something very special. Our Old Broad Street range of portfolios are exceptional and they offer you the opportunity to significantly change the way you invest.

With these custom-investment portfolios, you have the added freedom to set your own tolerance for financial risk. This would be determined after a finely-tuned assessment of your current and future situation.

On top of that significant benefit, you will also enjoy the full protection of a proven growth strategy.

Interested? Well, here's how you can find out more and get started.

### **Review your current financial big picture**

The first thing you need to do, is to really clarify the aim of your investment - especially in the context of other goals.

- ⌋ Do you already have a relevant strategy?
- ⌋ What do you want to achieve?
- ⌋ How does your investment fit in with this?
- ⌋ What figures does your new investment portfolio need to achieve?

### **Personalise your Portfolio**

Once you've considered your overall financial picture, you will put in place a solid base with which to grow and progress your investment strategy. The first decision you will need to make, is to decide what level of risk you are prepared to tolerate with your new investment portfolio.

Our knowledgeable advisers can help you with this - and offer proven advice and guidance, to assist you in producing a meaningful and thorough risk assessment.

Old Broad Street Investments offers you a comprehensive range of risk-rated portfolios divided into five bands of tolerance. We are confident that you will find a band that suits you. And, whatever your appetite for risk and reward, be assured OBSI aims always to deliver steady returns, whilst safely managing volatility.

## **What are your next steps?**

You will need to review your investment objectives and consider the level of risk tolerance you want to include. Once you have achieved that, you can then activate your new portfolio and get into the market.

### **1.1 The most highly-protected fund structure in Europe**

OBSI offers exclusive exposure to attractive proprietary investment funds registered in Luxembourg - the world's largest fund centre, outside of the United States.

Our portfolios are structured under the UCITS regulatory framework, which offer you the very highest security. It is the highest form of regulation available in Europe, today.

By working very closely with our management of cash assets, exposure to our UCITS funds offer you a highly sophisticated range of investment options.

These options are not typically available to the private investor.

Our portfolios are a highly-regulated form of a collective investment scheme.

These schemes offer you powerful benefits. They enable money from different investors to be pooled together. This delivers really effective economies of scale and, best of all, provides access to a whole range of sophisticated investment products.

We will help you create a new investment portfolio, that offers you attractive returns, always underpinned with freedom and protection.

#### ***Freedom***

You will always be in control. So, you determine your level of risk.  
*See Section 6: Personalise Your Portfolio.*

#### ***Protection***

Our investment strategy, which has been honed and perfected over many years, is based on The 3 Hallmarks of Reliable Portfolio Growth.

These are the cornerstones of this remarkable strategy.

## 2.0 THE 3 HALLMARKS OF RELIABLE PORTFOLIO GROWTH

These three Hallmarks, are solid and proven.

### (i) Dynamic

#### **Dynamic Asset Allocation**

Gives you the advantage to optimise your investment over time, in line with market conditions.

### (ii) Diversified

#### **Enhanced Portfolio Diversification**

Provides access to opportunities beyond the usual blend of stocks, bonds and cash.

### (iii) Robust

#### **Pragmatic Fund Selection**

You will have the freedom to mix and match passive (Index Trackers, ETFs) and actively-managed funds.

DIAGRAM HERE WORK IN PROGRESS. The 3 factors should be shown linked somehow, but there are many options. The aim is to come across as sophisticated.

### 3.0 DYNAMIC INVESTMENT

We call this Dynamic Asset Allocation.

#### 3.1 What is Dynamic Asset Allocation?

Dynamic Asset Allocation is a very powerful risk management tool.

It provides numerous attractive advantages for you in the important area of asset allocation which relate to which assets are invested in - and when.

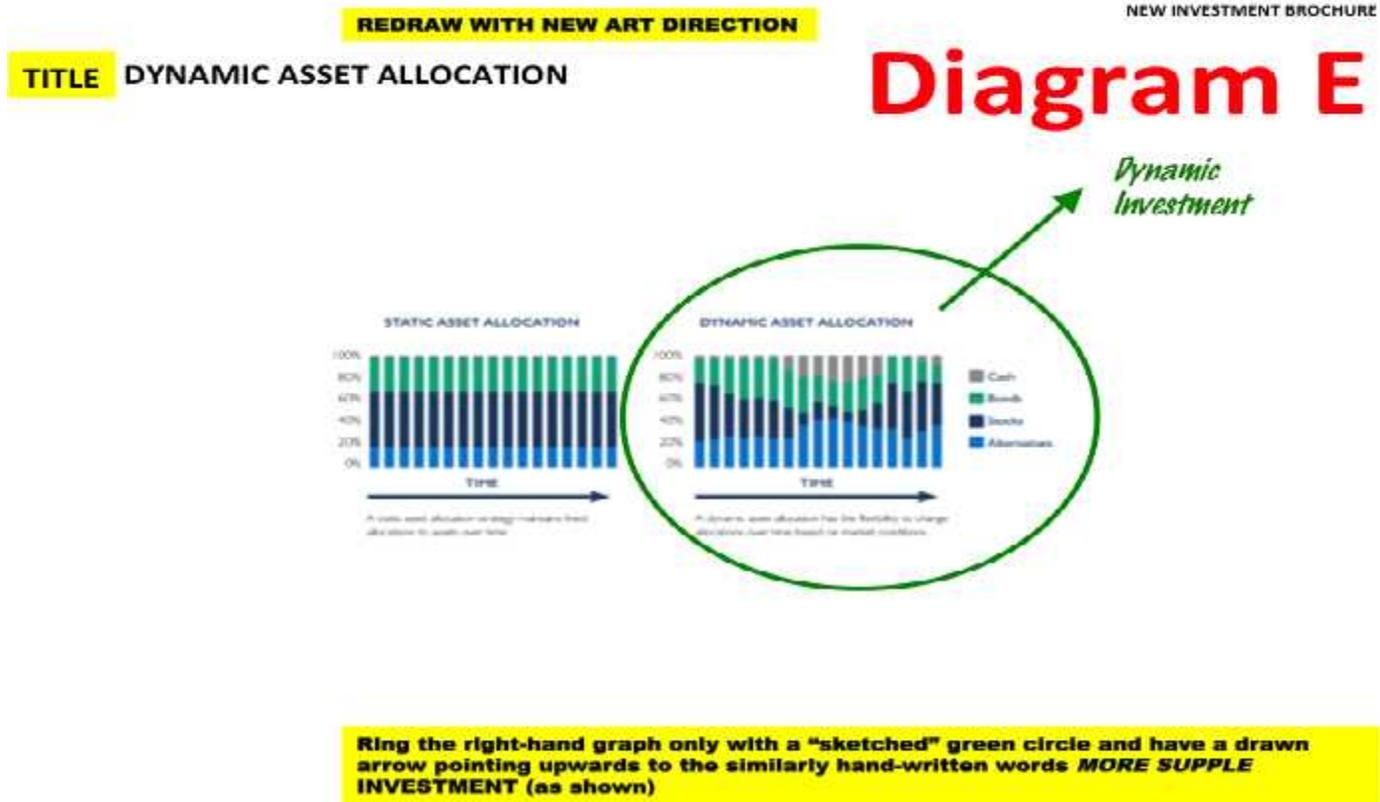
We believe this asset allocation is “dynamic” because it delivers exceptional benefits.

When market conditions change - as they do quite often - our portfolios adapt accordingly, to both protect and optimise any exposure you might have.

*What is the benefit of Dynamic Asset Allocation?*

Dynamic Asset Allocation gives you complete flexibility and provides your new investment portfolio with the suppleness to ride above any downside exposure during poor market conditions.

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## 4.0 DIVERSIFIED INVESTMENT

This, we refer to as Enhanced Portfolio Diversification (EPD)

### 4.1 What is Enhanced Portfolio Diversification (EPD)?

It is a proven management tool, that ensures our portfolios are set up to manage risk professionally.

We provide a more sophisticated approach in this area than our competitors, giving you, the investor, much, much more.

The traditional approach is to spread risk across stocks, bonds and cash. But, here at OBSI we go much further than that.

We offer strategic exposure to alternative investments which can offer you active downside protection, by bucking a general bear trend. This has many advantages, including the improvement of the risk/reward dynamic of your portfolio by showing a consistently low level of correlation to traditional assets.

*What is the benefit of EPD?*

In assence, EPD is all about not putting all your eggs in one basket, What's more, it also assists in the selection of those baskets. This can help you by putting a few eggs in baskets which generally do well, when other baskets do badly.

*How do Alternative Investments work?*

We use Alternative Investments as an effective specialist instrument to maximise the diversification of your portfolio within prudent limits. Alternative Investments would generally not consist of more than 5% of even our most adventurous portfolio.

Alternative Investments include both non-traditional asset classes, like commodities, property, hedge funds and precious metals - as well as non-traditional asset strategies relating to traditional asset classes.

These include Absolute Return, Managed Futures and Global Macro.

What makes Alternative Investments useful, is that their value tends to have a low level of correlation to traditional assets, especially during periods of severe market stress. This means, in simple terms, that when the market is generally doing badly, your alternative investments are doing well.

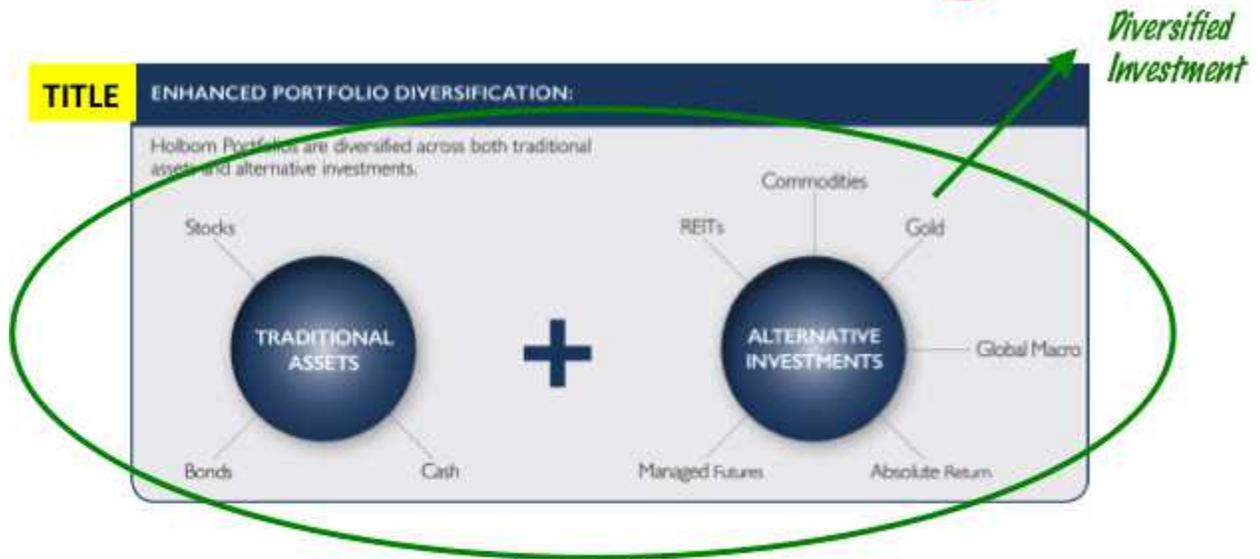
We have found, that diversifying across a broader menu of assets and investment strategies, is the best way to improve the risk/reward dynamics of your portfolio.

It ensures that it can withstand market storms and not just fair weather environments.

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NEW INVESTMENT BROCHURE

# Diagram C



**Have all the categories coming off (ie stocks, commodities, gold etc) as smaller spheres in their own right; it should look like a molecule**

**Keep "+" sign. Ring both spheres with a "sketched" green circle and have a drawn arrow pointing upwards to the similarly hand-written words *SAFER INVESTMENT* (as shown)**

**Get rid of the enclosing blue box and banner but keep the title; lose the colon.**

## 5.0 ROBUST INVESTMENT

We call this Pragmatic Fund Selection

### 5.1 What is Pragmatic Fund Selection?

Pragmatic Fund Selection makes your new investment portfolio, robust, solid and effective.

It provides a proven framework to support powerful, practical decisions, especially when it comes to investing in individual funds that are either actively- or passively - managed.

Our experience shows that both types of management can work well in specific circumstances.

However, rather than make an all-or-nothing choice between the two, we help you make a pragmatic choice to combine both approaches ensuring your performance levels are optimised.

*What is the benefit of Pragmatic Fund Selection?*

In a word - flexibility.

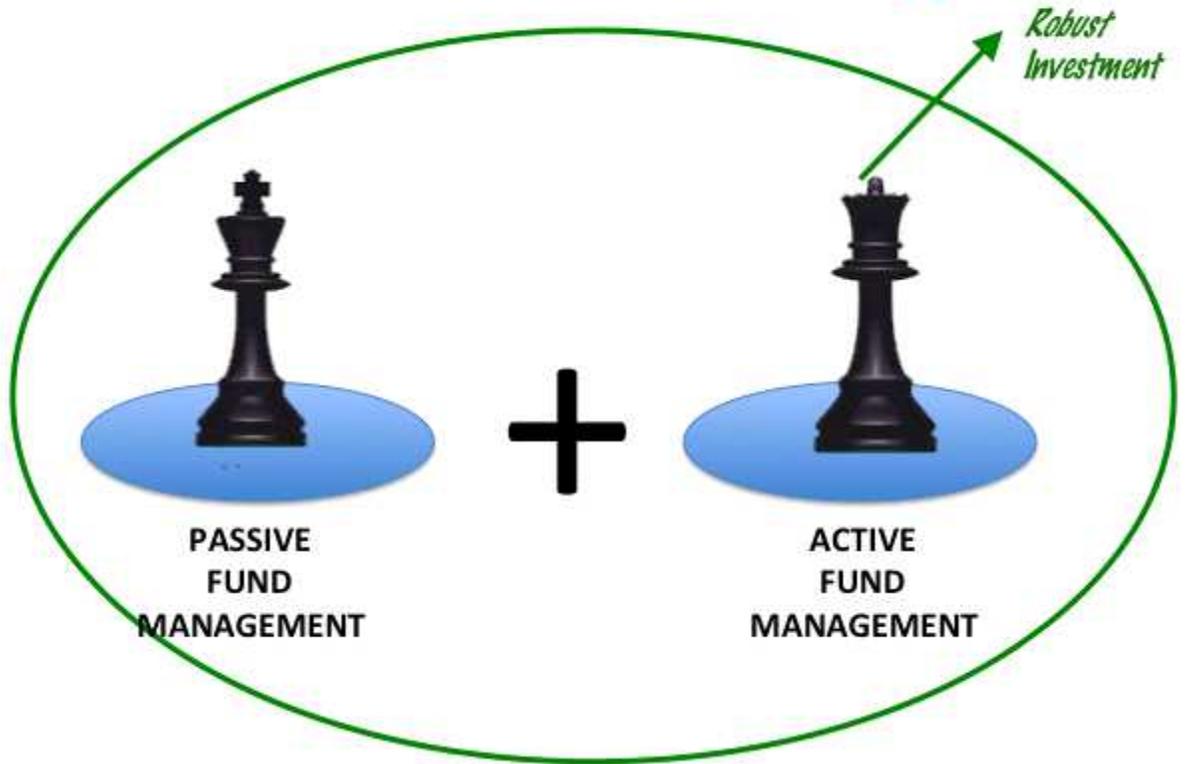
It provides knowledgeable guidance regarding exposure to your funds that are both actively and passively managed.

In effect, Pragmatic Fund Selection is making sure you are not tying one hand behind your back, when it comes to maximising your new investment portfolio.

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TITLE PRAGMATIC FUND SELECTION

# Diagram D



## 6.0 PERSONALISE YOUR PORTFOLIO

Introducing - The Old Broad Street Portfolio Range.

*What Portfolios are available?*

We recognise that different investors have different tolerances for volatility.

Old Broad Street Investments offers five distinct investment portfolios, that cater for any distinct risk/return preferences you may have.

They are:

1. **Cautious**
2. **Conservative**
3. **Balanced**
4. **Growth**
5. **Adventurous**

*What risk/return preference should I choose?*

That, of course, is up to you. But, your Financial Adviser will ask you to complete a risk questionnaire, to allow us to understand your requirements in more detail.

This questionnaire, is in fact, a finely-calibrated tool which will identify your attitude to risk and the level of volatility with which you are likely to be comfortable.

Once we understand this, we can work more effectively with you. Your Financial Adviser would then discuss all the options and opportunities available to you - and then select and suggest a risk/return preference in confidence.

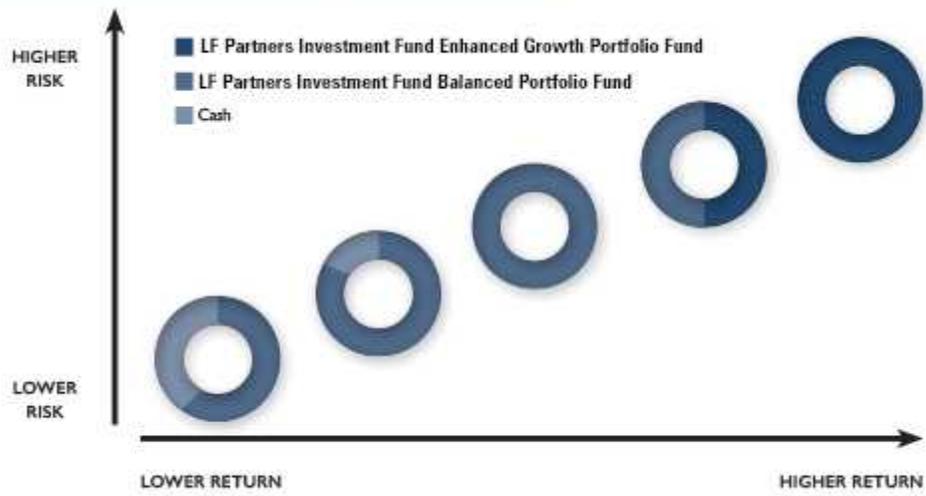
*What Funds are the Portfolios based on?*

The Cautious and Conservative portfolios are constructed using a blend of cash and the Old Broad Street Balanced Portfolio.

Higher risk portfolios are constructed using a blend of the Old Broad Street Balanced and Enhanced Growth Portfolios.

**(in the graph below I have amended the key to show the new fund names)**

Blending investments to create five risk/reward portfolios:



## 7.0 PORTFOLIO OPTIONS

There are five distinct approaches within the Holborn portfolio range. The appropriate portfolio for you, will depend on your personal attitude to risk and, of course, your tolerance for volatility.

### *Objective - Cautious*

This focuses on capital preservation and maintaining your purchasing power.

The portfolio aims to minimise all aspects of volatility and to safely grow your capital over the medium term. This is achieved, by investing in a relevant portfolio diversified across asset classes, markets and investment types.

This portfolio is suitable for investors with a low risk tolerance and an investment horizon of three years or longer.

### *Objective - Conservative*

The primary objective here, is to provide preservation for your capital, with the opportunity for a modest level of investment growth.

The portfolio aims to achieve steady returns for you over the medium term, by investing in a portfolio diversified across asset classes, markets and investment types.

This portfolio is suitable for investors with a low tolerance for market volatility and an investment horizon of three years or longer.

### *Objective - Balanced*

This seeks to provide an attractive balance between your capital preservation and your investment growth.

It aims to achieve a moderate level of capital appreciation for you over the long term, whilst at the same time seeking to manage your risk. This is done, by investing in a portfolio diversified across asset classes, markets and investment types.

This portfolio is suitable for investors with a moderate risk tolerance and an investment horizon of five years or longer.

### *Objective - Growth*

The primary objective is to maximise opportunities for your investment growth.

The portfolio seeks to give you long-term capital appreciation, whilst managing your exposure to risk, by investing in a portfolio diversified across asset classes, markets and investment types.

The Holborn Growth USD Portfolio is suitable for investors with a high tolerance for volatility and with an investment horizon of five years or longer.

*Objective - Adventurous*

The sole objective of this portfolio, is to maximise your investment growth.

It aims to achieve a high degree of capital appreciation for you, over the long term.

This is achieved by investing in a diversified portfolio of asset classes, markets and investment types.

This portfolio is suitable for investors who can tolerate very wide market fluctuations and have an investment horizon of at least seven years.

## **8.0 TAKE THE FIRST STEPS**

As we said at the start of this document, as an investor, you are in charge.

And you are clearly now at a point where you are looking to make the right investment choices for your - and your family's - future financial security.

Here's a four-step approach to you achieving that ultimate goal.

### **Step 1**

Speak with your financial adviser to see how we can work closely together, to focus and progress your current and future investment options.

### **Step 2**

Discuss and agree an investment strategy to achieve your objectives and goals. The agreed investment strategy will then be created, approved by you, put in place and then monitored by your adviser.

### **Step 3**

Receive regular reports on the performance of the markets and your investment choices.

### **Step 4**

Review your investment strategy and goals on a regular basis.

## **9.0 RISK STATEMENT**

Our successful portfolio range has been designed to reflect different levels of risk.

And the amount of risk you are prepared to accept, will determine the level of expected returns.

Your portfolio will be actively and professionally managed at all times - and we will work as hard as we can, to ensure your investments continue to meet their stated risk/reward objectives.

This ensures you are never exposed to a higher level of investment risk than expected.

Holborn Assets cannot guarantee the level of performance that will be generated when you invest with us. This is because the value of investments may go down as well as up and you may not get back the full amount invested.

Any investment you make, should be considered a medium to long-term decision.

Of course, your financial adviser will help you determine a suitable time frame for your investment, as well as supporting your own assessment and management of risk.

PUT ANY ACCREDITATION INFO HERE (ie FCA)