

Alpha Beta PARTNERS



Model **Portfolio** Balanced Income

Income strategies designed to achieve a combination of moderate-income yield and capital appreciation.

www.alphabetapartners.co.uk

Active Asset Allocation with blended implementation - 'Risk First' Growth

The Alpha Beta Partners Model Portfolios are designed to provide low-cost, 'Risk First' managed investments that take advantage of the cost and style benefits associated with passive investing coupled with active asset allocation and selection of active managers where appropriate. A natural yield produced by a balanced portfolio of mixed asset classes is attractive to a broad range of investors.

Balanced Income Portfolio

The ability to create an attractive and repeatable income stream is appealing to those in retirement, those seeking a supplementary income or indeed those wishing to reinvest income as a form of steady capital growth. The portfolio manager blends multiple asset classes to produce an optimal mix within the stated risk tolerance. The income and capital are not guaranteed and can vary over time, although the manager goal is to deliver a consistently attractive income and to deliver capital growth over the longer term. The Balanced Income portfolio comprises a number of different but complementary strategies, actively and passively managed which when blended delivers a repeatable income stream and the prospects for longer term capital growth – all within a stated risk threshold.

Our investment Philosophy

Our starting point is to understand the key drivers of economic growth around the world and to project a forward view, rather than simply looking backwards to the past. Our active investment approach encompasses rigorous asset allocation which will adapt to market conditions over time. Portfolios are monitored constantly to ensure their performance meets our expectations and that risks are understood and well managed.

At the core of our investment philosophy are these principles:

- A diversified approach to asset allocation and a focus upon liquidity.
- Thorough research leading to the identification of investment strategies which when blended, provide attractive returns designed to meet your clients' financial plan.
- Dynamic asset allocation and a truly global approach to investment.
- 'Risk First' approach to identify and help avoid the impact of market downturns and to consistently align with your clients' stated risk appetite.



Independent Research

All income investments are not the same, so Alpha Beta Partners undertakes extensive research to find the best-fit investments for the Balanced Income Portfolio. We make sure that we replicate the relevant indices as closely as possible to minimise tracking-error, cost and ensure all investments are physically backed. We carefully monitor and select active managers making sure their investment process and style compliments the Balanced Income strategy.

Costs

Whilst performance for any investment is uncertain, costs are not. Low turnover and low overheads mean that a passive investment's performance should not be eaten away by a high expense ratio.

Key Facts

- The Alpha Beta Partners 'Risk First' investment process will ensure clients and advisers are protected from undue market movements. Where market volatility breaches agreed risk bands, the Alpha Beta Partners investment team will rebalance portfolios to ensure the agreed portfolio risk framework is maintained for your clients.
- Investment expertise – offering competitive access to our experienced investment management across a broad range of strategies.
- Institutional quality investment processes rarely available to the retail client.
- Liquidity – the ability and flexibility to change/ sell at any time.
- Attractive 'overall cost' relative to the market.



Balanced Asset Allocation

According to the CFA Institute 91.5%* of a portfolio's return is delivered by asset allocation. At Alpha Beta Partners, our asset allocation views are forward looking, thus differentiating us to the majority of our competition. We deploy sound judgment built up over many years of investment management experience and leverage the latest financial technology to assist our implementation techniques.

*Source: www.cfainstitute.org
Dated: February, 2012

The Alpha Beta Partners Balanced Income Portfolio

● Equity ● Fixed Income ● Cash

PORTFOLIOS

AB Balanced Income

OBJECTIVE

The Portfolio's investment objective is to achieve a combination of moderate income yield and capital appreciation by deploying globally focused multi asset strategy. The portfolio will gain this exposure through collective investment schemes and ETFs where required.

ASSET ALLOCATION



The asset allocations are based on latest dates and are subject to change.
Asset Allocation of portfolios at the individual account level may also vary.
Source: MORNINGSTAR DIRECT
Data as at: 30.09.2021

- Alpha Beta Partners is globally focused multi asset manager and the parent company of AB Investment Solutions Limited (Formally MitonOptimal UK Ltd).
- Alpha Beta Partners collaborates with advisor firms and platforms to provide institutional quality active portfolio management for the retail market.
- A long track record in ESG and SRI investments and research having been early adopters 11 years ago.
- Alpha Beta Partners uses a propriety investment process focusing on dynamic asset allocation and risk management which derives consistent returns within pre-agreed risk parameters- delivered at low cost.
- Alpha Beta partners has a highly experienced and qualified team across multiple disciplines
- Alpha Beta Partners strives to enhance customer outcome.
- Alpha Beta Partners has developed an enviable track record of investment performance and risk management within a broad proposition- with the highest possible independent endorsement from Defaqto.

Important information:

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