

Alpha Beta PARTNERS



ModelPortfolios Balanced Income

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

www.alphabetapartners.co.uk

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

The Alpha Beta 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.

Active 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. Because of their straightforward composition, passive investments do not face the possibility of investment style drift that active funds often encounter. This makes Alpha Beta's Core Range the purest expression of our asset-allocation strategy. With no actively managed investments, our Core Range portfolios provide exact expressions of Alpha Beta's asset-allocation views for each given level of risk.

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 undertakes extensive research to find best-fit investments for Balanced Income Portfolio. We make sure that we replicate the relevant indices as closely as possible to minimise tracking-error, cost and we ensure all investments are physically backed.

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 '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 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.



Core Portfolios

Passive investments offer lower expenses than actively managed funds but finding appropriate vehicles that match an investor's needs is a complex task. The Alpha Beta Partners Core Range applies our investment experience through portfolios that make high-quality managed investments accessible to everyday investors. The Core Range offers a choice of 6 Risk Rated portfolios of solely passive instruments. The portfolios have been awarded the highest 5 Star Rating and 5 Diamond Rating from Defaqto.

The Alpha Beta Core Range comprises of 6 Risk Rated portfolios: AB1 – AB6

Equity Fixed Income Cash

PORTFOLIOS	OBJECTIVE	ASSET ALLOCATION
AB Balanced Income	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.	



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

Important information:

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