Our guide to ready-made portfolios

TrinityBridge

What are ready-made portfolios?
A ready-made portfolio is a combination of different investments, which are grouped together in one fund. Each ready-made portfolio is created by us and invests in a diverse mix of assets across a range of countries and sectors – helping to balance risk with the opportunity to invest in the right places. This approach offers a cost-effective way to have your investments managed as it has the benefits of a professionally monitored portfolio and aims to provide diversification, whilst also reflecting our best ideas and in-house investment views.

The ready-made solutions that we provide are our TrinityBridge Funds.

Our Funds
Our TrinityBridge Funds offer a wide choice of investment opportunities. You can choose from a fund that holds directly invested assets, a multi manager fund of funds or a passively managed fund (tracker);

TrinityBridge Portfolio Funds
Invests directly in stocks and shares, bonds and alternatives
Strategic asset allocation
Globally diversified approach
Active investment management
Long term view – invest for 5+ years
Medium cost

TrinityBridge Managed Funds
Invests in other managers' funds to create multi-manager strategies
Strategic asset allocation
Globally diversified approach
Active investment management
Long term view – invest for 5+ years
Higher cost

TrinityBridge Tactical Passive Funds
Invests in passives and passive-like investments, including ETFs
Strategic asset allocation
Globally diversified approach
Active investment management
Long term view – invest for 5+ years
Lower cost

Are ready-made portfolios for me?
With so much choice available, it can be difficult to select the right investments. Picking investments, monitoring them, and then deciding when to make changes can also be time-consuming and complicated. If you are looking to invest, but would prefer someone else do the hard work for you, why not let us take the hassle out of investing with one of our ready-made portfolios?

Ready-made portfolios are ideal for investors who aren't experts or simply can't commit the time to choose and manage their investments themselves, and would prefer a ready-made solution.

What do I need to consider when choosing a ready-made portfolio?

What is the investment objective?
When considering your investment options, you should review the objectives of the fund. The strategy will be either:

Primarily designed to maximise generation of regular income from a portfolio of assets whilst still thinking of the total return.
Primarily designed to leverage growth and increasing the value of the investment as much as possible.

Which risk level best suits me?
It is important to consider your attitude to risk when choosing investments; establishing your purpose for investing, whether that is for income or growth and across what time period, whilst also giving consideration to your capacity for loss. If you're unsure which category you fit into, read the descriptions for each on the next page for more information.

Why choose our ready-made portfolios?

Variety of ready-made portfolios available that match your attitude to risk and needs for income and growth – whether you are cautious or more adventurous with your money

A cost-effective way to have your investments managed, so you don't have to

Benefit from our in-house investment views from our research team

Available in our Stocks and Shares ISA, TrinityBridge SIPP or General Investment Account

Our Terms and Conditions

Our Terms and Conditions are available online, please visit **trinitybridge.com/general-terms-and-conditions** for more information.

Risk level	Sub-risk level	Investment strategy description
Lower	Low	You will tend to be very cautious with little or no experience of investment, so find investment matters difficult to understand. You will therefore prefer to look for safer investments and will prefer bank deposits rather than riskier investments.
	Cautious	A cautious investor tends to view risk negatively rather than as a source of opportunity. You are somewhat anxious about investment decisions you have made, so are inclined to look for safer investments in favour of seeking higher returns. You may prefer bank deposits to riskier investments, but may be willing to take some risk, providing you can see a relationship between the risk and the potentially higher returns.
Medium	Moderately Cautious	You regard yourself as somewhat cautious in this category and can sometimes view taking risk negatively. You will typically have some experience in investing so do not tend to be particularly anxious about investment decisions you've made. You may be inclined to look for safer investments rather than higher returns gaining more comfort from bank deposits than riskier investments. However, you understand that some investment risk is required to meet your investment goals.
	Medium	Investors in this category see markets as a source of opportunity rather than a threat. You will generally have experience in investing and will find investment matters fairly easy to understand. You will typically look for higher returns rather than safer investments. You will be reasonably comfortable with investing in the stock market and typically prefer riskier, higher return investments over keeping money in bank deposits.
Higher	High	Investors in this category usually view market risk as a source of opportunity, rather than as a threat. You will have substantial experience with investing and won't be at all anxious about the investment decisions you have made. You are comfortable with keeping your money invested for a number of years and typically look for higher returns rather than safer investments. You prefer riskier higher returning investments over keeping money in bank deposits.
	Highest	Investors in this category seek to maximise their investment returns and are therefore willing to take on additional risk to achieve this. You will be in a position to remain invested over the longer term (five years or more) and tend to have firm investment views that lead you to favour specialist or asset class specific investments such as 100% stocks and shares.

Please note that this guide is for information purposes only. Past performance is not a guide to future performance. The value of investments and the income from them can fall as well as rise and you may get back less than you paid in.

The contents of this guide are views expressed by TrinityBridge and must not be considered advice. Funds included in this guide may not be suitable for your personal circumstances. If you're unsure about an investment's suitability for you, you should seek financial advice.

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