

THE HORIZON MULTI-ASSET FUND RANGE

A suite of award winning solutions at your fingertips:

Four reasons why you should consider the Horizon Multi-Asset Funds.



1

Five award winning multi asset portfolios designed to align with your chosen risk profile

- **Robust investment process** – Three independent layers of expertise and risk management across Embark Investments, EValue and Columbia Threadneedle.
- **One stop portfolio solution** – Horizon Multi-Asset Funds offers a risk profiled portfolio service within the convenience of one Fund solution. Each portfolio is highly diversified and designed to meet the chosen risk profile and long term investment goals.
- **Active management and rebalancing** – Active allocation and investment management with regular rebalancing to maintain alignment with the chosen risk profile.

2

Strategic Asset Allocation (SAA) models provided by EValue

- **Unique and forward looking approach** – Five multi asset portfolios that utilise the unique Stochastic Asset Allocations provided by E Value.
- **Quarterly rebalancing** – Asset allocations are rebalanced on a quarterly basis to maintain continuous alignment with the chosen risk profile.
- **Risk profiled** – Strategic asset allocations that aim to deliver optimised investment performance aligned with the chosen risk profile.

3

Active investment management provided by Columbia Threadneedle

- **Active Tactical Asset Allocation (TAA)** – Columbia Threadneedle overlay their tactical investment views within agreed limits to implement each portfolio.
- **Actively invested** – Each portfolio invests into a pre-approved list of actively managed Funds by Columbia Threadneedle.
- **Highly experienced team** – Managed by a highly experienced team of Senior Investment Managers with over 20 years experience in managing multi asset portfolios.

4

Performance track record

- **Defaqto 5 diamond award** – The Horizon portfolios offer an excellent proposition relative to peer group as indicated by the Defaqto 5 diamond award for 2020.
- **Strong investment performance** – Each portfolio has a strong track record going back to 2013*.
- **Past performance is not a reliable guide to future performance** – the value of the funds can go down as well as up and your clients might get back less than they invested.

RISK PROFILING

At Horizon by Embark, our aim is to offer you the tools needed to fit with your business processes.

Mapping tools

The Horizon fund range is managed in line with EValue’s risk profiles. However, we work with other third party providers to map these funds to other popular attitude to risk profiles. Below you will find how the funds map to the Distribution Technology, FinaMetrica and Defaqto risk profiling scales.


The synthetic risk reward indicators (SRRI), can be found on the funds’ Key Investor Information Documents (KIIDs). The SRRI is a standard risk rating used by the whole industry. The higher the SRRI number the greater the potential reward but the greater the risk of losing money. The SRRI is calculated using historical volatility data using a methodology agreed across the EU.

Fund name	EValue ¹	Distribution Technology	Finametrica ²		Defaqto risk rating ³	Synaptic risk ⁴
			Growth assets	Best fit risk comfort zone		
Horizon Multi-Asset Fund I	1	4	35%	30-48	4	3
Horizon Multi-Asset Fund II	2	4	50%	49-57	5	4
Horizon Multi-Asset Fund III	3	5	65%	58-68	6	5
Horizon Multi-Asset Fund IV	4	6	84%	69-82	7	7
Horizon Multi-Asset Fund V	5	7	98%	83-100	8	9

Ratings accurate as at February 2020. Providers update ratings at different times.

¹ EValue’s 5 point scale. ² ©PlanPlus Global Inc. Risk tolerance scores were mapped to the funds’ strategic asset allocations as at 30/09/2019. The mappings are only for use by financial advisers licensed to use FinaMetrica Risk Profiling Toolkit™, are for guidance purposes only and do not constitute financial or investment advice. Financial advisers must satisfy themselves that the funds’ current asset allocations reflect the risk/return expectations of the funds when mapped. Horizon by Embark does pay FinaMetrica for the mappings in the table however these mappings are calculated independently by FinaMetrica. Financial advisers must satisfy themselves that the funds’ current asset allocations reflect the risk/return expectations of the funds when mapped. Embark pays FinaMetrica for the mappings in the table. However these mappings are calculated independently by FinaMetrica. ³ Defaqto is a financial information business, helping financial institutions and consumers make better informed decisions. ⁴ Synaptic Fact Sheet Q2 2020.





We welcome your feedback

If you would like to see the range mapped against any additional tools, please do not hesitate to get in touch via your Account Manager or call us on **0345 607 2013**. We may record or monitor calls to improve our service.

For use by professional financial advisers only.

No other person should rely on, or act on any information in this document when making an investment decision. If you require further information on any of the Embark Horizon Multi-Asset Funds, the Key Investor Information Document (KIID) and the prospectus are both available on the website www.embarkhorizon.co.uk. The Authorised Corporate Director of the Embark Investment Funds ICVC (in this document “Horizon”) is Embark Investments Limited (in this document “Embark Investments”), authorised and regulated by the Financial Conduct Authority. Registered in England and Wales under registered number 3383730. Registered Office: 100 Cannon Street, London, EC4N 6EU.

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Past performance is not necessarily a guide to future performance and the value of investments (and any income from them) can go down, so an investor may get back less than the amount invested. No guarantee is given for the performance of the fund.