

THE TAVISTOCK WEALTH INVESTMENT TOOLKIT



A GUIDE TO THE TAVISTOCK WEALTH INVESTMENT SOLUTION



www.tavistockwealth.com

REVOLUTIONARY THINKING

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A background image of a city skyline at night, with various icons overlaid, including a wrench and a gear, and a large blue circle containing a white silhouette of a person.

INVESTMENT TOOLKIT

ABOUT OUR TOOLKIT



Tavistock Wealth manages over £1.2bn on behalf of clients through a competitively priced and wide ranging Investment Toolkit. This includes a range of in-house funds (both protected and unprotected) as well as various model portfolio services, managed on a discretionary basis, and investing in whole of market solutions. These model portfolio strategies include Active, Passive and Socially Responsible. The Toolkit caters for risk profiles 3-8 on a scale of 1-10 and whilst various elements are available on a wide range of platforms, the entire offering is available only on our own Tavistock Platform and Aviva.

More information can be found at:

<https://ifa.tavistockwealth.com>



Our investment solutions are available via the Tavistock Platform, which aims to provide a high quality platform service to advisers and their clients. We use Tavistock's considerable buying power to reduce clients' costs across the investment value chain and are able to offer clients a very competitive platform fee starting at 0.10% regardless of portfolio size. This fee reduces to 0.05% for values over £1,500,000 and then to 0.02% for values over £2,000,000.

This fee structure is likely to provide clients with a cost saving compared to their current platform and more information on our platform can be found at:

<https://tavistockplatform.com>



For any clients who do not require advice, a non-advised solution may be suitable. The i-stock app provides access to our in-house funds (protected and unprotected), and the service has no account fee. Clients can open up an i-stock account and invest via a GIA and or ISA. i-stock does not offer any financial advice.

You can find out more about opening up a free i-stock account at: <https://i-stock.uk>

THE ACUMEN PORTFOLIOS



Investment type:	Fund (OEIC)
Management style:	Actively managed
Underlying holdings:	Exchange Traded Funds (ETFs)
Primary asset classes used:	Shares in companies, bonds, commodities and property
Geographical coverage:	Global
Level of regulation:	UCITS compliant (the gold standard of regulation in Europe)
Risk profiles:	3-8 (on a scale of 1 to 10)

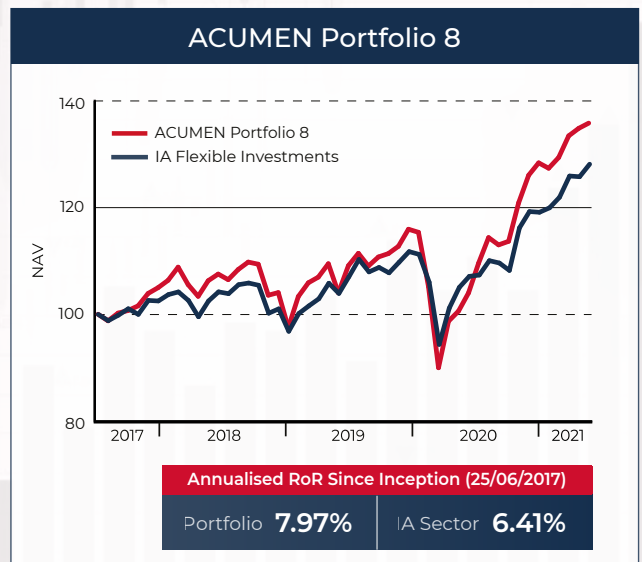
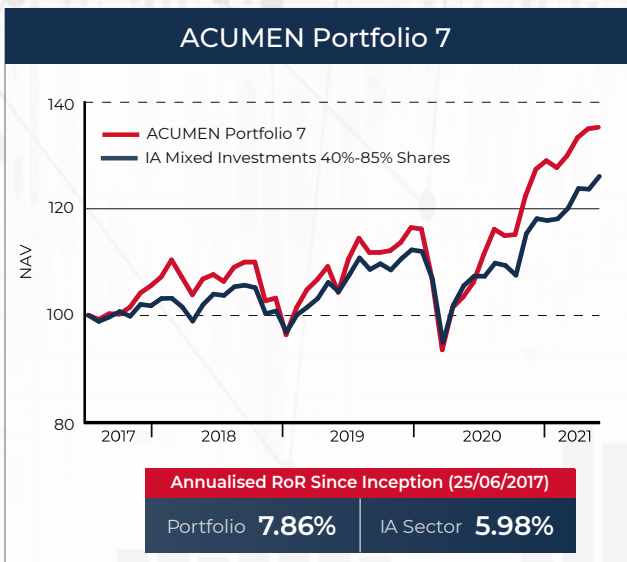
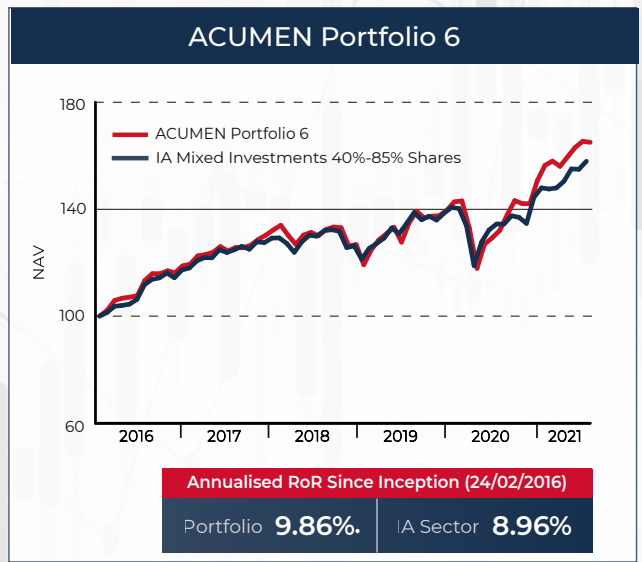
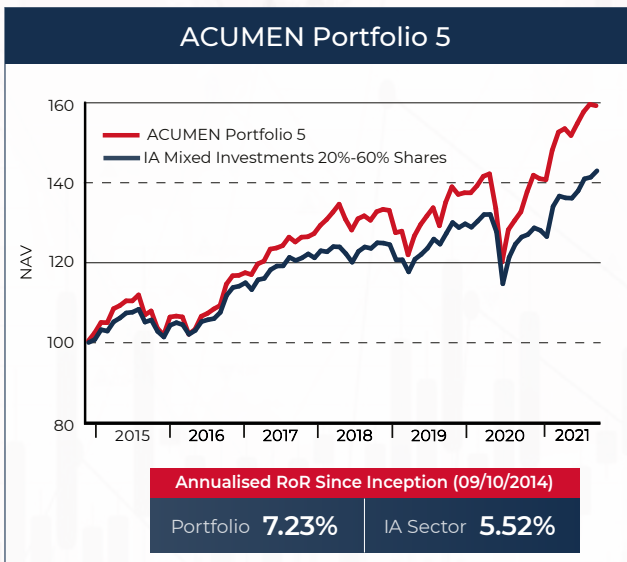
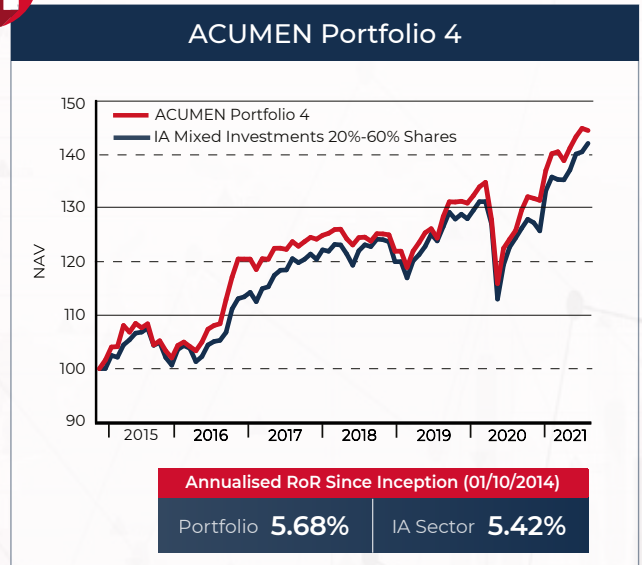
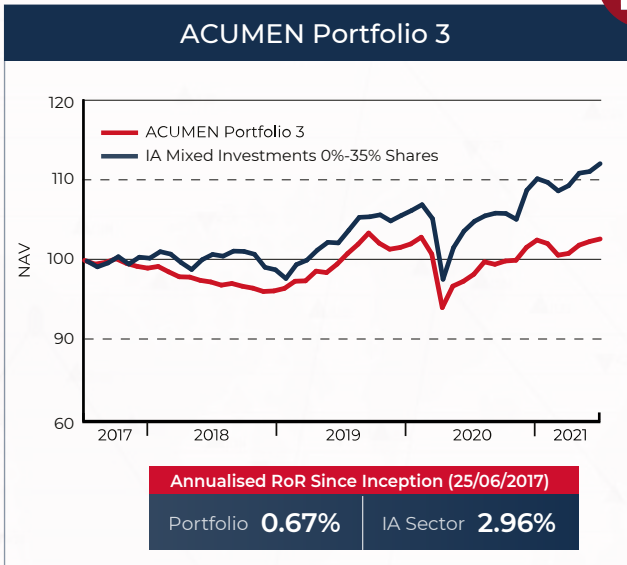
We believe an actively managed, globally allocated, multi-asset portfolio, comprised of low-cost ETFs, is statistically more likely to outperform a traditional “stock picking” manager most of the time.

- OCF: 1.06% - 1.21%
- Currency hedged on a tactical basis
- No capital gains tax on trades within an ACUMEN Portfolio

All factsheets can be downloaded by **clicking on each PDF download button** below, and are all available at <https://advisers.tavistockwealth.com>



ACUMEN PORTFOLIOS PERFORMANCE



Data as at: 30/06/2021

THE **ACUMEN** PROTECTION PORTFOLIOS



Investment type:	Fund (OEIC)
Management style:	Actively managed
Underlying holdings:	Exchange Traded Funds (ETFs) and a protection mechanism
Primary asset classes used:	Shares in companies, bonds, commodities and property
Geographical coverage:	Global
Level of regulation:	UCITS compliant (the gold standard of regulation in Europe)
Risk profiles:	3 & 4 (on a scale of 1 to 10)

There are three ACUMEN Protection Portfolios: Capital, ESG and Income. Each portfolio targets a long-term volatility range, and through a protection mechanism, seeks to ensure that investors always get back at least 85% or 90% (depending on which portfolio is chosen) of the highest value ever achieved by the portfolio.

The ACUMEN ESG Protection Portfolio focuses on environmental, social and governance (ESG) considerations, alongside a traditional focus on risk adjusted returns.

The ACUMEN Protection Portfolios combine Tavistock Wealth's investment strategy (same as the ACUMEN Portfolios) with a protection mechanism, thereby providing peace of mind through protected investing.

- OCF: 1.10% - 1.20%
- Up to 90% protection of the highest ever price
- Volatility controlled
- Currency hedged on a tactical basis

ACUMEN ESG
PROTECTION PORTFOLIO
INNOVATION
AWARD WINNER



ACUMEN PORTFOLIOS BROCHURES AND FACDSHEETS



For more information about how the protection works, download by **clicking on PDF button**, and are all available at <https://advisers.tavistockwealth.com>

PROTECTED INVESTING
LOCK-IN UPSIDE. LIMIT DOWNSIDE.

tavistock WEALTH

ACUMEN Capital Protection Portfolio
Protection provided by Morgan Stanley

WINNER Investment Awards 2020
FINALIST
INVESTOR

REVOLUTIONARY THINKING

PROTECTED INVESTING
LOCK-IN UPSIDE. LIMIT DOWNSIDE.

tavistock WEALTH

ACUMEN Income-Protection Portfolio
Protection provided by Morgan Stanley

WINNER Investment Awards 2020
FINALIST
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tavistock WEALTH

ACUMEN ESG Protection Portfolio
Protection provided by Morgan Stanley

WINNER Investment Awards 2020
FINALIST
INVESTOR

REVOLUTIONARY THINKING

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PORTFOLIO FACTSHEET (GBP) - June 2021

PROTECTED INVESTING
LOCK-IN UPSIDE. LIMIT DOWNSIDE.

ACUMEN CAPITAL PROTECTION PORTFOLIO

TAVISTOCK WEALTH COMMENTARY:

NAV: **92.75** | Highest Ever NAV: **100.17** | Protected NAV: **90.15**

INVESTMENT PORTFOLIO EXPOSURE
NAV: **99.20**

INVESTMENT PORTFOLIO ALLOCATIONS

REGION ALLOCATION

PORTFOLIO FACTSHEET (GBP) - June 2021

PROTECTED INVESTING
LOCK-IN UPSIDE. LIMIT DOWNSIDE.

ACUMEN INCOME PROTECTION PORTFOLIO

TAVISTOCK WEALTH COMMENTARY:

NAV: **93.09** | Highest Ever NAV: **100.61** | Protected NAV: **85.52**

INVESTMENT PORTFOLIO EXPOSURE
NAV: **89.00**

INVESTMENT PORTFOLIO ALLOCATIONS

REGION ALLOCATION

PORTFOLIO FACTSHEET (GBP) - June 2021

ACUMEN ESG PROTECTION PORTFOLIO

NAV: **99.85** | Highest Ever NAV: **104.80** | Protected NAV: **94.32**

TAVISTOCK WEALTH COMMENTARY:

INVESTMENT PORTFOLIO EXPOSURE
NAV: **98.80**

INVESTMENT PORTFOLIO ALLOCATIONS

REGION ALLOCATION

ESG UPDATE

THE TAVISTOCK PROFILES

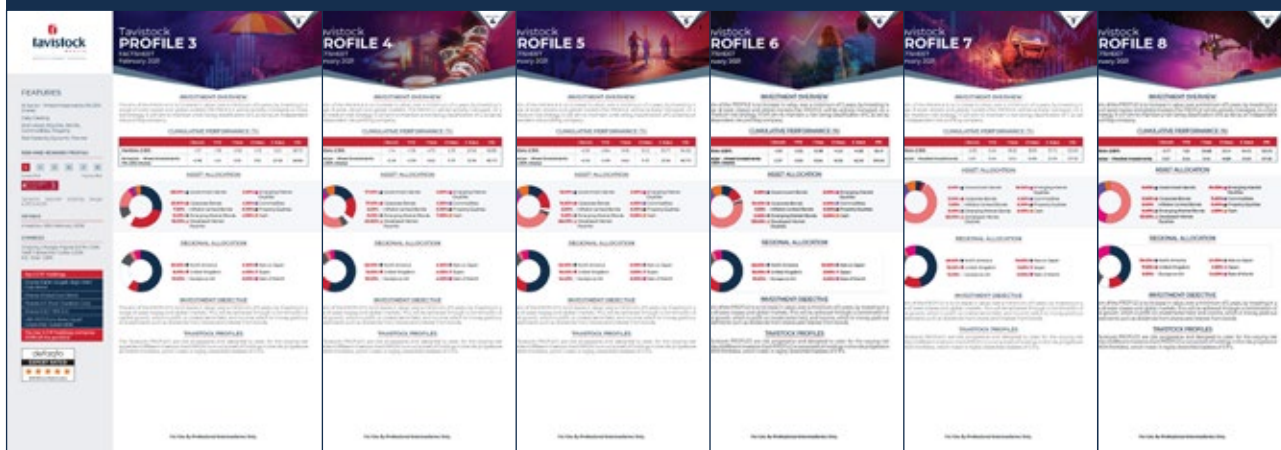


Investment type:	Model Portfolio on platform
Management style:	Actively managed
Underlying holdings:	ACUMEN Portfolios & ACUMEN Protection Portfolios
Primary asset classes used:	Shares in companies, bonds, commodities and property
Geographical coverage:	Global
Level of regulation:	Underlying holdings are UCITS compliant
Risk profiles:	3-8 (on a scale of 1 to 10)

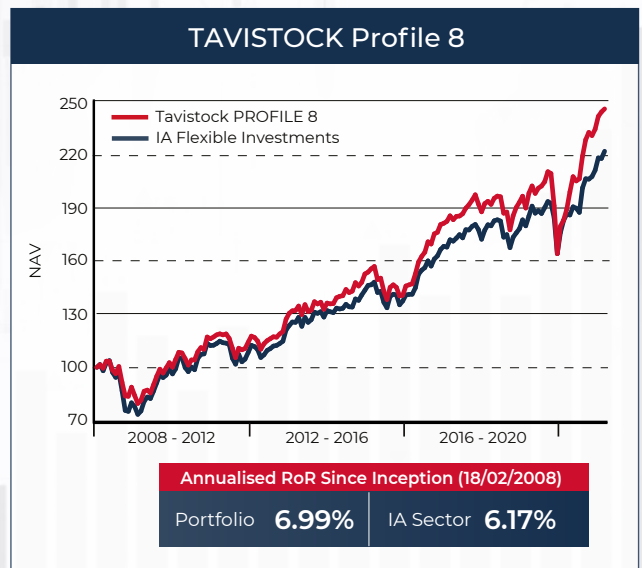
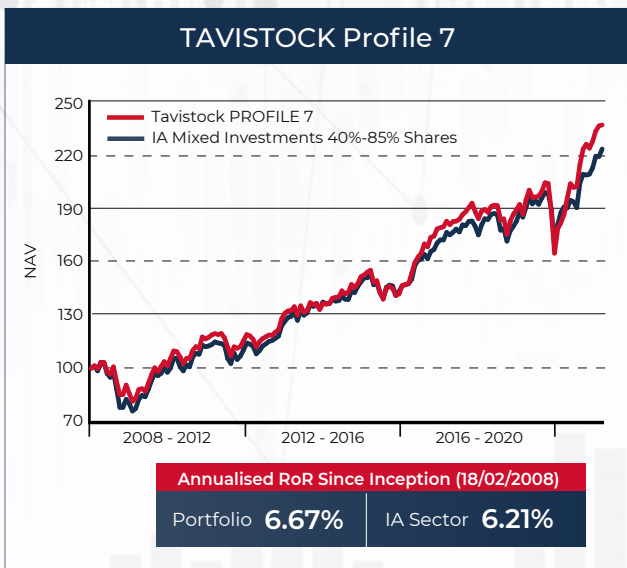
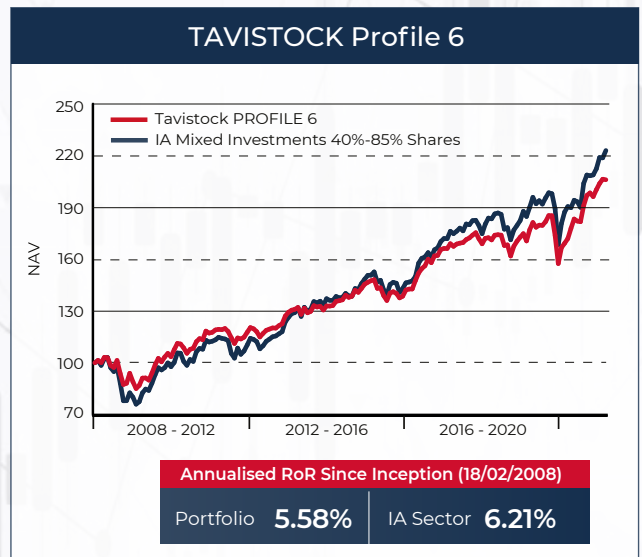
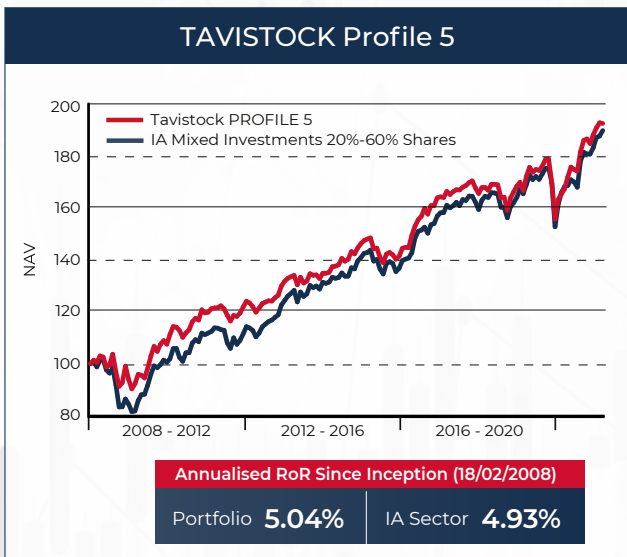
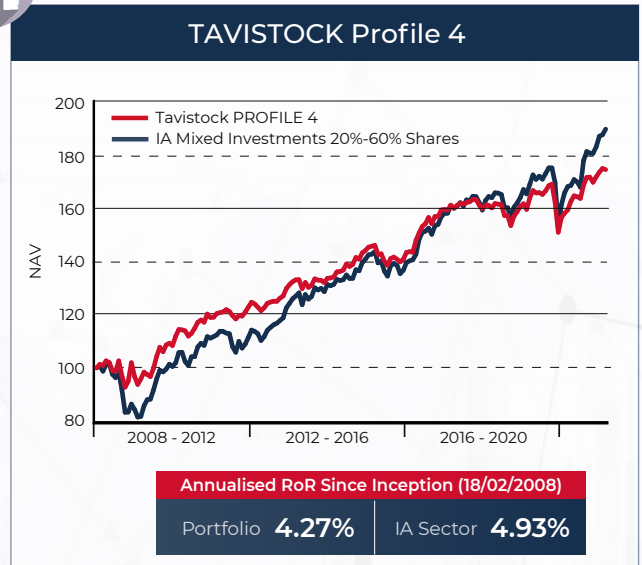
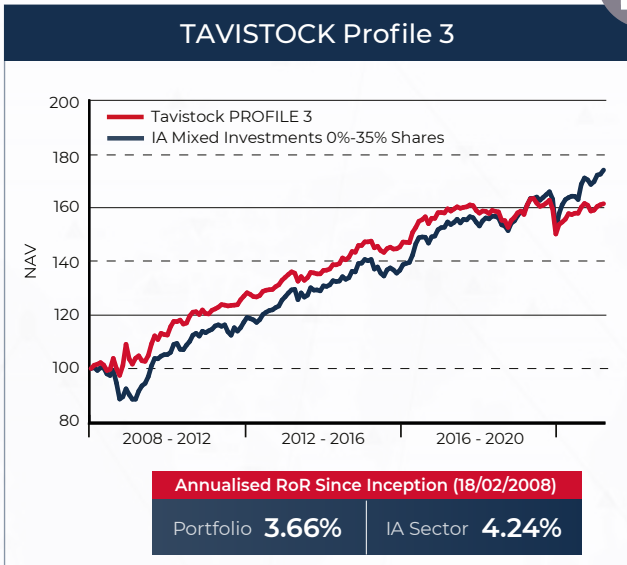
The ACUMEN Portfolios and ACUMEN Protection Portfolios form the building blocks for the risk progressive Tavistock PROFILES. We believe an actively managed, globally allocated, multi-asset portfolio, comprised of low-cost ETFs, is statistically more likely to outperform a traditional “stock picking” manager most of the time.

- OCF: 1.06% - 1.19%
- Currency hedged on a tactical basis

All factsheets can be downloaded by **clicking on each PDF download button** below, and are all available at <https://advisers.tavistockwealth.com>



TAVISTOCK PROFILES PERFORMANCE



Data as at: 30/06/2021

THE ABACUS ACTIVE PROFILES



Investment type:	Model Portfolio on platform
Management style:	Actively managed
Underlying holdings:	Whole of market active funds
Primary asset classes used:	Shares in companies, bonds, commodities and property
Geographical coverage:	Global
Level of regulation:	Underlying holdings are UCITS compliant
Risk profiles:	3-8 (on a scale of 1 to 10)

Abacus Active DFM Profiles seek to produce better returns than those of a passive investment strategy. These model portfolios are suitable for clients looking to outperform the index via active management from household names. This strategy typically has a higher cost than a passive strategy.

- DFM fee: 0.29%
- OCF: 0.53% - 0.75%
- Capital gains tax may be incurred when changes are made to the portfolio

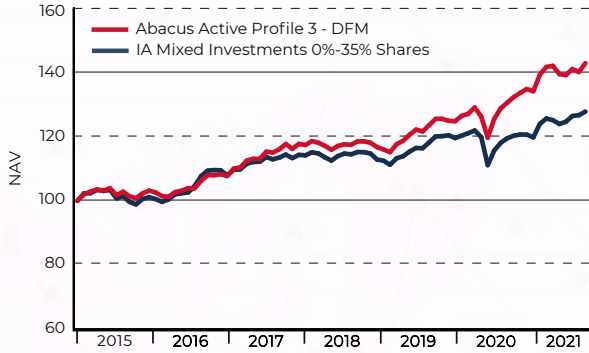
All factsheets can be downloaded by **clicking on each PDF download button** below, and are all available at <https://abacusadvisers.co.uk/abacus-dfmlibrary>



ABACUS ACTIVE PROFILES PERFORMANCE



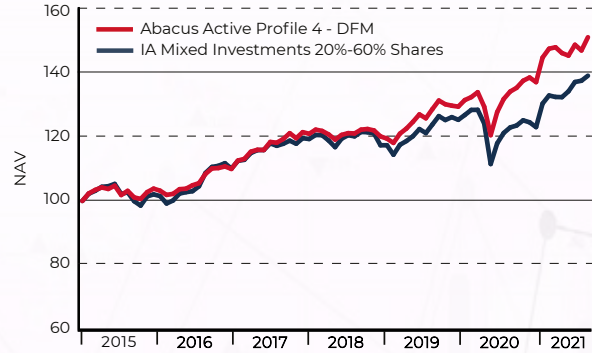
ABACUS ACTIVE Profile 3



Annualised RoR Since Inception (31/12/2014)

Portfolio **5.65%** | IA Sector **3.85%**

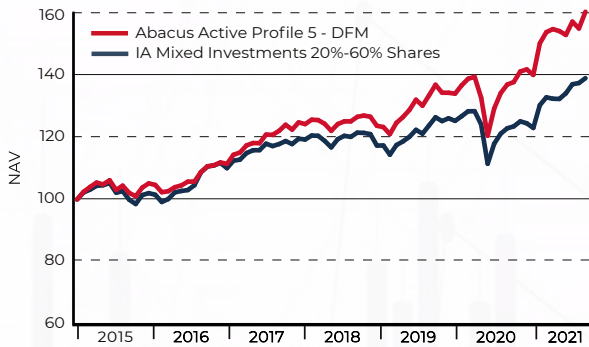
ABACUS ACTIVE Profile 4



Annualised RoR Since Inception (31/12/2014)

Portfolio **6.55%** | IA Sector **5.20%**

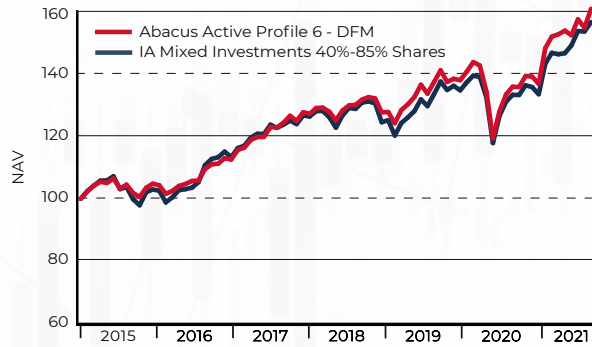
ABACUS ACTIVE Profile 5



Annualised RoR Since Inception (31/12/2014)

Portfolio **7.54%** | IA Sector **5.20%**

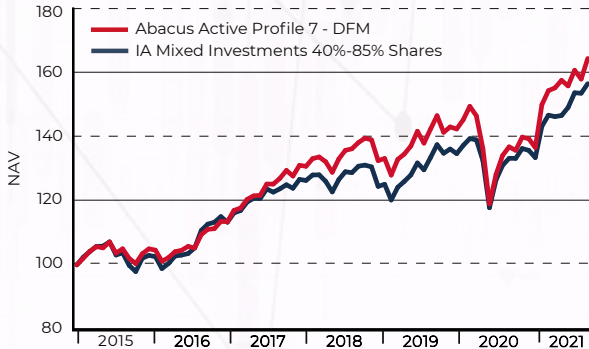
ABACUS ACTIVE Profile 6



Annualised RoR Since Inception (31/12/2014)

Portfolio **7.59%** | IA Sector **7.15%**

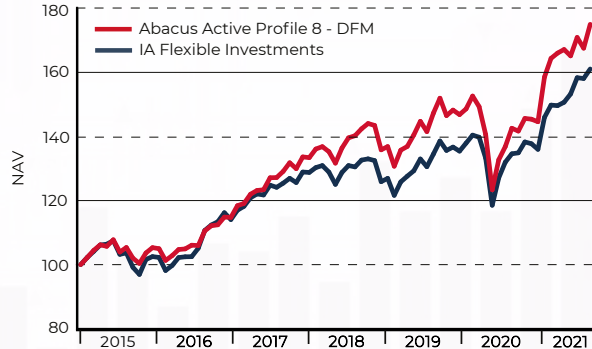
ABACUS ACTIVE Profile 7



Annualised RoR Since Inception (31/12/2014)

Portfolio **7.96%** | IA Sector **7.15%**

ABACUS ACTIVE Profile 8



Annualised RoR Since Inception (31/12/2014)

Portfolio **8.99%** | IA Sector **7.61%**

Data as at: 30/06/2021

THE ABACUS PASSIVE PROFILES



Investment type:	Model Portfolio on platform
Management style:	Actively managed
Underlying holdings:	Whole of market tracker funds and ETFs
Primary asset classes used:	Shares in companies, bonds, commodities and property
Geographical coverage:	Global
Level of regulation:	Underlying holdings are UCITS compliant
Risk profiles:	3-8 (on a scale of 1 to 10)

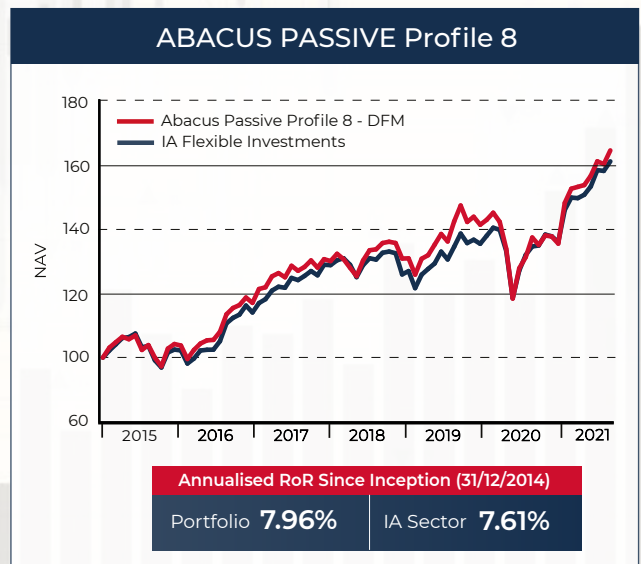
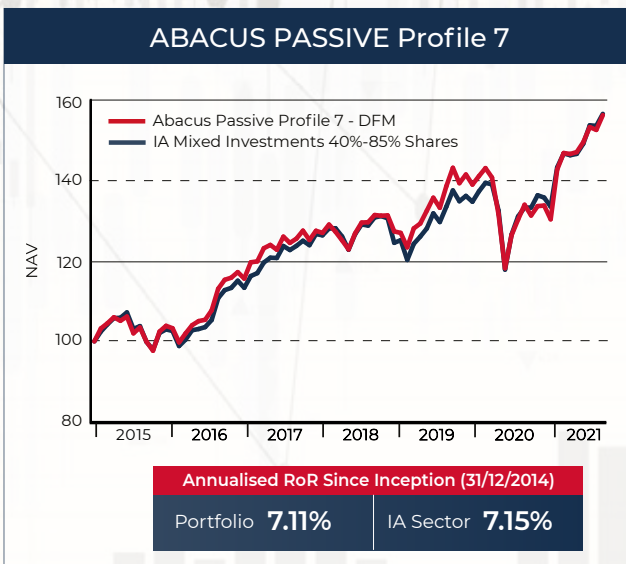
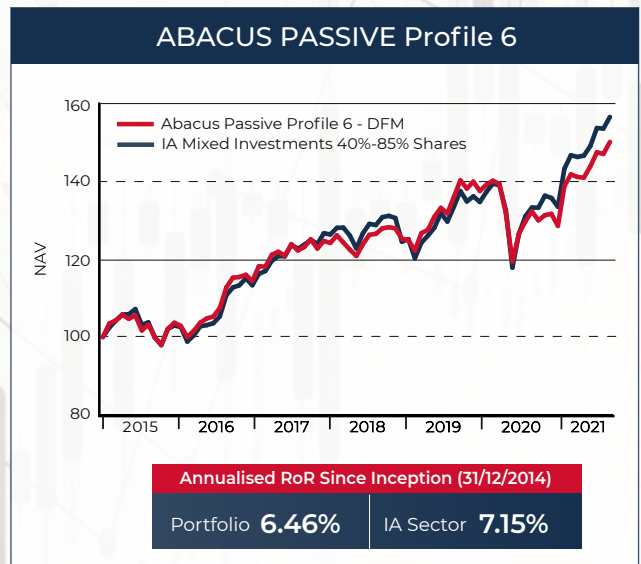
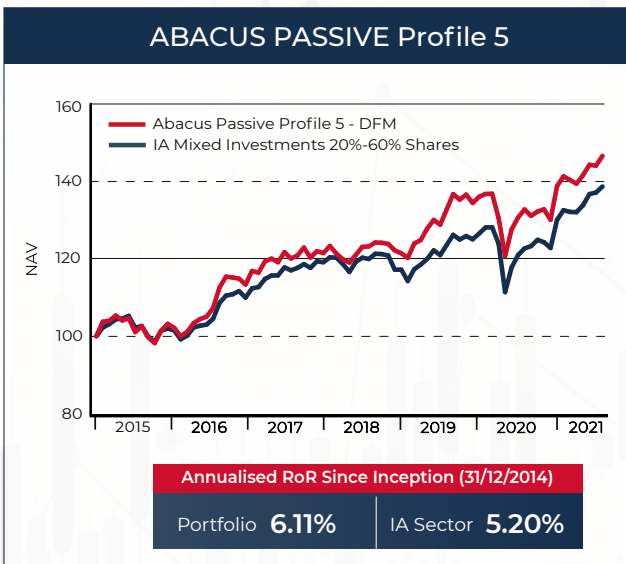
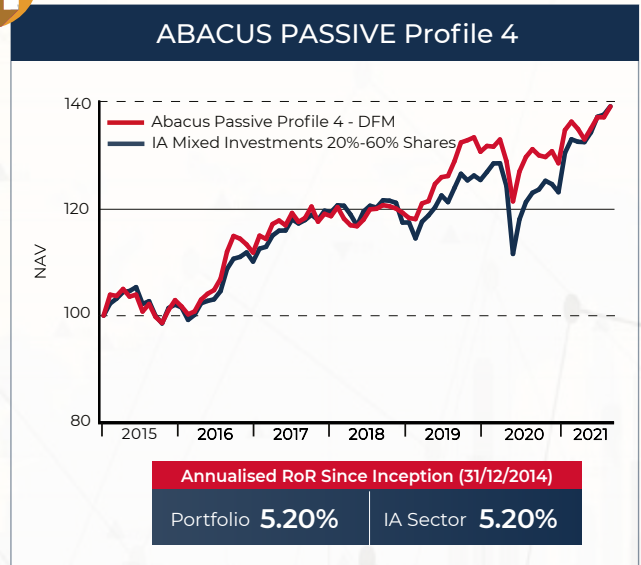
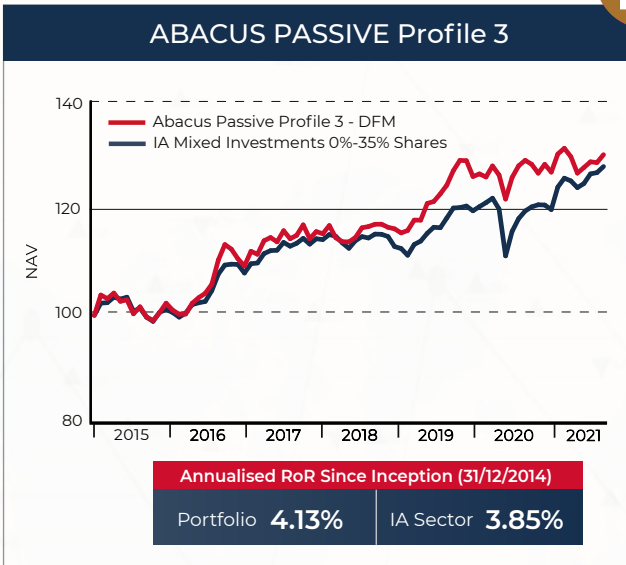
Abacus Passive DFM Profiles follow an investment strategy which is simple to understand, easy to implement and low cost. These model portfolios are suitable for clients looking to invest for the long term via passive indices. This strategy is suitable for clients looking to focus on low charges.

- DFM fee: 0.29%
- OCF: 0.11% - 0.12%
- Capital gains tax may be incurred when changes are made to the portfolio

All factsheets can be downloaded by **clicking on each PDF download button** below, and are all available at <https://abacusadvisers.co.uk/abacus-dfmlibrary>



ABACUS PASSIVE PROFILES PERFORMANCE



Data as at: 30/06/2021

THE ABACUS SRI PROFILES



Investment type:	Model Portfolio on platform
Management style:	Actively managed
Underlying holdings:	Whole of market active funds adhering to socially responsible criteria
Primary asset classes used:	Shares in companies, bonds, commodities and property
Geographical coverage:	Global
Level of regulation:	Underlying holdings are UCITS compliant
Risk profiles:	3-7 (on a scale of 1 to 10)

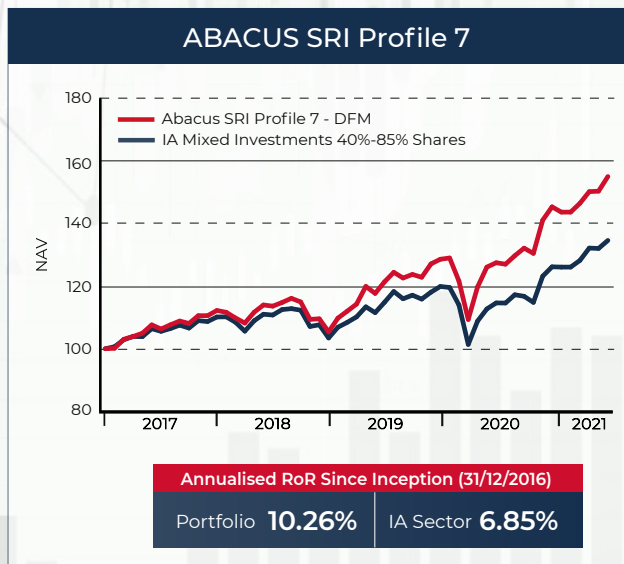
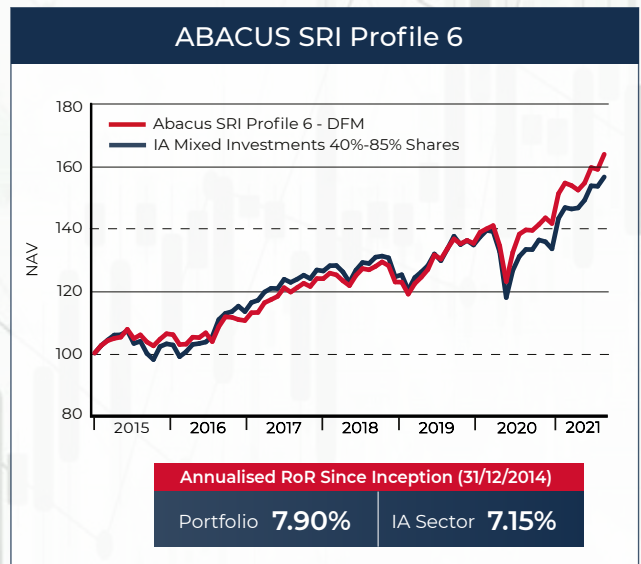
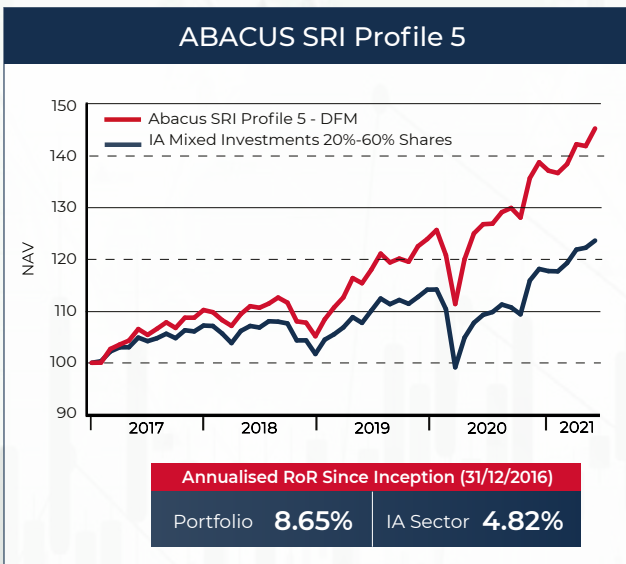
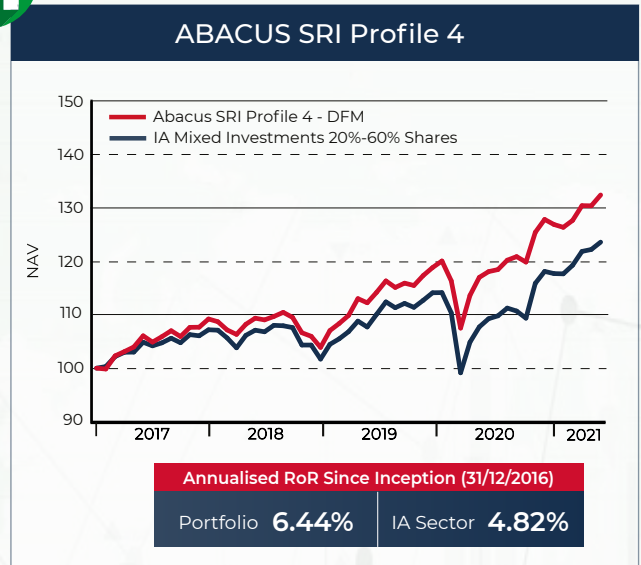
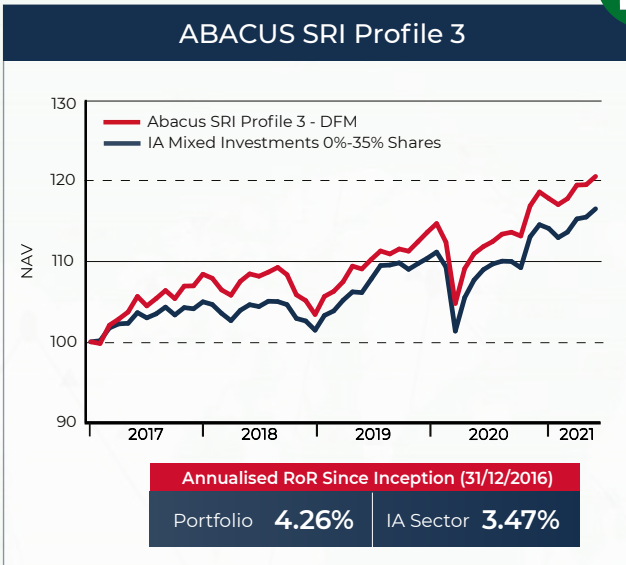
Abacus SRI DFM Profiles seek to produce better returns than those of a passive investment strategy. These model portfolios are suitable for clients looking for a Socially Responsible investment solution which aims to outperform the index via active management from household names. This strategy typically has a higher cost than a passive strategy.

- DFM fee: 0.29%
- OCF: 0.55% - 0.91%
- SRI screening
- Capital gains tax may be incurred when changes are made to the portfolio

All factsheets can be downloaded by **clicking on each PDF download button** below, and are all available at <https://abacusadvisers.co.uk/abacus-dfmlibrary>



ABACUS SRI PROFILES PERFORMANCE



Data as at: 30/06/2021



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Tavistock Wealth Limited, 1 Queen's Square, Ascot Business Park, Lyndhurst Road, Ascot, Berkshire, SL5 9FE
+44 (0) 1753 867000 www.tavistockwealth.com

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This document does not constitute an offer to subscribe or invest in the any of the offerings in this brochure.

The ACUMEN Portfolios are sub-funds of the ACUMEN OEIC. The Prospectus is the only authorised document for offering shares in the ACUMEN Portfolios and investors are required to read the Key Investor Information Document (KIID) before investing. Documentation is available free of charge at www.ifslfunds.com or by calling 0845 1231084.

The ACUMEN Protection Portfolios are sub-funds of the FundLogic Alternatives plc OEIC. Applications for shares in the Fund should not be made without first consulting the current prospectus of the Company (the "Prospectus"), the Fund's supplement, the Fund's Key Investor Information Document ("KIID"), and the annual report and semi-annual report of the Company (together the "Offering Documents"), or other documents available in your local jurisdiction. The Offering Documents contain material information not contained herein. In particular, the Prospectus contains details relating to the terms of investment and information regarding investment risks and conflicts of interest. Any representation to the contrary is not permitted. In the event of such offering, the information in this document will be superseded, amended and/or supplemented in its entirety by the Prospectus. You should not rely solely on the information contained herein but should carefully read the Offering Documents before making any investment decision. The material contained herein has not been based on a consideration of any individual client circumstances and is not investment advice, nor should it be construed in any way as tax, accounting, legal or regulatory advice. Investors should seek independent legal and financial advice, including advice as to tax consequences, before making any investment decision. The trademarks and service marks contained herein are the property of their respective owners. Third-party data providers make no warranties or representations of any kind relating to the accuracy, completeness, or timeliness of the data they provide and shall not have liability for any damages of any kind relating to such data.

This document has been prepared solely for informational purposes and does not seek to make any recommendation to buy or sell any particular security (including shares in any of the sub-funds) or to adopt any specific investment strategy. Any use of this document by a financial intermediary is restricted to clients for whom the information in this document and an investment has been considered to be suitable by that financial intermediary in view of that client's situation and purpose, subject always to the applicable regulatory standard. If such a client considers an investment he/she should always ensure that he/she has satisfied himself/herself that he/she has been properly advised by that financial intermediary about the suitability of an investment.

While the board of directors of FundLogic Alternatives plc (the "Company") has overall responsibility for the monitoring of the investment objective, policy and performance of the Protection Portfolios, both the Company and Morgan Stanley and its affiliates disclaim any and all liability relating to this information, including, without limitation, any express or implied representations or warranties for statements or errors contained in, and omissions from this information.

The Abacus Active DFM, Passive DFM and SRI DFM model portfolios (profiles) are based on a series of model portfolios managed by Abacus Associates, on an advisory basis, since 2015. To calculate the backtested data for these DFM model portfolios, Tavistock Wealth have taken historical model portfolio data, provided by Abacus Associates, and applied re-balances on the 1st of January each year as well as applying a 0.29% DFM fee. Historical returns of these DFM model portfolios (profiles) may differ from clients in the advisory model portfolios for a variety of reasons; i) the DFM model portfolios have a 0.29% DFM Fee and the advisory model portfolios have no DFM fee ii) the DFM model portfolios have assumed a single, annual re-balance and the advisory model portfolios may have been re-balanced more or less frequently for individual clients. The DFM model portfolios are currently run to the Dynamic Planner asset allocation and risk curve, as are the advisory model portfolios, however this may change in the future.

Performance of the ACUMEN Portfolios has been provided in isolation and not with respect to any benchmark. This is owing to a strategic review currently in progress which is designed to change the benchmark and bring it in line with the investment objectives of the portfolios moving forward. Once these changes become formal this brochure will be updated accordingly to include the new benchmark as a performance comparison. Further changes may be required to the ACUMEN Portfolios in the future to ensure they fit appropriately within their new benchmark sectors, and for ensuring accuracy of performance reporting on an ongoing basis.

This document should be treated as an introduction to the Investment Toolkit. For further information about any of the offerings within the toolkit, please refer to the wider literature and offering documents referenced throughout this document. All of the information contained in this document has been prepared and is communicated by Tavistock Wealth. Tavistock Wealth Limited does not provide investment advice. This document may not be reproduced, disclosed or distributed without the prior written permission of Tavistock Wealth Limited. Source of data: Tavistock Wealth Limited, Thomson Reuters and Lipper for Investment Management unless otherwise stated. Date of data: 30th June 2021 unless otherwise stated.