

# BAGGOT MULTI-ASSET PORTFOLIO FACT SHEET



**Baggot Multi-Asset Portfolio (BMA)** is a Diversified strategy which aims to provide positive annualised investment returns on a medium to long term basis, while managing the portfolio within its risk parameters. This investment strategy can invest in a range of asset classes such as Bonds, Equities, Property (REITs), Commodities and Cash. This is a medium risk strategy with the objective of having a moderate investment allocation to higher risk assets such as Equities, Property (REITs), and Commodities. We review and make changes to our asset mix regularly, in line with our Investment Framework.

## BAGGOT INVESTMENT PHILOSOPHY:

- 1) Avoid country specific concentration risk.
- 2) Invest in relatively inexpensive assets.
- 3) Achieve positive returns on a longer term basis, while maintaining a medium risk profile.

To execute this strategy, Baggot Investment Partners (“Baggot”) have entered into a research and investment advisory agreement with Conexim Advisor Support & Services (“Conexim”), who provide dealing and related services on and for your account. Under this agreement, Baggot provides ongoing research and asset allocation advisory services, which Conexim execute on a discretionary basis. Under this arrangement, Baggot also provide assessments of the suitability of the strategy for individual investors, which Conexim rely on when providing the portfolio management service.

## BAGGOT INVESTMENT STYLE

BMA is an Active Multi-Asset Strategy with a focus on Value and Safety.

- Lower cost, no lock-up, professionally managed.
- Not weighted to traditional benchmarks (MSCI).
- Avoids high concentration risk in most expensive major developed market (US).
- Strong Diversification.



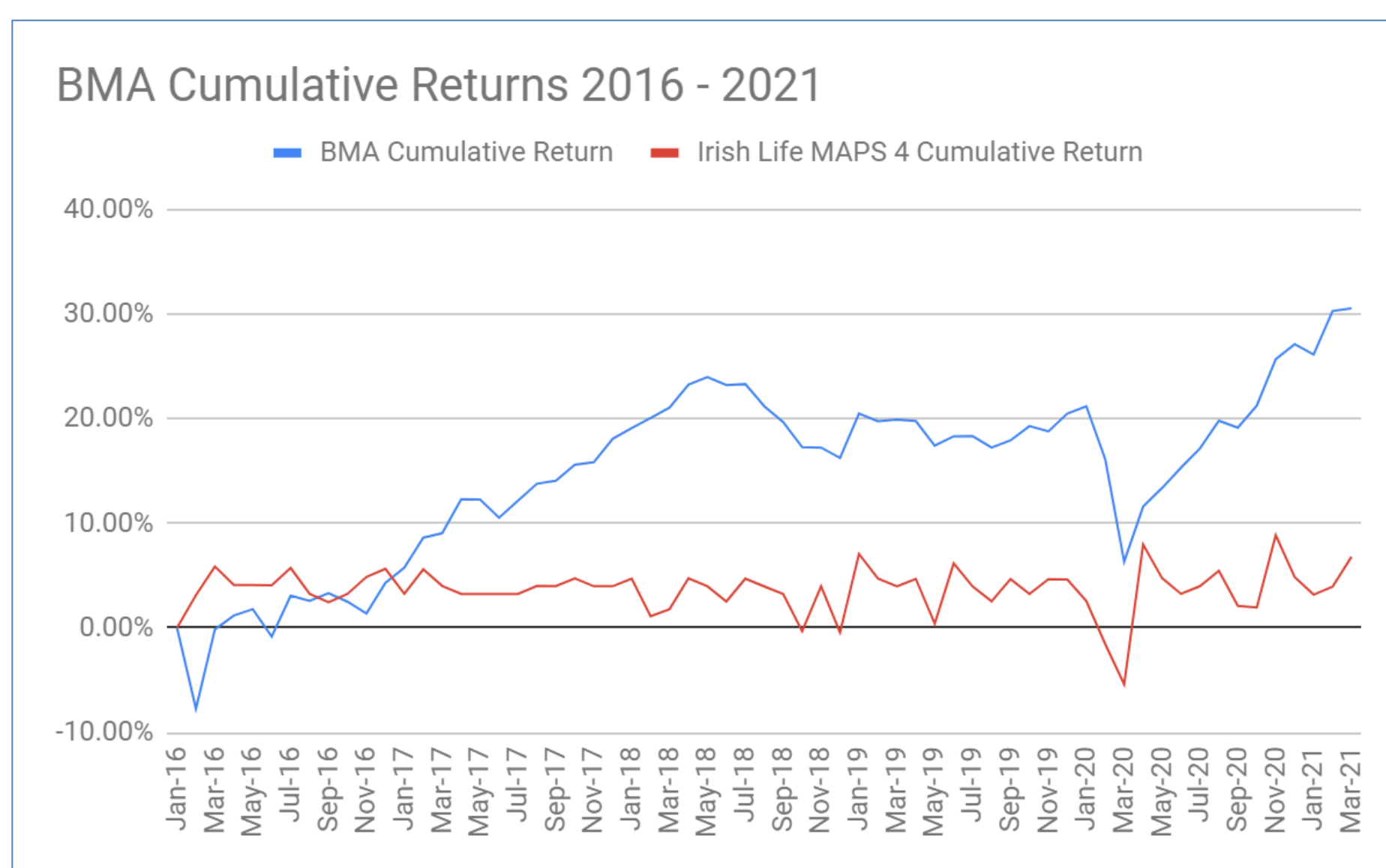
## INVESTMENT FRAMEWORK

### Three Major Drivers

1. Valuation Analysis – We seek to invest in assets that are relatively inexpensive compared to other “like for like” assets. Cheaper asset prices carry a “higher margin of safety” as legendary investor Ben Graham would have said. Based on historical evidence, they also offer significantly higher returns over the long run.
2. Fundamental Economic Analysis – Global central bank policies, Interest rates, Inflation and Growth rates, Employment trends, Government tax and fiscal policy, budgets and debt levels, Regulatory changes, Corporate debt levels, Demographics and Personal savings rates.
3. Chart Analysis – We monitor price, demand and momentum for important changes and react to both positive and negative changes on an active basis.

## PERFORMANCE

This is an ESMA 4 (Risk Profile) weighted investment product



### Strategy Cumulative Performance

Baggot Multi-Asset Portfolio (BMA)

YTD 2021

3.44%

Last 12 months\*

24.21%

Last 3 years\*

9.49%

Last 5 years\*

30.69%

Benchmark, Irish Life MAPS 4

4.19%

12.19%

5.01%

0.94%

\* Calculated using quarterly return data



## STRATEGY ADVANTAGES

Tax efficient strategy for pre and post retirement pension accounts as well as personal and corporate accounts. Clients are able to monitor performance online on a daily basis. No Fixed Term contracts, no lock-in periods, no upfront commissions, 100% allocation, low drawdown strategy, strict risk controls.

## FEES AND COMMISSIONS

Management Fee: 1.4% per annum, calculated on a daily basis and levied to your account monthly in arrears.  
Trading Commissions: 0.20% per transaction. Estimated at approximately 0.40% in Year One; 0.20% thereafter. *(Based on an investment scenario of €300,000)*

## IMPORTANT INFORMATION

It is vitally important that before you make any investment decision that you seek advice from Baggot Investment Partners (or an independent financial advisor) who can assess your needs and ensure a suitable personal recommendation is made as to the suitability of this portfolio solution for your investment needs and objectives.

NOTHING CONTAINED ON THIS KEY FEATURES DOCUMENT CONSTITUTES INVESTMENT, LEGAL, TAX, OR OTHER ADVICE, NOR IS TO BE RELIED ON IN MAKING AN INVESTMENT OR OTHER DECISION. YOU SHOULD OBTAIN RELEVANT AND SPECIFIC PERSONAL ADVICE FROM BAGGOT INVESTMENT PARTNERS BEFORE MAKING ANY INVESTMENT DECISION.

You will be required to sign Application Form(s) as well as consent and declaration forms for Terms of Business issued by Baggot Investment Partners, Conexim Advisors Ltd. to avail of this service which contain additional and important information in relation to the services which may be provided to you. You should not make an investment in relation to these portfolios based on the information contained in this Key Features Document in isolation.

*Warning: Past performance is not a reliable guide to future performance.*

*Warning: The value of your investment may go down as well as up. You may get back less than you invest.*

*Warning: Funds may be affected by changes in currency exchange rates.*

*Warning: If you invest in this product you may lose some or all of the money you invest.*

*Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.*