

## Schroders Multi-Manager Diversity Range

5 reasons to invest

September 2019



# Schroders Multi-Manager Diversity Range

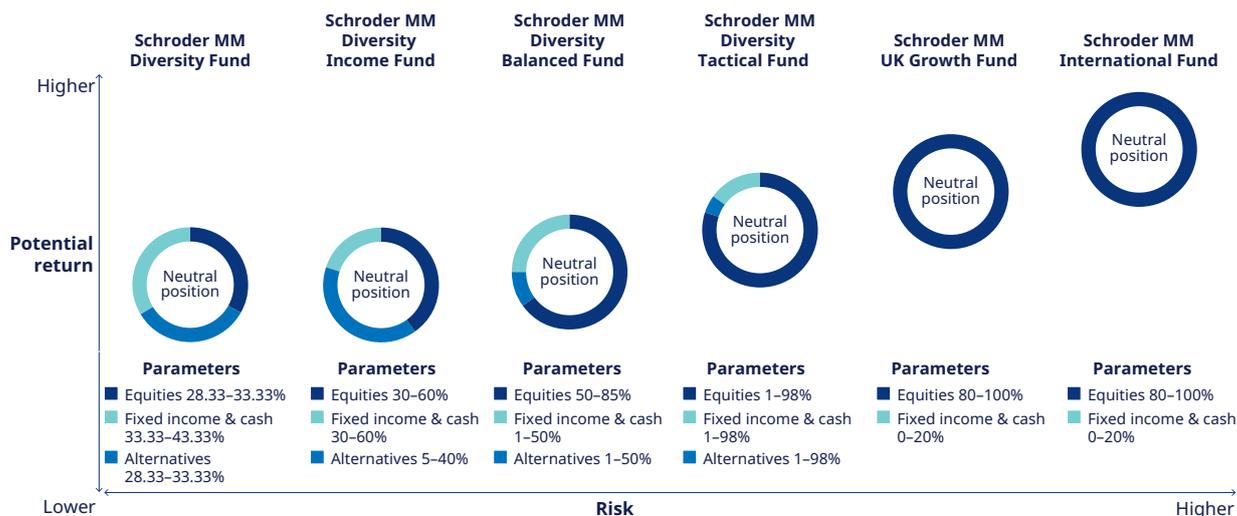
The Schroders Multi-Manager Diversity Range could provide you with an effective ‘one-stop-shop’ investment solution.

## 1 A broad spread of investments

To gain exposure to the potential higher returns that investments could offer over savings, you expose yourself to the risk that you may not get back the amount that you put in. This means it's very important that an investment provides a balance of return potential and risk that you are comfortable with.

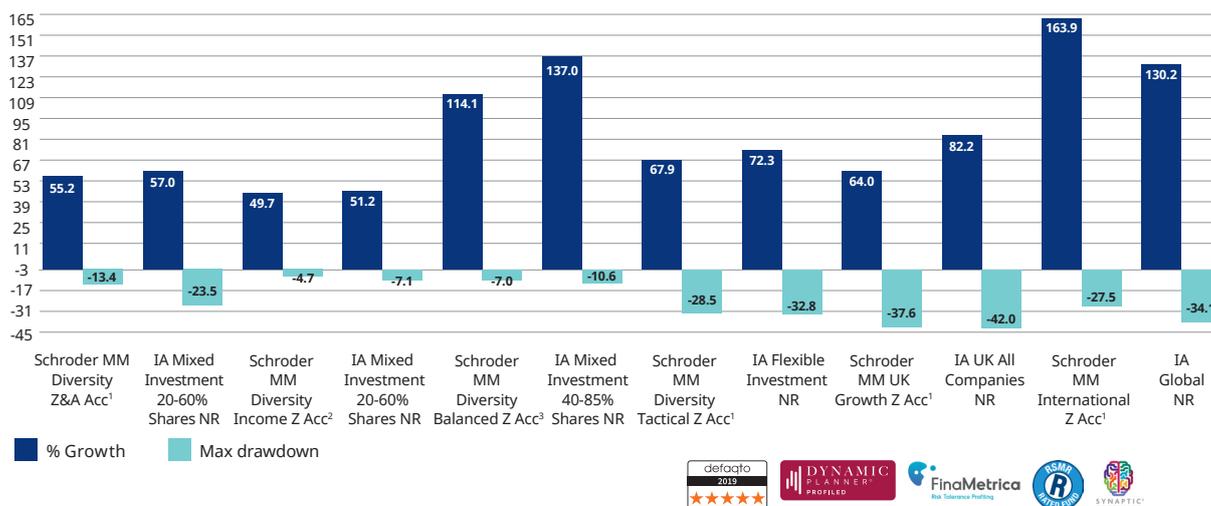
We offer six investment options which have been designed to reflect a broad range of investment aspirations and risk attitudes. They differ in the balance of shares, bonds and other investments that they contain but otherwise are managed in the same way. With each you get the benefit of an expert fund management team focused on balancing the portfolio to suit the prevailing market environment and selecting fund managers from across the whole of the market with the potential to offer strong returns\*.

### A suite of managed portfolio solutions



## 2 Long-term performance and ratings

### Growth & maximum drawdown vs. sector average since tenure



Past performance is not a guide to future performance and may not be repeated. The value of investments and the income from them may go down as well as up and investors may not get back the amount originally invested.

Source: Lipper, max loss TR GBP, Z Acc, A Acc. Data from management tenure, as at 30 June 2019.

<sup>1</sup> Managed since 24 October 2007, <sup>2</sup> Managed since 15 December 2010, <sup>3</sup> Managed since 2 February 2009. Ratings shown for Schroder MM Diversity Fund, Source: Defaqto, Distribution Technology, Finametrica, RSMR and Synaptics as at 31 August 2019. Please refer to the disclaimer in the important information at the end of this document. \*This is not guaranteed.

### Discrete performance

	Q2 2018 - Q2 2019	Q2 2017 - Q2 2018	Q2 2016 - Q2 2017	Q2 2015 - Q2 2016	Q2 2014 - Q2 2015
Schroder MM Diversity Z Acc	1.4	-0.1	6.1	0.2	3.3
UK Consumer Price Index	2.0	2.4	2.6	0.5	0
Schroder MM Diversity Income Z Acc	0.4	2.9	6.1	3.6	1.8
UK Consumer Price Index	2.0	2.4	2.6	0.5	0
Schroder MM Diversity Balanced Z Acc	1.3	0.7	14.4	1.1	5.2
IA Mixed Investment 40-85% Shares TR	3.7	5.0	16.5	2.2	6.7
Schroder MM Diversity Tactical Z Acc	1.8	0.5	13.6	1.2	7.1
IA Flexible Investment TR	3.1	5.1	18.1	1.8	7.0
Schroder MM UK Growth Z Acc	-3.8	6.1	19.4	-5.1	3.4
FTSE All-Share TR	0.6	9.0	18.1	2.2	2.6
Schroder MM International Z Acc	7.9	3.4	23.5	9.1	10.5
FTSE All World ex UK Net Tax TR GBP	10.0	8.9	22.7	14.1	10.4

Past performance is not a guide to future performance. The value of investments and the income from them can go down as well as up and an investor may not get back the amount originally invested and may be affected by fluctuations in exchange rates.

Source: Lipper, bid to bid with net income reinvested, net of fees in GBP, clean unit share class, as at 30 June 2019.

### 3 Process

**Our record has been built through the consistent application of our multi-manager process. This incorporates diversified investment strategies within a flexible fund framework which allows us to implement our economic views effectively**

While not guaranteeing investment returns or removing the possibility of loss, diversifying your investments could help to control some of the risk. To maximise the benefits offered by diversification we use a broad range of investment strategies across equities, bonds and alternative asset classes such as property and commodities. Our aim is to select strategies from leading managers across the fund management industry on the basis of our assessment of their ability to do well in the prevailing investment environment. Again we should stress that there are no guarantees that this will deliver results.

We believe that changing the balance of a portfolio to reflect the prevailing environment has the potential to add significant value. For this reason, we take an active approach to selecting the markets we invest in within a framework that aims to ensure that risks are appropriately controlled.

### 4 Meet the Team

**The process behind the Schroders Multi-Manager Diversity Range has been built and developed by a talented team over a number of year**

With over 50 years of combined experience, the multi-manager team has a long-standing reputation within the investment community. Led by Robin McDonald, the team actively manages the range and has access to investment resources around the globe, so is well placed to change and adapt the funds as the market moves.

**Robin McDonald**



Robin McDonald heads the Schroders Multi-Manager team having joined from Cazenove Capital Management. He previously worked at Gartmore Investment Management. Robin is a CFA Charterholder and has 17 years of investment experience.

**Joe Le Jéhan**



Joe Le Jéhan is a fund manager in the Schroders Multi-Manager team having joined from Cazenove Capital Management. He has previously worked at Brewin Dolphin. He graduated from the University of Durham with BA Hons Economics. Joe is a CFA Charterholder and a member of the CFA Society and brings 16 years' investment experience to the team.

**Joe Tennant**



Joe Tennant joined the Multi Manager team as Investment Director in 2014 following the acquisition of Cazenove Capital. Previous to the acquisition he was part of the Schroders UK Advisory team, joining in 2010. Joe began his career in 2006, working in Business Development within the Wealth Management industry.

### 5 Cost

**We deliver the benefits of a high quality multi-manager proposition at a competitive cost**

Multi-manager investing could be more cost efficient than if you were to buy the same funds individually, and (depending on your tax position) you could enjoy certain tax benefits, especially if you use a tax efficient wrapper such as an ISA. Your financial adviser can go through your individual tax implications with you.

	Ongoing charges (latest available)
Schroder MM Diversity Fund	1.25%
Schroder MM Diversity Income Fund	1.16%
Schroder MM Diversity Tactical Fund	1.35%
Schroder MM Diversity Balanced Fund	1.32%
Schroder MM International Fund	1.34%
Schroder MM UK Growth Fund	1.38%

#### What are the risks?

- Past performance is not a guide to future performance and may not be repeated. The value of investments and the income from them may go down as well as up and investors may not get back the amount originally invested
- With some of the Schroder Multi-Manager Diversity funds currency fluctuations may adversely affect the value of investments and the income thereon
- Some of the Schroder Multi-Manager Diversity funds invest partly in emerging markets. Investing in emerging markets can be extremely volatile, involving a higher than average risk compared with investing in established markets
- The levels and basis of, and reliefs from, taxation may change. Investors should obtain professional advice on taxation where appropriate before proceeding with any investment
- The funds will invest mainly in collective investment schemes which themselves may invest in bonds, equities and alternative investments each of which will have specific risks as detailed in the full Prospectus
- Derivative instruments may be used in the funds for the purposes of efficient portfolio management only. This should not lead to an increase in the risk to the funds. The managers will employ a risk management process to manage any derivative exposure achieved for the purposes of efficient portfolio management.



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**Important information.** For professional investors or advisers only. Past performance is not a guide to future performance and may not be repeated. The value of investments and the income from them may go down as well as up and investors may not get back the amount originally invested. Investment in these funds will not be suitable for all investors. Any investment should be considered against an investor's investment needs and attitude to risk. Currency fluctuations may adversely affect the value of the funds' investments and the income thereon. Investing in emerging markets, which can be extremely volatile, involves a higher than average risk compared with investing in established markets. The levels and basis of, and reliefs from, taxation may change. Investors should obtain professional advice on taxation

where appropriate before proceeding with any investment. Details of the terms and risk warnings are contained in the Prospectus and Key Investor Information documents. Schroders has expressed its own views and these may change. The data contained in this document has been sourced by Schroders and should be independently verified before further publication or use. For further information, including the Key Investor Information Documents and Prospectuses for the funds, visit [www.schroders.co.uk/investor](https://www.schroders.co.uk/investor) or phone Investor Services on 0800 718 777 (for your security, calls will be recorded). Issued in September 2019 by Schroder Unit Trusts Limited, 1 London Wall Place, London EC2Y 5AU. Registered No: 4191730 England. Authorised and regulated by the Financial Conduct Authority. UK13098. CS00706.