

# Cornerstone Direct Growth MAP 4

## April 2021 Factsheet

All data as at 31st March 2021

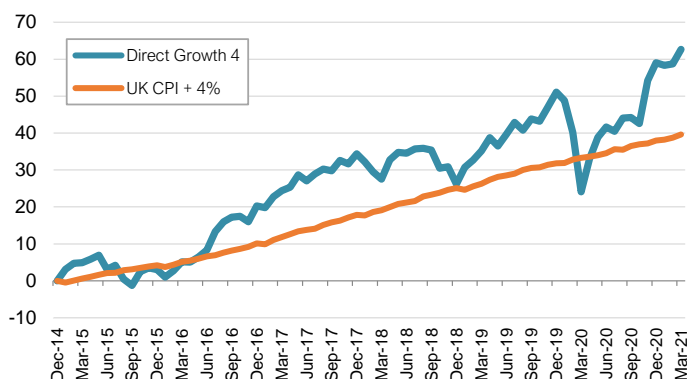


## Canaccord Genuity Wealth Management

For authorised intermediaries and professional investors only

### Performance

% change



### Top ten holdings

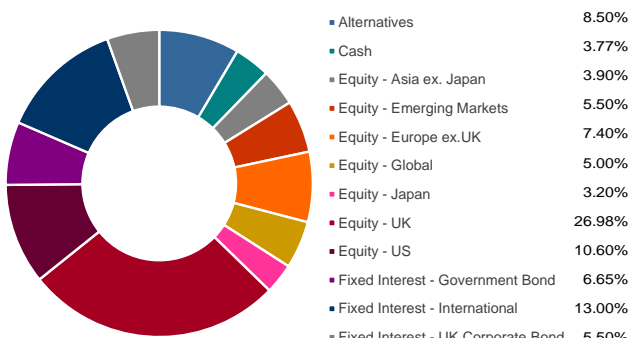
	%
L&G High Income Trust	5.00
PIMCO Global Investment Grade Bond	4.00
JP Morgan US Equity Income	3.90
Blackrock European Dynamic	3.80
Cash	3.77
Hermes Emerging Markets	3.50
Scottish Mortgage Investment Trust	3.00
Royal London Sterling Credit	3.00
Vontobel TwentyFour Absolute Return Credit	2.50
Schroder Asia Pacific	2.50

### Portfolio characteristics

EXPECTED RISK < 0 1 2 3 4 5 6 >

Benchmark	CPI + 4%
Yield	2.74%
Annual Management Charge	0.36% (inc VAT)
Total Ongoing Charges*	0.86%
Launch Date	01/01/2015
Typical Growth/Defensive Split	65/35
Typical Max Loss	20%

\* Total Ongoing Charges includes Canaccord Genuity's annual management fee (including VAT) and also any associated underlying asset charges.



Performance (%)	1 month	1 year	3 years	1 year to Mar-20	1 year to Mar-19	1 year to Mar-18	1 year to Mar-17	Since inception 01.01.2015
Cornerstone Direct Growth 4	2.50%	31.05%	27.51%	-8.18%	5.96%	2.52%	18.33%	62.65%
UK CPI + 4%	0.63%	4.76%	17.21%	5.59%	5.97%	6.53%	6.38%	39.63%

### Main objective

The main objective of the Cornerstone Direct Growth portfolios is to provide a return in excess of inflation over an agreed term. The 'Direct Growth 4' portfolio aims to achieve a total return above inflation with moderate to high risk. The portfolio will invest in a combination of direct securities and collective investments across a wide range of asset classes.

### Risk profile

The Cornerstone Direct Growth 4 portfolio targets a moderate to high risk and return and is designed for investors who would be able to tolerate a loss of up to 20% in one year but understand and accept that this could be more in extreme market circumstances.

### Investment policy

The Cornerstone Direct Growth 4 multi asset portfolio (MAP) will be invested in a range of investments that meet the risk and return profile of the chosen MAP portfolio. The model may hold, but is not limited to, listed securities or any collective investment schemes available via the private client platform. Holdings may include, Sterling cash and other currencies, OEICs, unit trusts, ETFs (an ETF is typically a fund that tracks an index but can be traded like a stock), hedge strategies, investment trusts and other investments on the private client platform.

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### Portfolio manager



Jordan Sriharan  
Head of Managed  
Portfolio and Passive  
Services

### Investment approach

We aim to meet our clients' investment objectives by producing long term real returns through active investment management. Our investment process is focused and disciplined.

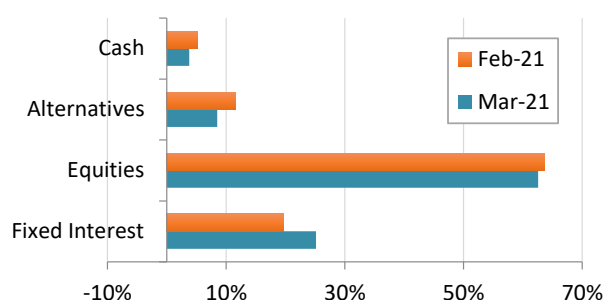
#### Long term strategic asset allocation

The first stage of our process is statistical analysis of the long-term returns of asset classes, their risk measures and their correlations. This analysis enables us to produce a number of optimal portfolios that offer the highest expected return within the risk parameters established by Cornerstone Asset Management.

#### Economic research and tactical asset allocation

We research the global macro-economic environment using a number of key indicators. This process drives our tactical asset allocation decisions.

### Changes to asset allocation



### Investment Selection

We aim to add value through asset selection, both through direct investment and collectives (active and passive). We blend a robust bottom up process with our top down view of the global economy.

We believe that investment time horizon is the key market inefficiency and as a result we focus on investing with the long-term in mind and utilise macroeconomic themes in constructing the portfolio.

As a result of our deep resources we are able to research a wide opportunity set of investments while minimising the risk through thorough on-going research and active portfolio management.

### Important Information

Clients are advised that the value of investments can go down as well as up. Any past performance or yields quoted should not be considered reliable indicators of future returns.

CG Wealth Planning Limited (CGWPL) has been appointed by Cornerstone to manage the Direct Growth MAPs under the terms of a delegation agreement. Your professional advisor is not responsible for decisions as to which securities and other investment products should be purchased and sold in order to replicate the model portfolio. The information in this document is for private circulation and is believed to be correct but cannot be guaranteed. No representation or warranty (express or otherwise) is given as to the accuracy or completeness of the information contained in this publication and neither your professional adviser, Cornerstone Asset Management or CGWPL accept any liability for the consequences of acting or not acting upon the information contained in this publication. The publication does not constitute professional advice and does not constitute an offer to sell or a solicitation of an offer to purchase any security or any other investment or product. All expression of opinion is subject to change without notice.

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