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Lightening the load

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WHY YOU SHOULD CONSIDER SYMPHONY MPS

WHAT WE DO FOR YOU

Symphony Managed Portfolio Service is a selection of risk-managed, diversified model portfolios covering a wide range of investment objectives and risk profiles, for clients with £50.000 or more to invest.

This brochure will help explain why you should consider and ultimately choose Symphony MPS as your investment solution.

Our service is exclusively available through professional advisers and they will work with you to ensure you select the most appropriate portfolio for your individual objectives, taking into account your appetite for risk and your capacity to suffer losses within your portfolio.

The Symphony MPS can also be used to meet your income requirements and your financial adviser can arrange for you to have regular, scheduled withdrawals from your portfolio.

Our investment management team select 'best in class' funds, based on the tactical allocation determined by our Investment Committee, to create a portfolio that fits with the risk level selected by you and your adviser.

Our team monitor the portfolio strategies, rebalancing whenever is needed rather than on a fixed schedule and replacing funds when appropriate.

The Symphony Managed Portfolio Service provides access to the SEI platform with \$1Trillion of assets under administration. A global leader custodian ensuring safe custody of your assets.

Direct access to your portfolio through our online client portal giving you up to date information on the value and progress of your investments.

Key Summary

- Work with your adviser to pick the most appropriate Risk-managed portfolio for you.
- Active portfolio management from our Managed Portfolio team.
- Safe custody of your assets at a leading global platform.

Why consider Symphony MPS?

- Provides access to our discretionary management expertise and utilises our proven centralised investment process.
- A globally diversified portfolio, gaining access to some of the world's leading fund management talent
- An ongoing management solution, which will adjust your portfolio to keep on track with your longer term objectives
- Receive regular monthly reports, quarterly commentaries and track your investment's progress 24/7 through your online investment portal
- Institutional buying power through the SEI platform to bring you the highest quality investment managers at a lower cost.
- Symphony MPS is available in a range of tax-efficient wrappers, including Individual Savings Accounts (ISAs), offshore bonds, and Self-Invested Personal Pensions (SIPPs) or in a General Investment Account (GIA).
- Option to take a regular fixed income from your portfolio or to focus on capital growth.
- Dynamic portfolio rebalancing ensures consistent adherence to risk profile and active management.

ACCESS OUR INVESTMENT EXPERTISE

Our Managed Portfolios offer you an investment solution that closely matches your goals, ambitions and attitude to risk. Moreover, they allow us to deliver outstanding value at an accessible, cost effective level.

You can be sure your money will be diversified across a wide selection of different investments that are reviewed frequently by our investment team to ensure they continue to match your risk appetite and investment goals.

Our Symphony Managed Portfolio Service provides a choice between six options, risk rated by leading risk profile assessment tools, Finametrica and Distribution Technology. They cater for investors ranging from cautious to adventurous as well as those looking to prioritise capital growth or to supplement an income.

ACCESS TO EXPERT THINKING

Rigorous asset allocation constraints are employed to ensure consistent levels of exposure to the underlying asset classes, but within this, the managers look to take an active approach. The models have no set rebalancing dates. Instead they are amended when required to reflect the team's views on market and investment opportunities.

The managers draw heavily upon ARIA's proprietary asset allocation framework and fund research processes. Our team tactically adjusts the portfolio's in line with the views of the Investment committee to apply the appropriate mix of assets for each portfolio objective.

INVESTMENT RISK

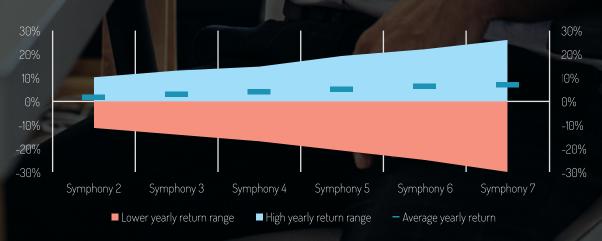
It is important that you understand the inherent risks you are taking when you invest your savings. We take pains to try to limit these risks by making sure there is a wide diversification of managers and underlying holdings. Also, by building our retail from retail friendly funds we can ensure the portfolio's holdings are covered by investor protection schemes and that the managers should be held to a higher ethical standard.

The diagram below illustrates the range of returns that can be expected in any one year for each strategy. As a general rule: the more market exposure a model has, the higher the risk and return. Your financial adviser will be able to help you find the most suitable profile for your circumstances.

Key Summary

- Risk-managed portfolios available to suit a wide range of objectives
- Access to institutional quality investment management
- Retail friendly investments with a focus on liquidity

EXPECTED RETURN RANGES FOR YOUR PORTFOLIO STRATEGY



Based on historical data for investment performance, the chart above indicates a potential range of outcomes for the investments contained within each sample portfolio in normal market conditions. In certain conditions, such as highly volatile markets, the actual annual return in each sample portfolio may be higher or lower than illustrated. The investments can go up and down and the returns are not guaranteed. This illustration does not take into account any fees/charges, which will reduce the illustrated performance.

PERSONALISED PORTFOLIO MANAGEMENT

The Symphony portfolio process starts with an assessment of major global economies to determine where approximately they currently sit in the business cycle.

We believe it preferable to invest in markets with an economic tailwind and that an average investment in a strong market will perform better than a good investment in a poor market. We do not profess to know the future or that we can predict the next recession, but by looking at a range of measures we can determine approximately if a market is growing or slowing.

The next stage is to take the state of the markets into account and determine the tactical asset allocation. The Managed Portfolio team look to make tactical allocations that are most appropriate to the economic conditions in line with each risk profile.

The Investment committee then reviews the manager selection process. We believe in consistency of process and look for leading fund managers that have exhibited long term performance in their strategy against their peers at a reasonable cost

The strategies are monitored and reviewed by the portfolio management team to ensure that they are in line with their stated objective and our investment process, adjusting if necessary.

An extensive due diligence and governance framework is in place to make sure that the funds don't drift from their stated strategy and that their underlying holdings are highly liquid.

A tenet of our investment philosophy is that investments must be tradeable easily at their current value and we will not allocate managers or asset classes that increase the risk of trapping your money in funds that close to trading.

The Symphony Managed Portfolio Service isn't tied to any fund manager, bank or insurance company so we are able to deliver an investment proposition that is genuinely independent and impartial.

Key Summary

- Business Cycle investing
- Active Tactical Asset allocation
- Rigorous fund selection process
- No tie ins with third parties means impartial fund selection

Ongoing management

We regularly review both your portfolio and the underlying fund managers to ensure adherence to the high standards expected.

Portfolio construction

We build your portfolio with tight risk controls ensuring it will always be in the right risk category for you.

Tactical Asset Allocation

Our Investment Committee assesses where each main market is in its business cycle to weight in favour of those with an economic tail wind.

Fund Selection

Our team researches, screens and selects fund managers that most closely reflect our philosophy.

A QUICK GUIDE TO SYMPHONY MPS

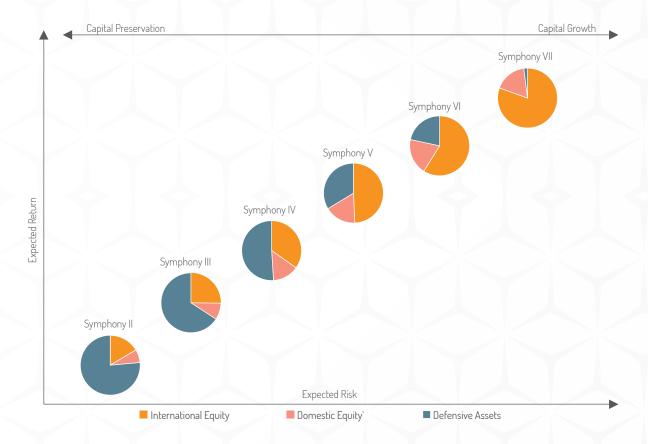
RISK RATED PORTFOLIOS

Our strategies are mapped to the leading independent risk profiling services, giving you the confidence that your portfolio will remain suitable for you. The below table is a guide to the risk profile of each Symphony MPS strategy.

	Symphony II	Symphony III	Symphony IV	Symphony V	Symphony VI	Symphony VII
Fina Metrica	25 - 40	41 - 49	50 - 61	62 - 74	75 - 83	84 - 100
DYNAMIC	2	3	4	5	6	7

SYMPHONY MPS AT A GLANCE

We offer six levels of investment risk across our Managed Portfolio Service range to cater for those looking to maximise capital growth, those looking for capital preservation and for all those in between. Your financial adviser will work with you throughout this process to find the right solution for your own personal circumstances.



Asset allocations are for illustrative purposes only based upon strategy weightings as at 31st October 2020

The value of investments can fall and you may get back less than you invested. Past performance is not a guide to future performance. No investment is suitable in all cases and if you have any doubts as to an investment's suitability then you should contact your financial adviser.

OUR DEDICATED ONGOING SERVICE

When you select Symphony MPS, we will support you and your adviser throughout your investment journey.

EASE OF ACCESS

Our investment portal gives you all the information you need to keep track of your portfolio's progress; with details of performance, asset allocations and holdings.

We provide you with your own secure. personal logins so that you can view the most recent status of your investments.

REGULAR UPDATES

We can provide you and your adviser with monthly factsheets and investment updates, Quarterly investor letters, bi-annual suitability updates and yearly review reports. It is your choice in the amount of detail you want to receive.

We work with your financial adviser to provide you with the service that is right for you.

OTHER SERVICES

We are happy to facilitate regular or one-off payments for your income needs. We work closely with many of the world's leading SIPP and Bond trustees and can help in the set up of these accounts and with the ongoing management of these solutions.



ARIA Private Clients is trading style of Absolute Return Investment Advisers (ARIA) ltd, focusing on providing personalised financial advice and managing investment portfolios for private clients, trusts, charities and pension funds.

For more information on Symphony MPS or any of our other services please contact your financial adviser.

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IMPORTANT INFORMATION

This communication is from ARIA Capital Management which, along with ARIA, ARIA IP and ARIA Private Clients are the trading names of Absolute Return Investment Advisers (ARIA) Limited, with FCA Registration Number: 527557. Absolute Return Investment Advisers (ARIA) Limited is based at: Building 2, Ground Floor, Guildford Business Park, Guildford, GU2 8XG.

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