ARIA
PRIVATE CLIENTS

Spotlight Investing Service

MULTI ASSET INVESTING

PLAN

DESIGN

BUILD

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Lightening the load

WHY YOU SHOULD CONSIDER THE SPOTLIGHT INVESTING SERVICE

The spotlight investing service is a selection of risk-managed, diversified multi-asset investing solutions.

WHAT WE DO FOR YOU

Spotlight offers access to multi-asset investing solutions covering a wide range of investment objectives and risk profiles, for clients with 1,000 EUR or more to invest.

This brochure will help explain why you should considerand ultimately choose multi-asset investing as your investment solution.

Our service is available through professional advisers and we or your adviser 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.

Multi-asset investing can be used to meet your income requirements and your financial adviser can arrange for you to have regular, scheduled withdrawals from your portfolio.

- Taking the strain – monies are managed on your behalf
- A tailored solution – customised to your very own investment needs, goals and risk appetite
- Take advantage of a sophisticated investment mangement and portfolio planning process
- A globally diversified portfolio, gaining access to a sophisticated multi-asset investing process
- An ongoing management solution, which will adjust your portfolio to keep on track with your longer term objectives
- Receive regular monthly reports and commentaries
- Track your investment's progress 24/7 through your online investment portal

THE BENEFITS OF THE SPOTLIGHT SERVICE 'AT A GLANCE'

TAILOR MADE INVESTING SOLUTION

- Quarterly portfolio commentary giving a breakdown of performance drivers, asset allocation changes and reasoning, market views and manager selection changes.
- Monthly factsheets with detailed asset allocation breakdowns and performance review information.
- Asset allocation changes made within a single ISIN risk profiled fund bringing tax and cost efficiencies.
- Provides access to a suite of multi-asset portfolios each aligned to set attitude to risk calibrated to risk profiling approaches.
- Institutional buying power to bring you the highest quality investment managers at a lower cost.
- Multi-asset solution 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.
- Provides access to our discretionary management expertise and utilises our proven centralised investment process.
- Portfolios are regularly rebalanced to maintain adherence with the chosen model asset allocation ensure ongoing suitability.

REPORTING

- Online access to your portfolio via our wealth management platform
- Quarterly valuations and transaction statements
- Annual Tax reports (If Irish resident)
- Direct access to our investment management team, should you have any questions or wish to discuss the portfolio.

PORTFOLIO PLANNING

Personalised Portfolio Management

Multi-asset investing begins start with an assessment of major global economies to determine where approximately they currently sit in the market 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. Strong economic conditions have historically rewarded relatively larger allocations to equities and growth stocks whereas weaker economic conditions are better suited to lower allocations to equities, but increasing the exposure to more defensive assets such as bonds and property.

The managers 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.

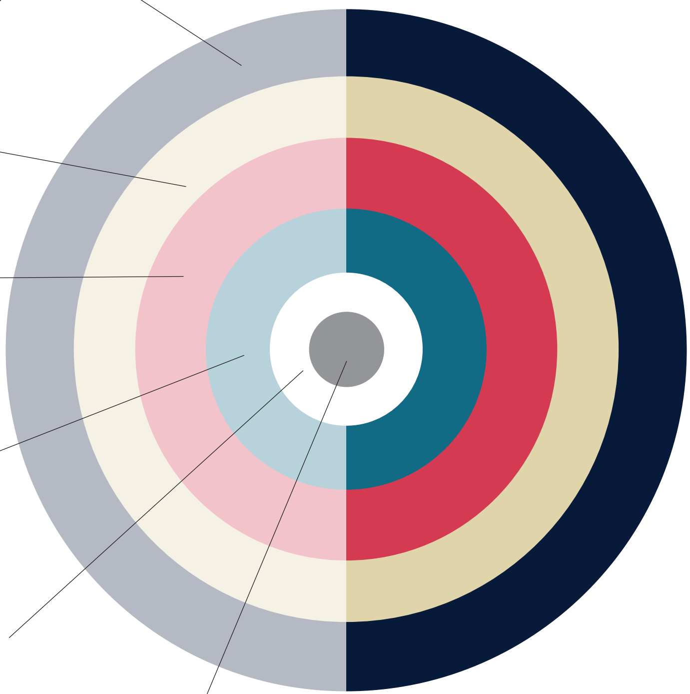
Portfolios are consistently are monitored and reviewed by the portfolio management team to ensure that they are in line with their stated objective and our investment process, adjusting if necessary.

An ongoing review process is in place to make sure that the strategies are being managed in a way consistent with their objectives and our investment process.

Multi-asset solutions can consider external fund managers, or related funds such as the Parala macro multi-asset funds..

PORTFOLIO MANAGEMENT PROCESS

Portfolio Planning:



Establish portfolio objectives and risk parameters including risk tolerance and capacity for loss

Conduct cash flow analysis

Develop investment policy statement (IPS)

Construct investment portfolios

Monitor and measure portfolio performance and attribution

Evaluation progress of portfolios and discuss / recommend adjustments in accordance with the investment policy statement (IPS)

Investment Planning:

Economic Cycle Assessment:

Assess macro and microeconomic trends and outlook for global capital markets

Investment Universe:

Global evaluation of asset classes, (equities, fixed income, diversifying investments), equity markets, managers and instruments (ETF's versus Funds)

Manage Evaluation:

Conduct rigorous due diligence using institutional-quality analytics

Tactical Asset Allocation:

Design strategy and tactical asset allocation models for opportunistic tilts

Performance Monitoring and strategy review:

return and volatility benchmark monitoring, downside management.

ACCESS OUR INVESTMENT EXPERTISE

Multi-asset 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 monthly to ensure they continue to match your risk appetite and investment goals.

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 portfolios are continually monitored to ensure the levels of volatility remain consistent with each strategy's risk profile.

As a result each portfolio will take a positive, neutral or negative view relative to the benchmark. This is essential to support consistency of performance and ensure that portfolios are kept in line with your attitude to risk.

INVESTMENT RISK

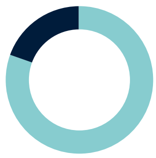
It is important that you understand the risks you are taking when you invest your savings. We take pains to try to limit these risks by making sure there is a wide diversification of managers and underlying holdings. Also, by building our retail from retail friendly funds we can ensure the portfolio's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

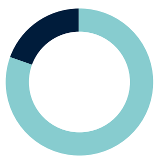
The following page gives an overview of the portfolios, including the asset classes they gain exposure to. The appropriate risk profile is usually determined during the client discovery process.

CHOICE OF PORTFOLIOS

THE FOLLOWING OPTIONS SET OUT 5 DIFFERENT STYLES OF INVESTING, INCLUDING HOW THE PORTFOLIO IS INVESTED, HOW 'TIED' TO THE STOCK MARKETS A GIVEN STYLE IS AND WHY TYPES OF CLIENTS MAY BE

The following sets out an overview of some options we can offer - from the view of how tied the portfolios are to the direction of stock markets, or whether they are fund based or built using individual equities.

Portfolio Name	Symphony 2	Symphony 4	Symphony 5	Symphony 7	Symphony 9
Risk Profile	Low	Low - Medium	Medium	Medium - Hight	Hight
Investing for	Growth	Growth	Growth	Growth	Growth
DT rating	4	4	5	6	7
Finametrica best fit	54 - 63	-	-	-	79 - 100
Average Equity exposure					

Portfolio Name	Symphony 1	Symphony 3	Symphony 6	Symphony 8
Risk Profile	Cautious	Low	Medium	Medium - Hight
Investing for	Capital Preservation	Income	Income	Income
DT rating	3	4	5	6
Finametrica best fit	35 - 52	54 - 63	65 - 74	73 - 100
Average Equity exposure				

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