

## Canlife Managed (0%-35% Shares)

A low volatility, diversified fund aiming for steady growth and income

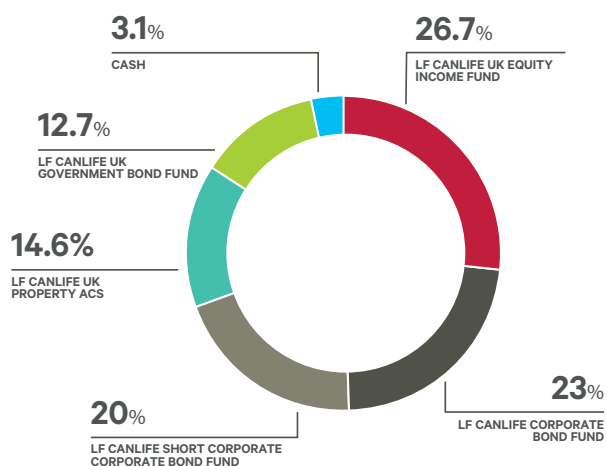
### Why choose this fund?

We're in uncertain times. Interest rates are near to historical lows and the economic situation in the UK and across the world is unpredictable. Despite this backdrop those in or approaching retirement with a cautious attitude to investing still seek:

- steady, reliable growth
- consistent generation of income over time, and
- capital preservation

### About the fund

The fund uses a diversified portfolio of UK income-generating assets which include income-orientated equities, direct property, as well as government and corporate bonds. The managers, Craig Rippe and David Marchant, use a straightforward investment approach together with a simple portfolio construction to deliver capital growth at low volatility. The fund strategy has been employed successfully by the existing Canlife Managed (0%-35% Shares) Life and Pensions Funds for over a decade.



### Asset allocation parameters and fund investment style

There are set parameters per asset class and a target weighting is set each quarter.

	Range %	Target %
UK Equities	20 to 30	27
Fixed income / cash	50 to 70	59
Property***	10 to 20	14

Source: Canada Life Asset Management

\*The fund name relates to the UK ABI Pensions sector it sits in (Mixed Investment 0%-35% Shares) but the UK equity range is as stated in the table. \*\*Q1 2021 target allocations set on 31/03/2021. These are on a look through basis of the assets in the underlying funds. \*\*\*The fund may invest in property funds that may be illiquid and subject to wide price spreads, both of which can impact the value of the fund. The value of the property is based on the opinion of a valuer and is therefore subjective.

The fund allocates across a number of Canada Life Asset Management actively managed funds (as at 31/03/2021).

Using this method means that Canada Life Asset Management can tap into the expertise of their in-house fund management teams each with long-term track records in the major asset classes. Investing with them leaves the stock-picking decision makers with the real power to select the best assets to deliver income or growth.

## Reduce risk and fluctuations for investors

Investment markets are inherently volatile and the impact of this market instability can have a serious impact for those taking income in retirement. Those who experience negative or lower than expected returns early in retirement risk running out of money. This fund is all about reducing risk and fluctuations for investors and seeks to do this in a number of ways.

1. The fund only invests in sterling denominated assets therefore removing direct foreign exchange risk
2. There is a focus on picking assets which provide a competitive yield and have demonstrated relatively low volatility
3. Fixed income allocation aims to provide stability and income, with short duration bonds helping to cushion against any increase in interest rates

## Fund charge

The fund is available through The Retirement Account with an OCF of 0.31%.

## Summary

- + Low cost, actively-managed portfolio suitable for cautious clients
- + A fund focused on lowering volatility which can help retirees at times of market uncertainty, therefore offering a more consistent outcome
- + Dampens risk and fluctuations for investors

The Canlife Managed (0%-35% Shares) Fund has been created to deliver steady returns and income over a cycle... **perfect for clients drawing an income in retirement.**



Vanguard®

## Canlife Index Managed (0%-35% Shares)

We also have a passive version of this fund which uses low-cost index-tracking funds from Vanguard UK together with Canada Life's own cash and property funds.

The fund is available through The Retirement Account with an OCF of 0.25%.

## To find out more about The Retirement Account please:

**Call us**  
0345 606 0708



Lines are open Monday  
to Friday from 9am to 5pm

### By email

Customer.Services@canadalife.co.uk



### Online

[www.canadalife.co.uk/adviser](http://www.canadalife.co.uk/adviser)

