

AJ Bell Passive funds - client brochure

Smarter solutions built around you

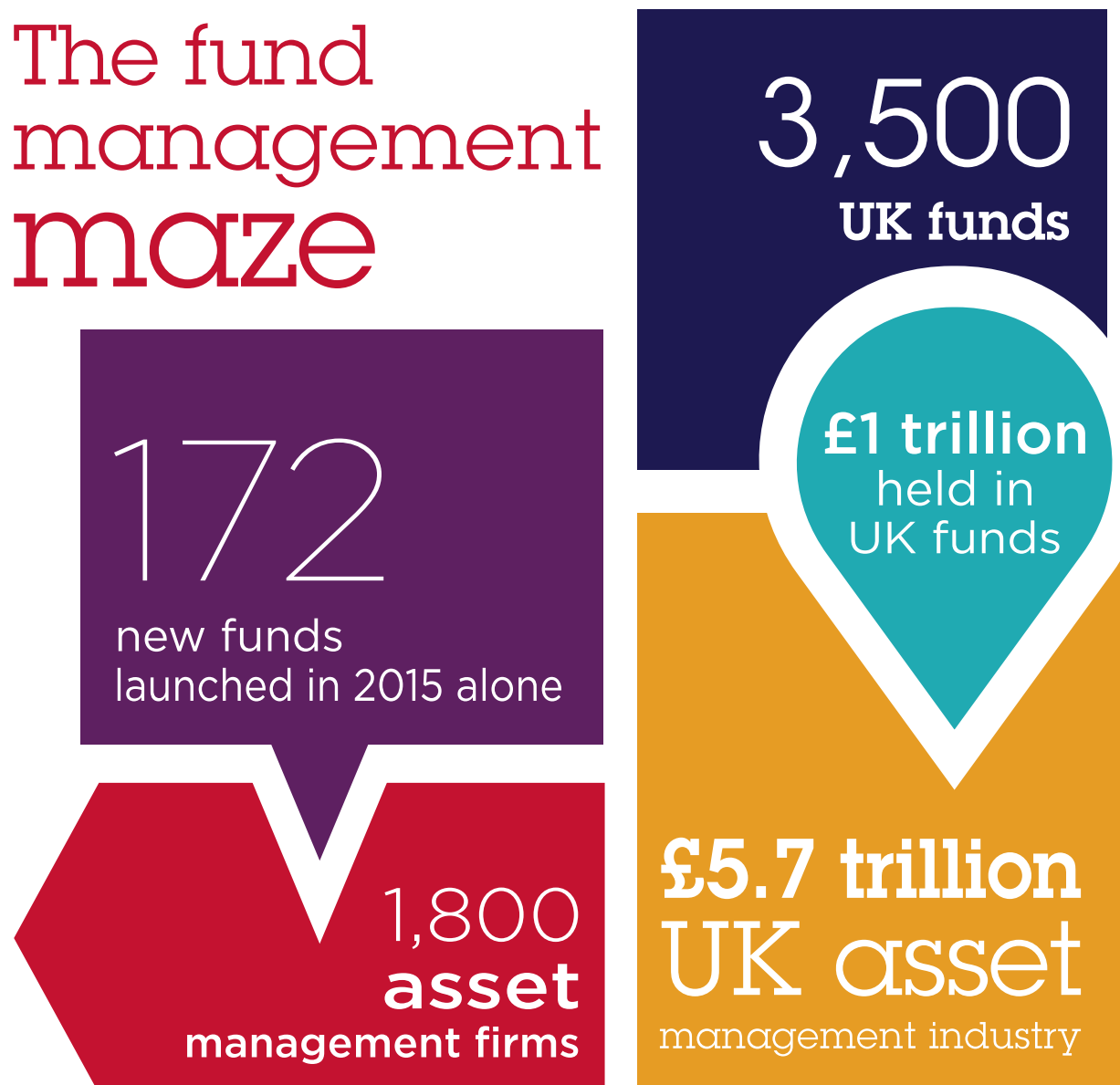


It's all about choice

Choosing where to invest your hard-earned wealth is one of the most difficult decisions you have to make. Whether you are making these decisions on your own or with the help of your financial adviser, the risk of losing money means the pressure is on, and the huge choice of investments out there only makes the task harder.

With over 3,500 funds to choose from in the UK, even the professionals agree it's no easy task! So how do you go about navigating all these options, without opening yourself up to an unacceptably high level of risk? At AJ Bell we have designed a simple solution to help you.

The fund management maze



Keeping it simple

We have created a range of five AJ Bell Passive funds, each of which gives you a ready-made portfolio that provides an exposure to shares, bonds, commercial property and cash – in the UK and further afield to give greater diversification.

Each of the five funds has a different exposure to risk, ranging from 'Cautious' to 'Adventurous'. So all you have to do is decide how much risk you are comfortable with, and let us do the rest.

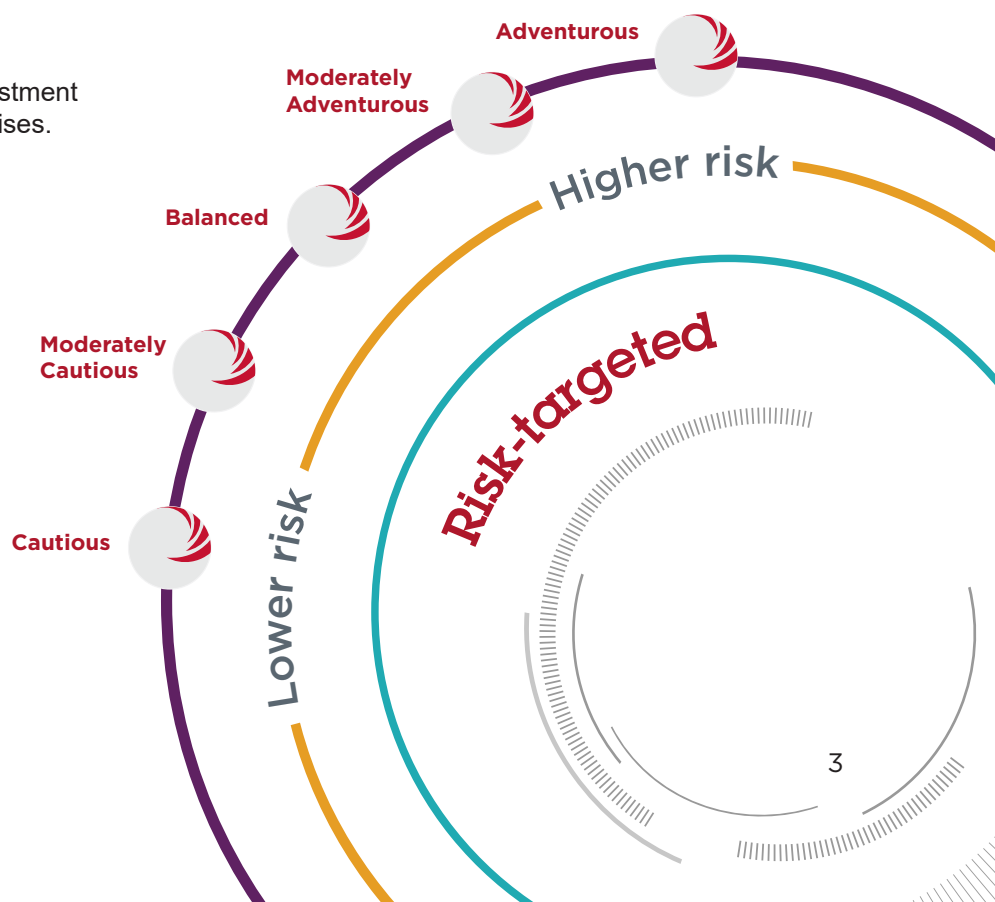
Letting you take control

As with so many other areas in life, there is no such thing as certainty when it comes to investing. All investment carries an element of risk – even leaving money in the bank involves some risk.

The more risk you are willing to take, the greater the potential returns – and losses – you could make on your investment. Everybody is different, and what may be an acceptable level of risk for one person may be too much for somebody else.

By designing a range of risk-targeted funds, we have made it easy for you to choose the level of risk that is right for you. And thanks to the expertise of our experienced investment team, you can be sure that each fund will be carefully monitored to ensure it doesn't take on more risk than you are comfortable with.

The result is a more comfortable investment journey, hopefully with no nasty surprises.



The benefits of diversification

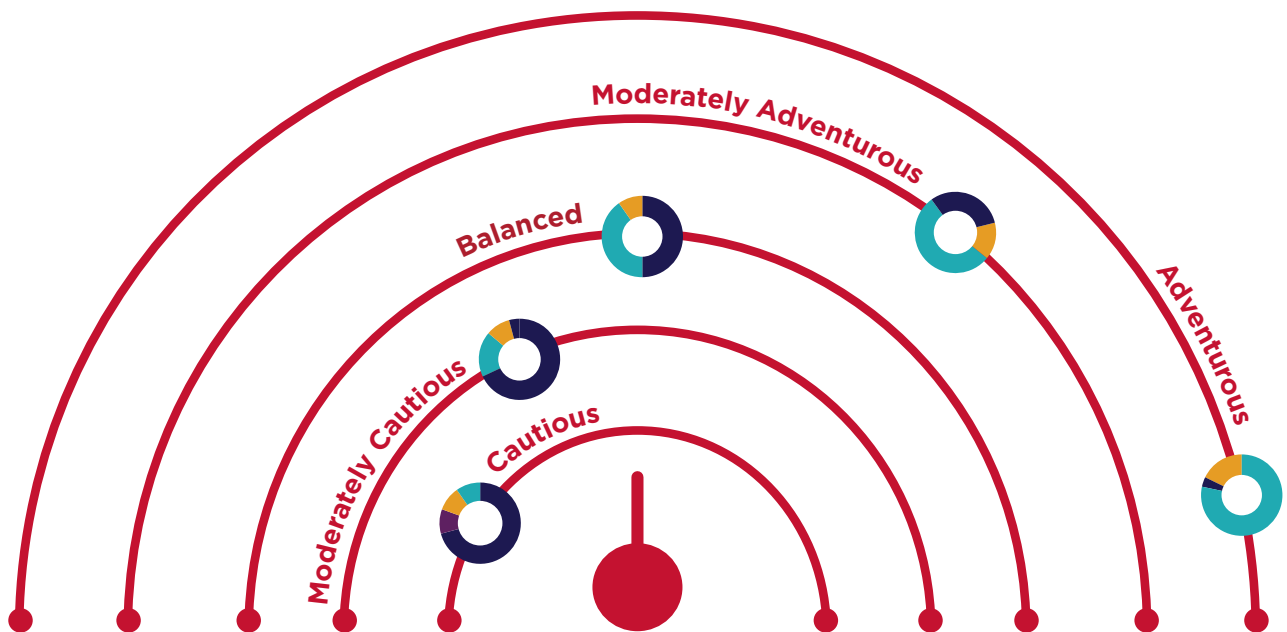
At AJ Bell we believe that a crucial way to manage risk is through global 'diversification'. In simple terms, this means not putting all of your eggs in one basket.

By spreading your money across a range of different investments right across the world, such as shares, bonds, commercial property and cash, we can build a portfolio that adapts to different economic circumstances.

For example, you would expect shares to do well when the economy is performing strongly, while bonds would typically do well when the economy is going through a more challenging period. Or the US may perform well when the UK is struggling.

By having a blend of different investments spread across the globe, we reduce the risk of being caught out by an unexpected economic event. This is known as 'multi-asset' investing.

While this approach may reduce the potential returns when things are going well, it should also help protect your investment when the environment becomes more difficult. This makes the overall investment experience more comfortable, and gives you the reassurance that your financial security is never overly reliant on one particular investment doing well.



Keeping costs low

We firmly believe that high charges are one of the biggest threats to investment returns – which is why we work so hard to keep charges for the AJ Bell Passive funds as low as possible.

We do this by ensuring that the investments beneath the bonnet of each fund are selected using low-cost strategies that aim to track the performance of well-known indices. In the case of UK equities, for example, this means having exposure to an investment that tracks the performance of the FTSE All-Share Index, while in the US it would mean an investment that tracks the S&P 500 Index.

This approach is a highly efficient and effective way of investing, but importantly it also ensures that more of your hard-earned money is working for you, rather than being frittered away on expensive running costs.

Built on strong foundations

AJ Bell was established in 1995 and is owned, broadly equally, by our management team and institutional investors. We have grown to become one of the UK's largest providers of online investment platforms and stockbroker services. With more than 183,400 customers and assets under administration exceeding £42 billion, we succeed by providing award-winning investment products, backed up with excellent service and online functionality at a low cost. AJ Bell is a member of the London Stock Exchange.



More than
183,400
customers



award-winning
investment products



& Excellent service
online functionality



Member of the
London Stock Exchange



Assets under administration
exceeding
£42 billion





This brochure provides general information about the AJ Bell Passive funds. It should not be read or construed as investment advice. It is your adviser's responsibility to assess your circumstances and make a personal recommendation that is suitable for your needs.

AJ Bell Management Limited (company number 03948391), AJ Bell Securities Limited (company number 02723420) and AJ Bell Asset Management Limited (company number 09742568) are authorised and regulated by the Financial Conduct Authority. All companies are registered in England and Wales at 4 Exchange Quay, Salford Quays, Manchester M5 3EE. See website for full details.