

# Making more of your money

Investing with your goals in mind



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Whatever your need,  
we can help you reach  
your financial goals

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# Investing with the Openwork Group

Your Openwork Partnership adviser has given you this document to read because you are either interested in investing with the Openwork Group or they have identified that you could benefit from investing some or all of your assets.

Your Openwork Partnership adviser is part of the Openwork Group, one of the UK's largest financial advice businesses. The Openwork Group also includes Omnis Investments, a provider of investment funds that are only available through your adviser, and Omnis Investments Limited, which provides active portfolio management to clients.

Providing both advice and investments means we not only understand the way investments fit into your life but we can design our solutions with the needs of clients like you in mind.

This brochure deals with these two key themes. Having read it, you should be in no doubt that your money is in good hands, and that over time, there is an increased level of probability that it will perform in line with your expectations, given our understanding of your requirements.

Your adviser draws not only on their personal knowledge and expertise they also benefit from two key advantages:

- They follow a robust, clear, and thorough process designed to clarify exactly what you need from your investments;
- They have access to a meticulously researched and managed range of investments specifically selected to meet our clients' different needs.

## **It's all about you**

Understanding your needs fully at the outset, and on an ongoing basis, is a critical part of ensuring your investments meet your needs now and into the future.

### *Three things are uppermost in our minds:*

First and foremost, we never forget that the money we're managing is yours, not ours. You're paying us to take good care of it for you, and we take our responsibilities seriously.

Secondly, we recognise that your future – and the futures of those closest to you – depends in part, or even entirely, on the job that we do. If we deliver the results you're looking for, the future can be rosy. If not, it can be tough. Our processes and monitoring are designed to help keep your investments on track.

Thirdly, to provide 'the results you are looking for', your adviser must first uncover your current financial position, your future goals and, importantly, your personal attitude towards risk.

Taking these key factors into account, your adviser should be able to build a clear picture of what you're looking for from your investments: what you want your money to be worth, by when and how much risk it makes sense to take along the way.

Only at that point can your adviser make a recommendation from our range of investment options that meets your needs, both now and in the years to come.





## Clear process; reliable outcomes

With so many investment options available, the hardest part is deciding which ones are right for you. Our simple, four-stage process helps us to identify the solution that matches your needs – today and in the future.

### **Understand your future goals**

Your situation and future objectives are unique to you, so we'll start by asking about your financial circumstances today, and what you want to achieve with your money in the future; including whether you want your investments to provide a regular income.

### **Establish your attitude to risk**

One crucial and uniquely personal issue is how you feel about the prospect of putting money at risk and your ability to accommodate any loss in value. An investment which seems full of exciting potential to one individual can seem frighteningly unpredictable to another. Our specially designed questionnaire helps us identify where your own feelings and requirements fit in this spectrum.

### **Recommend an investment solution**

Taking account of your current position, future plans and attitude to risk, we will research an investment solution which we think is appropriate for you. Before we proceed, we'll discuss it in detail so that you understand and feel comfortable with it.

### **Make sure you stay on track over the years ahead**

Heading in the right direction from the outset is important – but staying on track matters just as much. Things will change in your life, and also in the financial world, and these are almost certain to lead to a need for change in your investments.

Ask your adviser about regular catch-ups to discuss any changes in your requirements or circumstances and to review your investment choices.

### The importance of managing risk and reward

These are the sorts of things your adviser will consider:

- How old are you? Your age may affect how you would like to invest, particularly the closer you get to retirement.
- How much money are you keeping in cash? You should always keep a certain amount readily accessible (for example, in a deposit account) in the event of an emergency or as a foundation for your longer term savings and investment.
- Can you afford to take a risk? If your investments dropped in the short term, do you have the time to wait for them to recover?
- Can you afford not to take a risk? Leaving all your money in a building society, for example, may carry minimal risk, but you may miss out on higher potential returns and possibly see the spending power of that money fall due to inflation.
- How can you invest, but limit your risk? One way of limiting investment risk is to spread your money across different types of investment. This is called diversification and is a key investment concept. You avoid putting 'all your eggs in one basket'.
- Are there tax-efficient opportunities, such as pensions or ISAs, available to you?

## Let's talk about risk

Risk, or the unpredictability of returns, is a tricky subject. People in the investment world, knowing that it can make clients uncomfortable, often stay away from discussing it. But it is too important to ignore.

So let's be absolutely clear: investing can never be entirely predictable. The key point to remember is that risk and the potential for reward go hand in hand. Investments that are low in risk are low in potential reward. As you accept more risk, the potential for reward becomes greater. The skill lies in managing the balance between the two.

*In this situation, two things are really important.*

First, it is essential that with the help of your adviser, you are entirely clear how much risk you need to take to reach your goals and that you feel entirely comfortable with this. Frankly, it may be that your current position is very strong and your future goals very modest: if so, you may be able to steer clear of risky investments altogether. But, if your current position is weak and your future goals ambitious, you may have to take more risk than you feel comfortable with. The question then is whether you can live with the risks required to attain your objectives, or whether you need to downscale your goals.

Secondly, it is just as important that your investment portfolio is designed to deliver the potential returns for the risk profile you've agreed on.

We believe your investment portfolio should focus on three things. It should be diversified across a wide range of asset classes and securities. You should try to make sure that your money is in the hands of some of the best and most consistent investment managers in the business. And you need to give your investments time: the longer you can leave your investments in place, the more likely you are to cope with any short-term changes in market value.

This is where the Openwork Group's investment range comes in. As you will read further on, Omnis, part of the Openwork Group, has a range of funds and strategies across the full risk/return spectrum, managed by leading investment managers. Your adviser will recommend one or more of these to help you reach your long-term goals.

***The value of your investments, and any income from them can fall as well as rise so you could get back less than you invested.***

*It is generally recommended that investments should be held for a minimum period of five years.*

# What kind of investor are you?

As we have discussed, a key issue in determining your investment strategy is an understanding of your attitude to money, the risks you are prepared to take to achieve your goals, and your ability to accommodate any short or long-term losses.

Getting this right is the cornerstone of the advice your adviser will give you. It is important because it helps your adviser identify which of the six types of investor you match, detailed overleaf, and this drives the solution that your adviser will recommend.

Your attitude to risk and capacity to accept losses are likely to change over time as your circumstances change. It is therefore important that you regularly review your investments with your adviser to make sure they continue to meet your objectives.

## What is risk?

In investing, risk is usually defined as the volatility of an investment: its short-term change in value. This is normally greater the more risk you are prepared to take. That's because your investments may contain a higher proportion of riskier assets, such as equities (company shares), whose value generally fluctuate more frequently than other types of investment you might hold.

This is illustrated in the chart below, where the higher risk strategy generates a higher long-term return but exhibits larger changes in value over shorter time periods.

Your adviser will talk you through three topics:

*The first is the amount of risk you are **prepared** to take.*

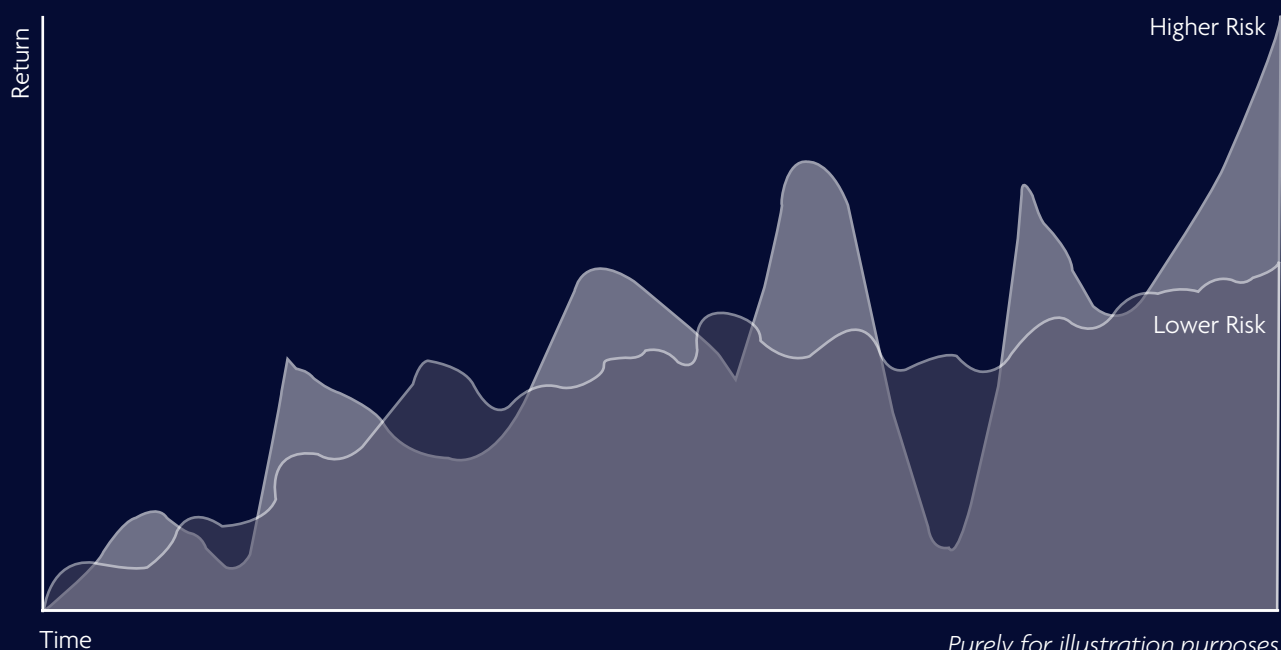
This will be around your personal thoughts and feelings about investing, rather than your financial circumstances. Some people find the prospect of the value of their investment moving up and down, or the chance of losses, upsetting. Others might be more relaxed about both these issues.

*The second is the amount of risk you are **able** to take.*

This relates specifically to your financial circumstances. Generally speaking, if you have a higher level of wealth and income (relative to any debts or other outgoings) and/or have a longer investment horizon, you may be able to take more risk than someone who does not. This is not always true and an in-depth conversation with your adviser will explore this in greater detail.

*The third is the amount of risk you may **need** to take to meet your objectives.*

If you are saving with a particular objective in mind, it may be that you need to take a higher level of risk to have a realistic chance of achieving it. Of course, that might be something you are not comfortable doing. If that's the case, you would need to review your objectives or increase your investment to have a greater chance of achieving your desired outcome.











# The six types of investor

## **No investment risk**

Preserving the capital value of your savings is the most important factor to you. This means you are more likely to restrict your savings to cash deposits, cash ISAs, interest-bearing savings accounts and similar products that also offer ready access to your money and are covered under a depositor protection scheme.

You understand how inflation can reduce the real value of your capital (and any interest received) over time.

Investors who do not wish to take risk can take a long time to make up their mind on investment matters and will usually feel extremely concerned if investment decisions turn out badly.

## **Limited risk**

You are likely to require an investment where the chance of a fall in value is minimal, although you accept that some loss of capital is possible as the value of your investments could fall or rise.

You would normally keep your money in a bank account or building society. However, you recognise that inflation, especially over the long term, is likely to reduce the real value of your money so you are willing to consider other types of investment.

As a limited risk investor, you may not have high levels of knowledge and experience of financial matters, or show interest in keeping up-to-date with them.

Investors who wish to limit risk can take a relatively long time to make up their mind on investment matters and can often feel concerned when investment decisions turn out badly.

## **Cautious**

You are likely to require an investment where the potential return is better than that available from a deposit account and you accept that the value of your investment can fall as well as rise.

As a cautious investor, you may have some limited experience of investment products, but you are likely to be more familiar with bank and building society accounts rather than other types of investment. You have a preference for outcomes that have a degree of certainty although you understand that in certain circumstances, particularly if investment markets fall, the value of your investments could fall in turn.

Cautious investors can take a relatively long time to make up their mind on investment matters and may feel concerned when investment decisions turn out badly.





### **Balanced**

You are likely to require an investment that offers higher returns than those available from deposit accounts. You are also likely to accept fluctuation in the value of your investments as the markets change, based on an understanding that this will be necessary to meet your long-term goals.

As a balanced investor, you will be knowledgeable about financial matters, and show some interest in keeping up to date with them. You may have some experience of investment, including investing in products containing assets like shares and government bonds.

In general, you understand that you have to take investment risk in order to be able to meet long-term goals and you are willing to take risk with part of your investments, accepting that the value of them could rise or fall.

Balanced investors will usually be able to make up their minds on investment matters relatively quickly, but do still feel some concern when their investment decisions turn out badly.

### **Adventurous**

You are likely to be an experienced investor who has used a range of different investment products in the past. You understand investment volatility and are also likely to accept a higher level of risk on your investments, in order to be able to obtain a higher rate of return in the long run.

As an adventurous investor, you may possess a high level of knowledge of financial matters, and spend time keeping this knowledge up to date.

In general, you are comfortable taking investment risk, understanding that this is crucial in terms of generating long-term return and you are willing to take risk with most of your investments.

Adventurous investors will usually be able to make up their minds on investment matters quickly. While they can feel concern when their investment decisions turn out badly, they are able to accept that occasional poor outcomes are a necessary part of long-term investment.

### **Speculative**

You are likely to have personal experience of an extensive range of different investment products. As a speculative investor, your knowledge of financial matters may be very strong and you are likely to spend a significant amount of time keeping this knowledge up to date.

In general, you are looking for the highest possible return on your capital and are willing to take considerable amounts of risk to achieve this. Investment volatility is unlikely to concern you and you are willing to take risk with all of your investments.

Speculative investors often have firm views on investment and will make up their minds on investment matters quickly. They do not feel concern to any great extent and can accept occasional poor investment outcomes without much difficulty.

# How do we invest your money?

We believe that the single most effective way to reduce investment risk is to diversify your investments across a broad range of securities, and the most cost-effective way to do this is to invest in funds, rather than individual stocks and shares. In a fund, your money is invested alongside many other investors so you can achieve a higher level of diversification at a lower cost.

Unlike many, we freely admit that no-one knows which fund managers will turn out to be the most effective over the years – and, if we were to employ our own fund managers to manage individual funds, it's unlikely that they would be the best in the business at all times.

So rather than manage the assets ourselves, we have a team of extremely powerful and experienced investment professionals (see pgs 11-13) whose job is to identify and hold to account some of the best fund managers in the market. And if any of those fund managers stop delivering to our requirements, we replace them with those who can.

The first thing to consider is the different types of funds and which ones may be suitable for you. Here is a description of the main fund types:

## **Protected funds**

A Protected fund aims to provide an element of protection to some, but not all of your capital, whilst also aiming for capital growth. The protection element is not always guaranteed and in rare circumstances may be lost entirely. These funds tend to carry a higher charge than an equivalent non-protected fund.

## **Smoothed funds**

A Smoothed fund aims to provide better returns than cash deposits, without being directly linked to the daily ups and downs of the stock markets. As there is less volatility than with other types of funds, you are protected from extreme falls in equity markets. The cost of smoothing can mean the funds have higher charges than other funds.

## **Money Market funds**

A Money Market fund aims to provide you with a slightly higher return than that available from bank deposits. However, they do not offer a guaranteed capital return, as they can invest in higher risk assets, and so they should not be considered as cash deposits.

## **Property funds**

A Property fund invests directly in commercial property and its value will be determined by an independent valuer. Because it is investing in physical buildings, it is sometimes difficult to realise the cash value of the holdings and in some circumstances there may be a delay of up to a year before you can access your money or you may receive less than you might otherwise expect. At times, the value of the fund may also rise or fall quite sharply and you should be aware of these risks when you invest.

## **Income or Distribution funds**

An Income or Distribution fund aims to generate a higher income than other types of fund. They often invest in assets that can specifically generate the income that you are looking for. They are usually suitable if you are more interested in income than capital gains, although the income generated can be reinvested, rather than paid to you.

## **Sector funds**

A Sector fund invests in a specific asset class or geographical area, and is therefore a more specialist type of fund. They offer potentially higher returns, but carry more risk due to their greater exposure to a single asset or area.

## **Cash funds**

A Cash fund aims to provide returns similar to bank deposits. There is no guaranteed return, and the rates of interest are often very low. If held for long periods, the real value of your investment can be eroded by inflation.

## **Lifestyle funds**

A Lifestyle fund initially invests in a single manager managed fund. In the final few years before your retirement, the fund will reduce the investment risk by automatically moving your underlying investments from shares to cash. As a result, you may miss out on any further growth in share prices in those final few years, but you may also be protected from severe loss if these markets fall.

## **Stakeholder-friendly managed funds**

A Stakeholder fund offers investment where the fund and product charges are guaranteed. They are among the cheapest funds available, as they will always stay within the government's price cap for Stakeholder Pensions. However, the range of underlying investments is often not as wide as that available from non-stakeholder funds.

*Past performance is not a guide to future performance and may not be repeated. The value of your investment, and any income derived from it, may go down as well as up and you may not get back the full amount invested.*

# The Openwork Group investment proposition

We believe that the best way to manage the risks and potential rewards in your portfolio is to invest across different asset classes. This is because the different types of investment react differently to the same economic events. Combining them in your portfolio can smooth out the volatility (risk of loss) of any single investment.

Based on your discussion around risk, your adviser will recommend a long-term strategic asset allocation that best meets your risk profile.

At the Openwork Group, we provide three ways in which you can invest:

- Through our Omnis Managed Portfolio Service, with day-to-day oversight from our professional investment team, Omnis Investments Limited;
- Through our Openwork Graphene Model Portfolios, giving access to our in-house range of funds in a cost-effective manner; and
- Investments from a wider range which your adviser can recommend.





Our comprehensive range of investment solutions has been designed to provide your adviser with the flexibility to build the right solution for you.

In our experience the majority of investors fall within the Cautious, Balanced and Adventurous categories. Our in-house investment solutions are designed to offer these investors a consistent level of return for their level of risk.

#### **The Omnis Managed Portfolio Service**

This aims to give you peace of mind as our Chief Investment Officer actively manages your investments day to day, reducing the impact of potential market movements and to take advantage of potential opportunities.

#### **The Openwork Graphene Model Portfolios**

This employs the same asset allocations but rather than actively managing specific allocations, it rebalances your portfolio back to the long-term allocation every six months.

Both of these services invest in our 'own-label' range of funds, selected on our behalf by Omnis, our in-house investment management firm.

Each Omnis fund is managed by a specially selected expert fund manager, each able to demonstrate exceptional skill in their particular field.

For those who may prefer a simpler, single fund solution, we also provide two types of multi-asset fund. Both are available in our Cautious, Balanced and Adventurous risk profiles.

#### **The Omnis Managed Range**

is managed by Threadneedle Asset Management. Each fund is managed to a determined risk profile and invests directly in stocks and shares, and bonds, but may also invest in funds, money market instruments and derivatives.

#### **The Omnis Multi-Manager Range**

is managed on our behalf by PineBridge Investments, who are a private, global asset manager. Each fund is managed to a determined risk profile and invests in a selected range of funds managed by other firms which, in turn, invest in a range of individual securities.

And for income-led investors, the Omnis income funds seek to produce a steady, sustainable level of income, higher than cash-based savings accounts, as well as a rising capital value which keeps pace with inflation. The Omnis Multi-Manager Distribution Fund, managed by PineBridge Investments, invests into a range of funds; the Omnis Multi-Asset Income Fund, managed by Newton, holds direct investments.

# Our strategic asset allocations

**Past performance is not a guide to future performance and may not be repeated. The value of your investment, and any income derived from it, may go down as well as up and you may not get back the full amount invested.**

**Funds are bought and sold automatically in order to rebalance the portfolios. If you are investing in a platform-based Investment Account and make a gain as a result of rebalancing, you might be liable for Capital Gains Tax (CGT). Details should be included in your tax return if your total gains in the tax year exceed the annual CGT allowance.**

\* Speculative asset allocation is only available with Openwork Graphene Model Portfolios.

The **Omnis Managed Portfolio Service** and **Openwork Graphene Model Portfolios** spread your investments across the different asset classes to help reduce the absolute risk of loss in your total portfolio. As each single investment represents a small percentage of the total assets, any loss has a relatively reduced impact on total performance. Whilst the same is also true of any positive performance, our underlying fund managers have been selected for their ability to consistently pick stocks with the potential for strong long-term returns.

The strategic asset allocations are specifically designed to match the risk and reward expectations of a range of investors from Cautious to Speculative\* and can be held either on their own or in combination, if you and your adviser think that is appropriate.

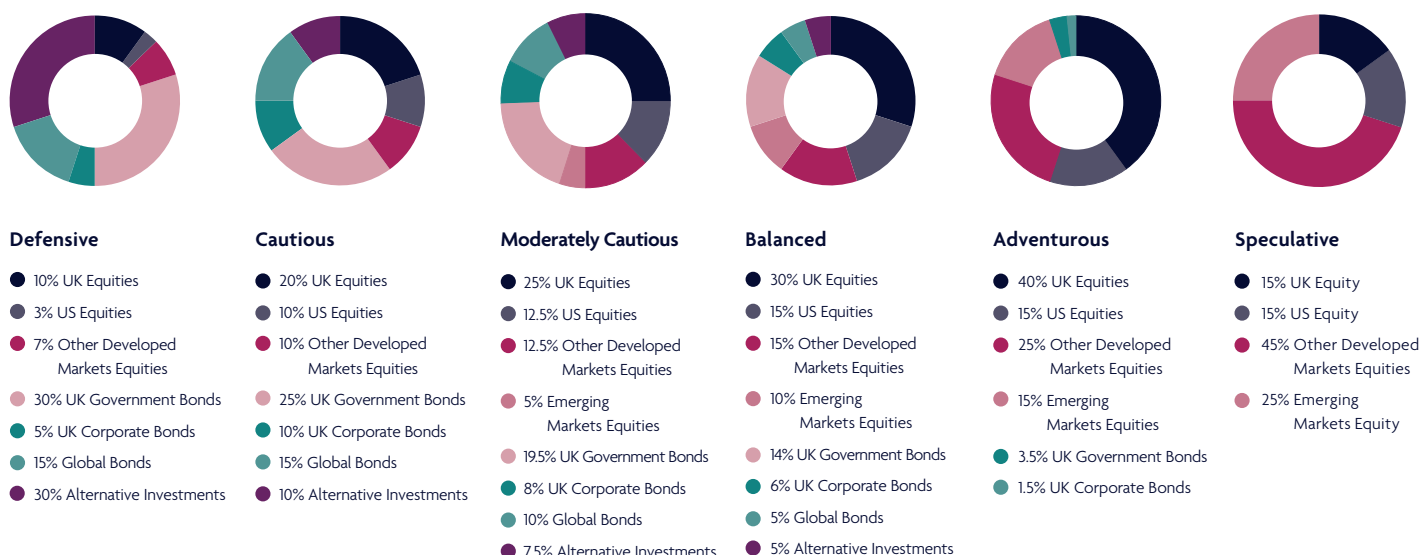
In addition, we have a Defensive portfolio designed for investors who are looking for a short term investment option. It has the lowest risk exposure and may appeal as a short term holding position for periods of market volatility but it is not suitable for investing for long term outcomes.

The Openwork Investment Committee, comprising senior executives from across the Openwork Group, is responsible for setting our asset allocation policy. They are supported in this by authoritative investment research and analysis from Morningstar and Mercers. With their support, little escapes the Openwork Investment Committee's notice.

The following pie charts show the broad asset allocations for the different portfolios which are available in both the Omnis Managed Portfolio Service and Openwork Graphene Model Portfolio ranges\*.

## Funds

The charts below are for illustrative purposes only.



Over time, the proportion of each type of asset held within the portfolio will drift away from the long-term allocations due to the relative performance of the underlying funds.

If you are in the **Openwork Graphene Model Portfolios**, your portfolio will be rebalanced back to the long-term strategic allocation every six months to ensure that you always hold the right combination of funds in the proportions that meet your acceptable level of risk.

If you are in the **Omnis Managed Portfolio Service**, our Chief Investment Officer will actively manage your exposures to each underlying asset class in line with his views on the markets. This means that we may not rebalance the portfolio if we think markets will continue to move in the same direction or we may adjust the exposures if we think too much risk has been introduced.

# The Omnis range of sector funds

The Openwork Group has asked its specialist investment arm, Omnis, to create a range of sector funds to meet the specific needs of our clients and to conduct a search across the market to find some of the best-equipped managers to manage the assets in each of these funds.

The Omnis Investment Performance & Risk Committee led this process and awarded the mandates to the managers listed below:



## **AXA Investment Management**

- Omnis Short Dated Bond Fund



## **Barings Asset Management**

- Omnis European Equity Opportunities Fund



## **Columbia Threadneedle Investments**

- Omnis UK Gilt Fund
- Omnis Sterling Corporate Bond Fund



## **Federated Hermes**

- Omnis Absolute Return Bond Fund



## **Fidelity International**

- Omnis European Equity Leaders Fund
- Omnis Global Emerging Markets Equity Leaders Fund
- Omnis Strategic Bond Fund
- Omnis UK Smaller Companies Fund



## **Franklin Templeton Investments**

- Omnis UK Smaller Companies Fund
- Omnis UK All Companies Fund



## **Fulcrum Asset Management**

- Omnis Diversified Returns Fund



## **Jupiter Asset Management**

- Omnis Income and Growth Fund



## **Lazard Asset Management**

- Omnis Global Emerging Markets Equity Opportunities Fund



## **Schroder Investment Management**

- Omnis Japanese Equity Fund



## **T. Rowe Price**

- Omnis US Equity Leaders Fund
- Omnis US Smaller Companies Fund



## **Veritas Asset Management LLP**

- Omnis Asia Pacific (ex-Japan) Equity Fund



## **Western Asset Management**

- Omnis Global Bond Fund

This team also has responsibility for ensuring that each manager delivers to our expectations in terms of both risk and performance. If they fail to do so over a period of time, Omnis has the right to award the mandate to an alternative manager without any administrative burden on you or your adviser.

This strong oversight is a vital component of the Openwork Group's investment solutions. Combining the skills and strengths of Openwork and Omnis provides a highly-distinctive and rigorously-managed way to meet your investment needs.

You can find out more about which funds are held in your portfolio and more information on each of the funds by asking your adviser.



# Omnis Investment's approach to responsible investing using Environmental, Social and Governance (ESG) factors

Our specialist asset manager, Omnis Investments take responsible investing seriously. They have a strong pedigree of research with the aim of selecting best-of-breed investment managers that are the right fit for the funds offered to investors.

With this in mind, Omnis have long believed that investing should be directed towards companies that operate under sound environmental and social policies with strong governance structures. In addition to the positive environmental and social benefits, these types of businesses are likely to be better managed, more capable of effective capital allocation and less likely to face regulatory pressures. These factors should ultimately be reflected in a company's share price and investors' returns. Omnis are proud of managing funds that take environmental and social concerns seriously, and are advocates of ESG investing because we believe that it should generate better outcomes for our investors over the longer term, which is our primary objective.

## **Investing with fund managers that share our values**

One of the fundamental parts of Omnis' research process is to ensure that they only delegate management of the funds to third-party managers that share our values. The United Nations-backed Principles for Responsible Investment (UN PRI) is a set of six principles developed by investors, for investors. They are voluntary, but companies choosing to sign up, acknowledge that acting in the best long-term interests of their investors will involve incorporating ESG issues into their investment process because they affect the performance of investment portfolios.

In signing up to these principles, investment firms commit to incorporating ESG into their investment analysis and decision-making processes and to being active owners - engaging with the companies in which they invest on various topics to push for change.

The requirement to be, and remain, a signatory of the UN PRI forms part of the contractual agreement between Omnis and the investment managers. In addition, we ask them to adopt policies to actively exercise asset voting powers over the companies in which they invest to drive positive change.

# Conclusion: Investments with a clear purpose and vision

Investment will never be a completely controllable business. But at the Openwork Group we have designed robust processes that aim to eliminate as much uncertainty as possible. Our approach seeks to deliver one of the best investment opportunities to meet your needs. It's an approach that combines:

- Your adviser, who gets to know you, your future plans and your attitude to risk;
- Our group of investment professionals, who maintain the quality of our entire investment range and structure it around the needs of all investors, irrespective of their view of risk;
- The dozens of leading companies that contribute funds to that range; and in particular
- Our associated company Omnis, with its distinctive way of accessing best-of-breed fund managers.

In this way, we aim to provide you as far as is possible with a reliable and trustworthy investment solution that can play a vital part in ensuring your future financial wellbeing and security.

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The Authorised Corporate Director of the Omnis Managed Investments ICVC and the Omnis Portfolio Investments ICVC is Omnis Investments Limited which is authorised and regulated by the Financial Conduct Authority, Registered Office: Auckland House, Lydiard Fields, Swindon, SN5 8UB. [www.omnisinvestments.com](http://www.omnisinvestments.com)

As the Authorised Corporate Director of the funds, Omnis Investments Limited is paid an annual management charge from the funds. This charge is part of the Ongoing Charges Figure disclosed in the Key Investor Information Document.

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The Omnis range of funds are available exclusively through financial advisers who are part of the Openwork Group, which also includes Omnis Investments. If you choose not to retain the services of an Openwork Partnership Adviser in the future and wish to transfer money held in Omnis funds out of one of the investment platforms offered by the Openwork Group, you will need to sell your Omnis fund holding.





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