



# Your Investment Strategy

Saruja Cautious

# T A B L E O F C O N T E N T S

1. Investment objectives and design

---

2. Benchmark comparisons

---

3. Performance and (backdated for now):  
cumulative and period vs benchmark

---

4. Volatility vs benchmark

---

5. Asset allocation

---

6. Holdings

---

7. Disclaimer

---

8. Glossary

---

## 1. Investment objectives and design

### Saruja Cautious

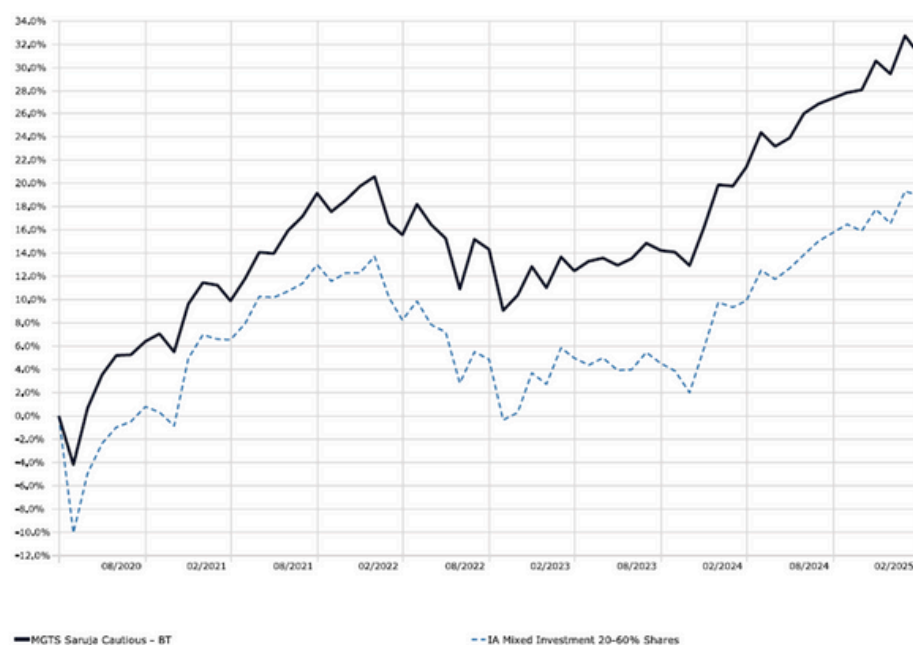
Aims and objectives	Aim is capital growth
Design	Multi-asset; funds, direct equities and direct gilts
Equity limits	30 – 50%
Risk	Mapped to Reeves risk profile 2
Benchmark (comparator not constraining)	IA Mixed Investment 20-60%
Inception Date	22/04/2025
Target market / suitability	The fund is designed for retail and professional clients with a minimum 5-year investment horizon who can tolerate capital loss and short-term volatility in pursuit of long-term growth. It suits investors seeking diversified global exposure across asset classes, including those with tax efficiency considerations.



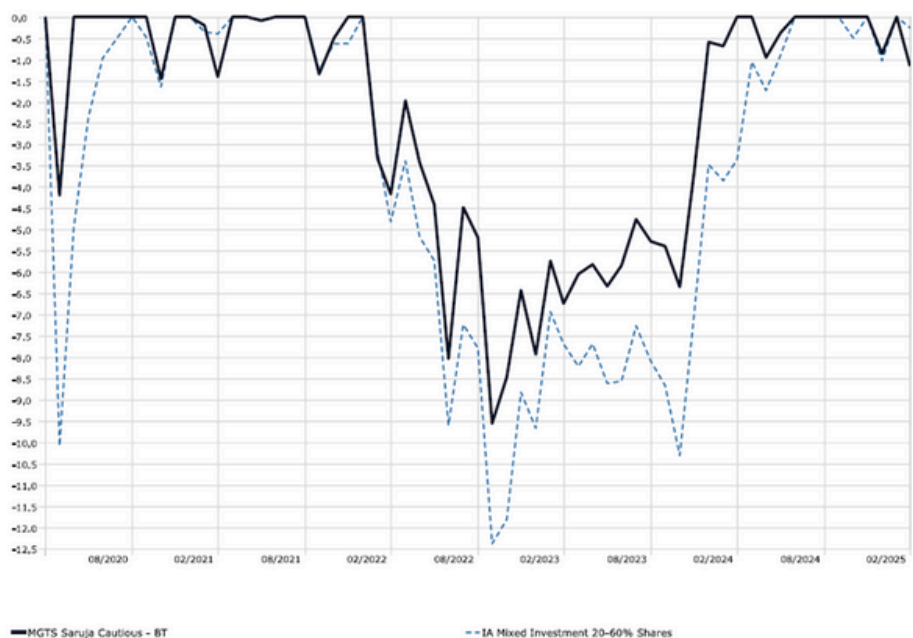
## 2. Benchmark comparisons

The IA (Investment Association) Mixed Investment 20-60% Shares Sector can be used as a comparator. The sector is considered appropriate for investors to use when comparing performance, as the asset allocation of the Sub-fund is similar to the asset allocation of other funds in this sector. The sector is not constructed as an index, therefore as funds enter or leave the sector the composition can change.

### Investment Growth



### Drawdown



### 3. Performance (backdated for now):

Cumulative and period vs benchmark

Name	1M	3M	6M	YTD	1Y	3Y annualised	5Y annualised
MGTS Saruja Cautious - BT	-1.16	0.48	3.02	1.36	8.05	4.31	5.58
IA Mixed Investment 20-60% Shares	-0.26	1.05	2.80	2.11	8.29	3.21	3.55

Name	2021	2022	2023	2024	YTD
MGTS Saruja Cautious - BT	8.19	-7.93	7.98	7.96	1.36
IA Mixed Investment 20-60% Shares	6.31	-9.67	6.86	6.18	2.11

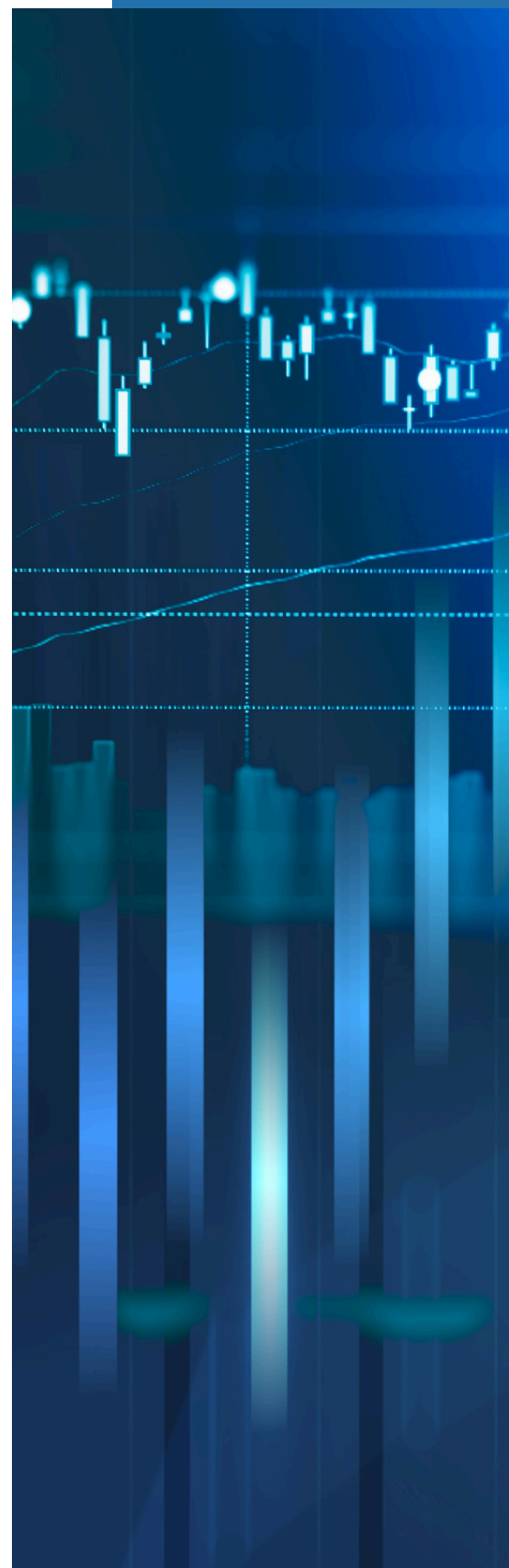
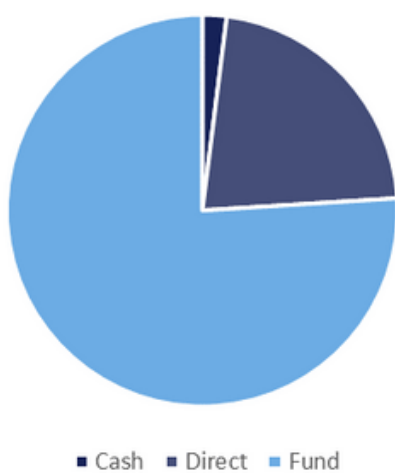
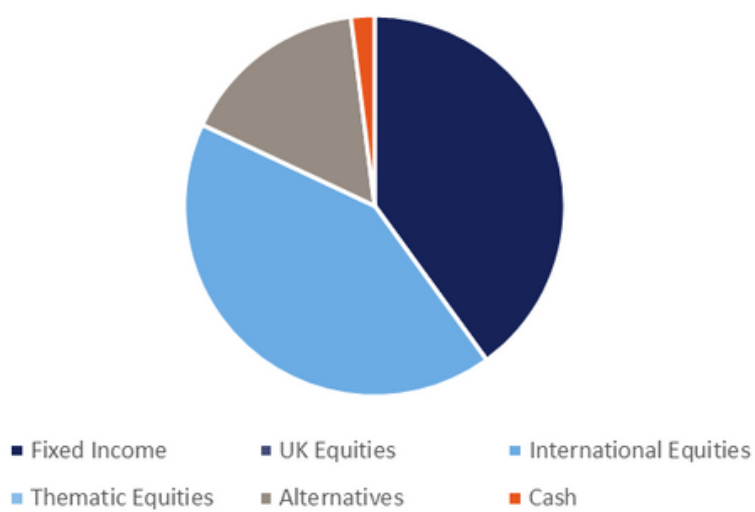
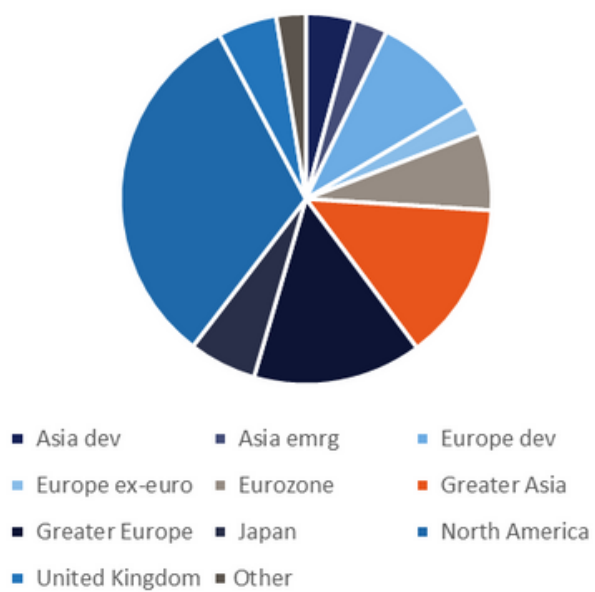
### 4. Volatility versus benchmark

		01/03/2022 - 28/02/2025	
Name	Type	Std Dev	Return
MGTS Saruja Cautious - BT	Comparison	6.36	4.31
IA Mixed Investment 20-60% Shares	Comparison	6.69	3.21

Data as at 28<sup>th</sup> February 2025 (please see disclaimer at the end of this document).

Performance data sources: Morningstar

## 5. Asset allocation



## 6. Holdings

Saruja Cautious	Asset class	Weight	Fund or Direct
Capital Group GlbCorpBd (LUX) Sdh-GBP	Fixed Income	7.0%	Fund
Vontobel TwentyFour Sust S/T Bd Inc G £		7.0%	Fund
AXA US Shrt Duration Hi Yld FundZIGrsAcc		7.0%	Fund
L&G All Stocks Gilt Index C Acc		6.0%	Fund
United Kingdom of Great Britai 1.250% 07/31/2051 GBP REGS SNR National Gove		5.0%	Direct
United Kingdom of Great Britai 0.625% 07/31/2035 GBP REGS SNR National Gove		5.0%	Direct
L&G Global Inflation Linked Bd Idx C Acc		3.0%	Fund
L&G US Index C Acc	International Equities	3.0%	Fund
BA Beutel Goodman US Val SI GBP Acc UnH		2.5%	Fund
L&G S&P 500 US Equal Wght Idx C GBP Acc		2.5%	Fund
T. Rowe Price US Smlr Cm Eq I GBP 1		1.0%	Fund
L&G Japan Index C Acc		3.0%	Fund
Stewart Inv APAC Ldrs B GBP Acc		2.0%	Fund
Polar Capital Em Mkts Stars S Acc		2.0%	Fund

Saruja Cautious	Asset class	Weight	Fund or Direct
L&G Global Equity Index C Acc	International Equities	6.0%	Fund
IFSL Evenlode Global Income F GBP Acc		2.0%	Fund
Brown Advisory Global Leaders SI GBP Acc		2.0%	Fund
Redwheel Global Intrinsic Val I GBP Acc		2.0%	Fund
Fidelity Global Dividend R-Acc-GBP		2.0%	Fund
MICROSOFT CORP COM USD0.00000625		0.5%	Direct
SCHNEIDER ELECTRIC SE EUR4.00		0.5%	Direct
ASTRAZENECA PLC ORD USD0.25		0.5%	Direct
ELI LILLY AND COMPANY COM NPV		0.5%	Direct
CRH ORD EUR 0.32		0.5%	Direct
APPLE INC COM USD0.00001		0.5%	Direct
AMAZON COM INC COM USD0.01		0.4%	Direct
RELX PLC ORD GBP0.1444		0.4%	Direct
ASML HOLDING NV EUR0.09		0.4%	Direct
TOTALENERGIES SE EUR2.5		0.4%	Direct
MASTERCARD INCORPORATED COM USD0.0001 CLASS A		0.4%	Direct
HALEON PLC ORD GBP0.01		0.4%	Direct

Saruja Cautious	Asset class	Weight	Fund or Direct
ALPHABET INC CAPITAL STOCK USD0.001 CL A	International Equities	0.4%	Direct
TAIWAN SEMICONDUCTOR MANUFACTURING SPON ADS EACH REP 5 ORD TWD10		0.4%	Direct
KONINKLIJKE KPN NV EUR0.04		0.4%	Direct
DBS GROUP HLDGS LTD NPV		0.4%	Direct
RIO TINTO ORD GBP0.10		0.3%	Direct
ZURICH INSURANCE GROUP AG CHF0.10		0.3%	Direct
ACCENTURE PLC CLS'A'USD0.0000225		0.3%	Direct
JPMORGAN CHASE & CO. COM USD1.00		0.3%	Direct
HERMES INTERNATIONAL NPV		0.3%	Direct
AIA GROUP LIMITED NPV		0.3%	Direct
PROCTER & GAMBLE CO COM NPV		0.3%	Direct
ROCHE HOLDINGS AG GENUSSCHEINE NPV		0.3%	Direct
NVIDIA CORP COM USD0.001		0.3%	Direct
TETRA TECH INC COM STK USD0.01		0.3%	Direct
BOOKING HOLDINGS INC COM USD0.008		0.3%	Direct
ENEL SPA EUR1		0.3%	Direct

Saruja Cautious	Asset class	Weight	Fund or Direct
HALMA ORD GBP0.10	International Equities	0.3%	Direct
BLACKROCK INC COM USD0.01		0.3%	Direct
AUTODESK INC COM USD0.01		0.2%	Direct
INTUIT INC COM USD0.01		0.2%	Direct
OWENS CORNING COM USD0.01		0.2%	Direct
NEXTERA ENERGY INC COM USD0.01		0.2%	Direct
Brevan Howard Abs Rt Govt Bd A2 GBP Acc	Alternatives	3.5%	Fund
CG Absolute Return Fund GBP M		3.5%	Fund
MS INV F Systematic Liqd Alp J (GBP) Acc		3.5%	Fund
Cohen & Steers Dvrs RI Assts F Acc GBP		3.0%	Fund
iShares Physical Gold ETC		2.5%	Fund
Cash	Cash	2.0%	

## 7. Risk warnings and disclaimers

LGT Wealth Management UK LLP is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales: OC329392. Registered office: 14 Cornhill, London, EC3V 3NR.

LGT Wealth Management Limited is authorised and regulated by the Financial Conduct Authority. Registered in Scotland number SC317950 at Capital Square, 58 Morrison Street, Edinburgh, EH3 8BP.

LGT Wealth Management Jersey Limited is incorporated in Jersey and is regulated by the Jersey Financial Services Commission in the conduct of Investment Business and Funds Service Business: 102243. Registered office: Sir Walter Raleigh House, 48-50 Esplanade, St Helier, Jersey JE2 3QB.

LGT Wealth Management (CI) Limited is registered in Jersey and is regulated by the Jersey Financial Services Commission: 5769. Registered Office: at IFC1, The Esplanade, St Helier, Jersey, JE1 4BP.

LGT Wealth Management US Limited is authorised and regulated by the Financial Conduct Authority and is a Registered Investment Adviser with the US Securities & Exchange Commission ("SEC"). Registered in England and Wales: 06455240. Registered Office: 14 Cornhill, London, EC3V 3NR.

This publication is marketing material. It is for information purposes only. Certain services described herein are not available to retail clients as defined by the FCA or the JFSC, as applicable; please speak to your investment adviser for further clarification in this regard. All services are subject to status and where local regulations permit. The wording contained in this document is not to be construed as an offer, advice, invitation or solicitation to enter into any financial obligation, activity or promotion of any kind. You are recommended to seek advice concerning suitability from your investment adviser. Any information herein is given in good faith, but is subject to change without notice and may not be accurate and complete for your purposes. This document is not intended for distribution to, or use by, any individual or entities in any jurisdiction where such distribution would be contrary to the laws of that jurisdiction or subject any LGT Wealth Management entity to any registration requirements. When we provide investment advice it is on the basis of a restricted approach that is to say, whilst we review and advise on retail investment products from the whole of the investment market.

Investors should be aware that past performance is not an indication of future performance, the value of investments and the income derived from them may fluctuate and you may not receive back the amount you originally invested.

This performance data represents simulated past performance of the fund and is not based on actual trading results. Unlike an actual performance record, simulated results do not represent actual trading and may not reflect the impact of material economic and market factors on the decision-making process.

Simulated past performance is not indicative of future results. There is no guarantee that the fund will achieve similar performance in the future.

The performance includes investment management charges but excludes any additional fees that may be incurred.

## 8. Glossary

- **Investment Objectives and Design:** The strategic goals and structure of the investment approach, ensuring alignment with investor needs and risk profiles.
- **Benchmark Comparisons:** Evaluating the fund's performance against a relevant benchmark, such as the IA Mixed Investment 40-85% Share Sector, which provides a comparative standard for asset allocation.
- **IA Mixed Investment 40-85% Share Sector:** A sector classification used to compare funds with similar asset allocation, though it is not a static index and changes as funds enter or leave.
- **Investment Growth:** The increase in value of an investment portfolio over time, reflecting capital appreciation and reinvested earnings.
- **Drawdown:** A measure of peak-to-trough decline in the value of an investment, indicating potential risk and volatility.
- **Performance Metrics:** Various indicators such as cumulative and periodic returns used to assess the effectiveness of an investment strategy.
- **Volatility vs Benchmark:** A comparison of the fund's price fluctuations relative to its benchmark, providing insights into risk and stability.
- **Asset Allocation:** The distribution of investments across different asset classes (e.g., equities, bonds, cash) to achieve diversification and manage risk.
- **Holdings:** The specific securities or assets contained within a fund or portfolio.
- **Risk Warnings and Disclaimers:** Statements outlining potential investment risks and regulatory information, ensuring transparency and compliance.



This document is for informational purposes only and should not be considered financial advice. No action should be taken without seeking independent professional financial advice, as any decisions regarding your pension may be irreversible and could significantly impact your retirement income.

The value of your investment and any associated income may fluctuate, and you may not recover the full amount invested. Please consult our independent financial advisers before making any decisions.



Park View House, Benton, Newcastle Upon Tyne, NE7 7TZ

Tel: 0800 989 0029

Email: [info@reevesifa.com](mailto:info@reevesifa.com)

Reeves Independent Limited is part of the Reeves Group  
(Companies House Number: 12337395).

Reeves Group Holdings Limited registered in England. Company Registration No: 12337395. Registered address: 2nd Floor Park View House Front Street, Benton, Newcastle Upon Tyne, United Kingdom, NE7 7TZ.

Reeves Independent; Reeves – The Pensions Specialist; Reeves – Pensions; Investments & Retirement Advice; Reeves Investment Services; Reeves Family Office; Reeves Partners; Reeves Property & Pensions is/are trading styles of Reeves Independent Limited which is authorised and regulated by the Financial Conduct Authority.

Reeves Independent Limited is Authorised and Regulated by the Financial Conduct Authority under the FCA financial services register no. 839943. Company Registration No: 11751772. Registered Address: Park View House Front Street, Benton, Newcastle Upon Tyne, Tyne And Wear, United Kingdom, NE7 7TZ.

Reeves Investment Services is a trading styles of Reeves Financial Services Limited which is Authorised and Regulated by the Financial Conduct Authority under the FCA financial services register no. 187607. Company Registration no: 03586020, Registered Office Address, Reeves Independent, National Advice Centre, 2nd Floor, Park View House, Front Street, Benton, Newcastle Upon Tyne, NE7 7TZ. Registered in England and Wales.