

Schroder Investment Solutions

Combining your strengths and ours

Guide for advisers



Schroders

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Helping you keep your clients' needs front and centre – introducing Schroder Investment Solutions

Schroder Investment Solutions can give you more time to spend with your clients through providing you with an extensive suite of model portfolios and multi-asset funds.

Along with reflecting your clients' views on investment and helping them achieve their financial goals, Schroder Investment Solutions can help you to meet their expectations on cost and service.

You're faced with a challenging investment environment, changing regulation, a rising compliance burden, increased scrutiny of the suitability of advice and the value you provide. It's fair to say that life for financial advisers today is not without its challenges.

To face the future with confidence, you need a comprehensive suite of investment solutions that puts your clients' needs front and centre and provides a springboard for achieving your wider goals, whatever they may be.

Important information

Schroder Investment Solutions is the trading name for the following products and services: Schroder Blended and Schroder Tactical Portfolios ("Schroder Multi-Asset Funds") and Schroder Active, Strategic Index and Sustainable Model Portfolios ("Schroder Model Portfolios"). On 27 May 2021, the Schroder Multi-Asset Funds will be renamed and investment objectives amended. Please see details below:

Schroder Blended Portfolios

Schroder Portfolios will change its name to Schroder Blended Portfolios. The Funds have had their investment objectives revised in order to reflect their updated risk/volatility parameters. Please refer to the KIID for more details of the current investment objectives.

Schroder Tactical Portfolios

Schroder Fusion Portfolios will change its name to Schroder Tactical Portfolios. The Funds have had their investment objectives revised in order to reflect their updated risk/volatility parameters. Please refer to the KIID for more details of the current investment objectives. The Funds' charges will also be reduced as follows:

- Current OCF charges (7 April – 4 May 2021)

OCF is between 0.62% and 0.64% for all Portfolios (as at 26 February 2021)

- Future OCF charges (from 5 May 2021)

OCF capped at 0.29% for all Portfolios

This guide reflects the Schroder Investment Solutions offering as at 27 May 2021.

Achieving financial goals for clients while reflecting their views on investment

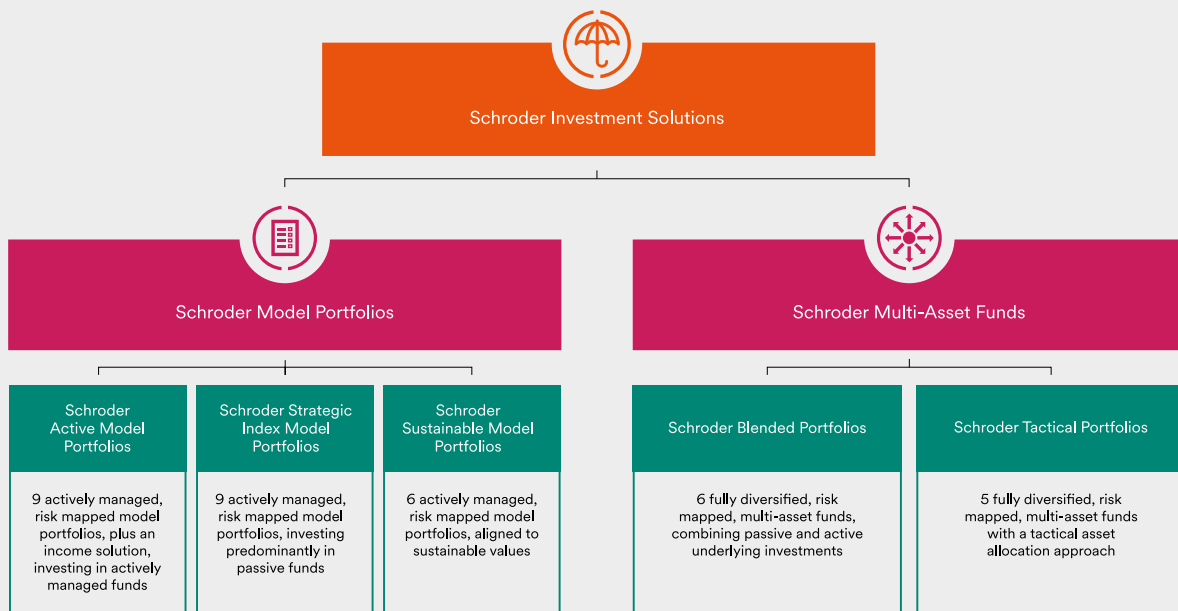
From our decades of experience working closely with financial advisers, we understand that no single 'solution' will work for all clients. You need different solutions to fulfil the requirements of clients with different needs, risk profiles, levels of wealth and views on investment.

Schroder Investment Solutions offers active, blended and sustainable investment approaches so you can support the different ways in which your clients wish to invest.

The range provides broad choice of multi-asset funds and model portfolios to suit clients across the full risk profile spectrum. The funds and portfolios are available across a wide range of platforms.

Each solution focuses on delivering strong outcomes for clients, by leveraging Schroders' proven investment expertise.

Our investment solutions range



Helping meet your needs

A model portfolio or multi-asset fund can reduce the time, costs and risks associated with managing your clients' portfolios.

Doing this yourself requires:

- Research
- An investment committee
- Asset allocation and portfolio construction
- Ongoing active management
- Contacting clients to make changes or rebalances
- Reporting

Our specialist team draws on the significant range of resources across Schroders to carry out all of these vital functions for the benefit of you and your clients.

When you're seeking to understand how economic and market developments could impact your clients, it helps to work with an experienced partner with a global presence and significant research capability. Our specialist multi-asset investment team comprises over 100 professionals with a local presence in the UK, Europe, US and across Asia.

Reporting can be time-consuming. We can help by providing you with all of the resources and support

you need to keep your clients informed about their investment strategy and the progress they are making towards achieving their goals.

We've looked to the long term for over two centuries, seeking to understand the challenges facing our clients, so we can help them plan for the future. Schroder Investment Solutions forms part of our enduring commitment to providing ideas and investments that are built to stand the test of time.

Rich, informative reporting

To help you to keep your clients informed, we provide a range of reports in different formats. These include digital factsheets, a monthly report summarising the performance of all the funds and models and quarterly reports and video bulletins detailing our asset class views and any changes we have made and why.

Combining your strengths and ours

Your strengths

Understanding client goals and objectives
Building a financial plan
Assessing capacity for risk and loss
Pension planning
Tax planning
Wealth transfer



Our strengths

Global economic research and analysis
Asset allocation
Research and fund selection
Portfolio construction and management
Risk management
Adviser and client reporting

Delivering appropriate client investment outcomes

Giving you time to focus on clients and your business goals
Meeting client demands on cost and service

Leveraging the best of Schroders

To deliver Schroder Investment Solutions we bring together specialist resources from across the Schroders Group.

	Schroder Investment Solutions	Schroder Investment Solutions, led by Chief Investment Officer Alex Funk, manages £4 billion ¹ across a range of diversified investment solutions on a discretionary basis on behalf of clients.
	Schroders Multi-Asset Team	Schroders Multi-Asset Team is led by Johanna Kyrklund, our Chief Investment Officer. The team has a long history in multi-asset investing and can call on the expertise of over 100 dedicated investment professionals.
	Schroders Economics Team	Schroders Economics Team provides macro analysis to the Schroders Group, enabling investment teams to make better decisions and to provide insights to clients. The team of seven economists is led by Chief Economist, Keith Wade.
	Schroders client service and thought leadership	We have a dedicated team with strong product and technical knowledge to support Schroder Investment Solutions. Financial advisers can also access extensive multi-asset and other thought leadership resources from Schroders in a range of formats with a focus on effective and engaging digital delivery.

¹Source: Schroders as at 26 February 2021.

Competitive fees and charges

We aim to provide investment solutions that offer value at every level including competitive fees and charges.



Schroder Model Portfolios

Active OCF 0.57% - 1.00%

Strategic Index OCF 0.25% - 0.28%

Sustainable OCF 0.68% - 0.98%



Schroder Multi-Asset Funds

Schroder Blended Portfolios OCF 0.76% - 0.95%

Schroder Tactical Portfolios OCF capped at 0.29%¹

The OCF for the model portfolios includes our model portfolio fee of 0.15%, with no VAT.

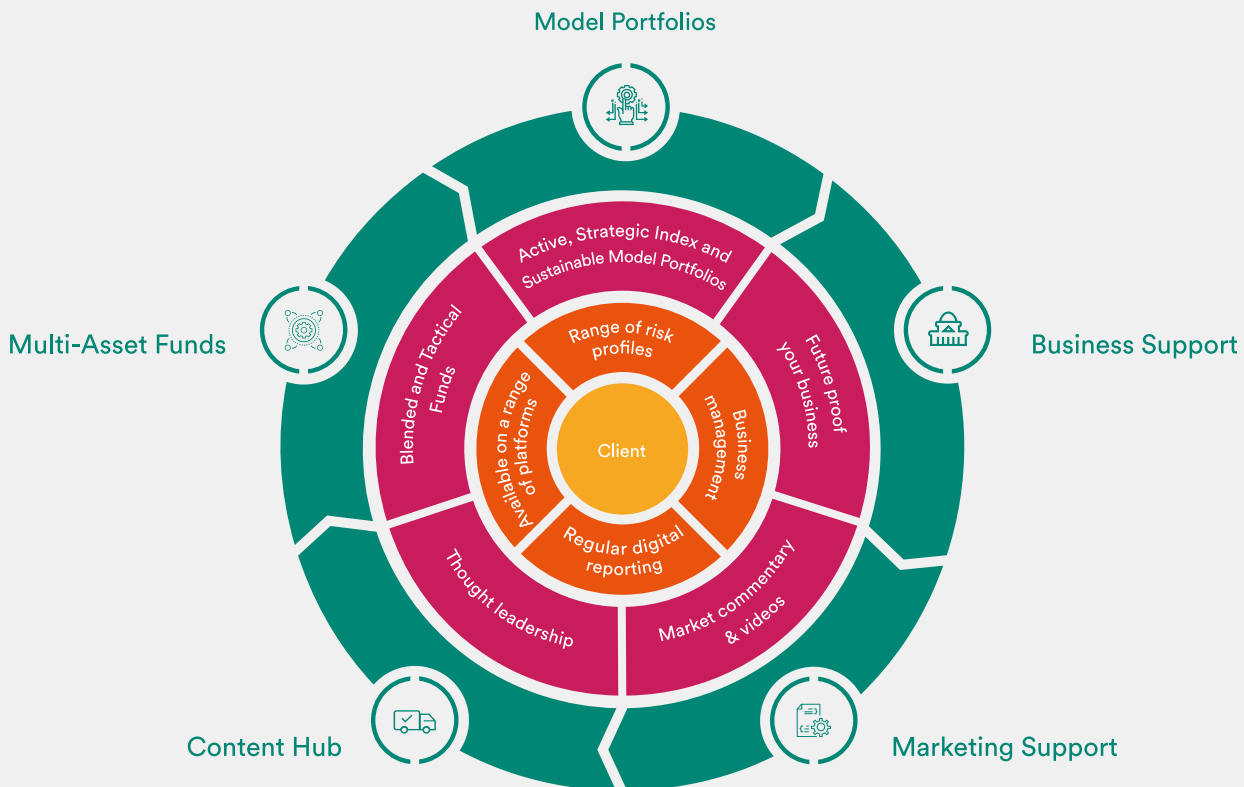
¹ The OCF charges for the Schroder Tactical Portfolios shown are as at 5 May 2021. The current charges for the Portfolios (as at 26 February 2021) are between 0.62% and 0.64%.

Source: Schroders as at 26 February 2021. The OCF (Ongoing Charge Figure) is a measure of the total costs associated with managing and operating an investment portfolio. These costs include the model portfolio fee (where applicable), management fees and additional expenses of the underlying funds. The OCF will vary on a monthly basis.

Supporting your risk profiling process

Schroder Investment Solutions can be mapped to a range of risk profiling tools including Dynamic Planner, Defaqto and Enable Risk Profiler. We're happy to map to other tools too.

Schroder Investment Solutions – combining your strengths and ours



Get in touch



To find out more about Schroder Investment Solutions just contact your usual Schroders representative



Call our Business Development Desk on [0207 658 3894](tel:02076583894)



Email solutions@schroders.com

Risk considerations

Prior to making an investment decision, please consider the following risks:

ALL: Model Portfolios & Multi-Asset Funds invest in underlying funds that may have some or all of these risks present.

Capital risk: All capital invested is at risk. You may not get back some or all of your investment.

Counterparty risk: The portfolios may have contractual agreements with counterparties. If a counterparty is unable to fulfil their obligations, the sum that they owe to the portfolios may be lost in part or in whole.

Credit risk: A decline in the financial health of an issuer could cause the value of the instruments it issues, such as equities or bonds, to fall or become worthless.

Currency risk: The portfolios may lose value as a result of movements in foreign exchange rates.

Derivatives risk: A derivative may not perform as expected, and may create losses greater than the cost of the derivative.

Derivatives risk – efficient portfolio management and investment purposes: Derivatives may be used to manage the portfolios efficiently. A derivative may not perform as expected, may create losses greater than the cost of the derivative and may result in losses to the portfolios. The portfolios may also materially invest in derivatives including using short selling and leverage techniques with the aim of making a return. When the value of an asset changes, the value of a derivative based on that asset may change to a much greater extent. This may result in greater losses than investing in the underlying asset.

Equity risk: Equity prices fluctuate daily, based on many factors including general, economic, industry or company news.

High yield bond risk: High yield bonds (normally lower rated or unrated) generally carry greater market, credit and liquidity risk.

Higher volatility risk: The price of the portfolios may be volatile as it may take higher risks in search of higher rewards.

IBOR risk: The transition of the financial markets away from the use of interbank offered rates (IBORs) to alternative reference rates may impact the valuation of certain holdings and disrupt liquidity in certain instruments. This may impact the investment performance of the portfolios.

Interest rate risk: The portfolios may lose value as a direct result of interest rate changes.

Investments in other collective investment schemes: The portfolios will invest mainly in other collective investment schemes.

Leverage risk: The portfolios use derivatives for leverage, which makes them more sensitive to certain market or interest rate movements and may cause above-average volatility and risk of loss.

Liquidity risk: In difficult market conditions, the portfolios may not be able to sell a security for full value or at all.

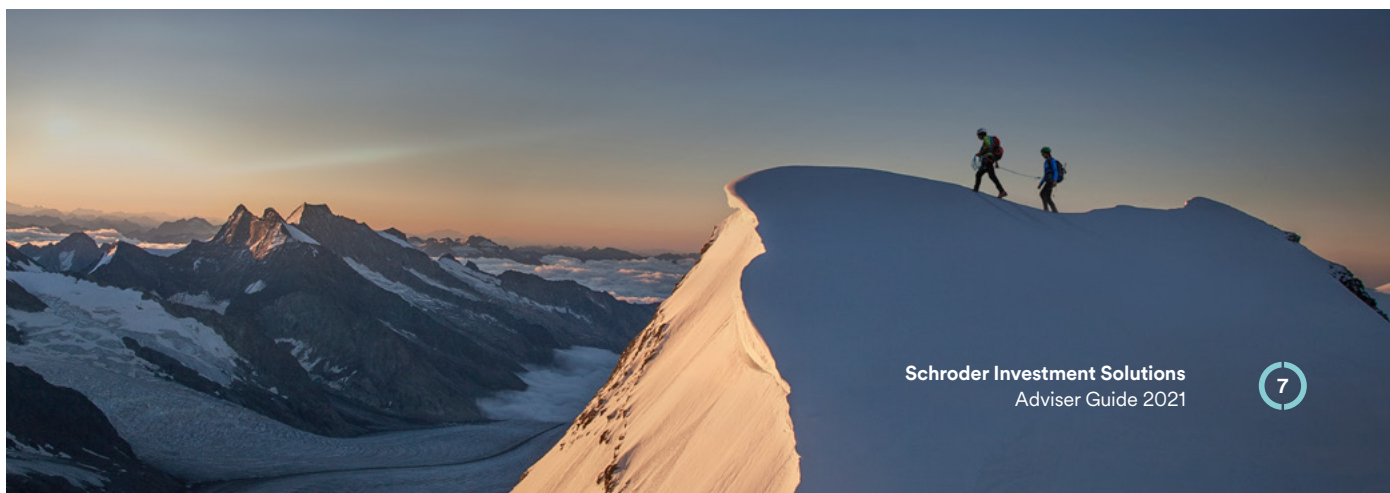
Market risk: The value of investments can go up and down and an investor may not get back the amount initially invested.

Money market & deposit risk: A failure of a deposit institution or an issuer of a money market instrument could have a negative impact on the performance of the portfolios.

Negative yields risk: If interest rates are very low or negative, this may have a negative impact on the performance of the portfolios.

Operational risk: Failures at service providers could lead to disruptions of fund operations or losses.

Performance risk: Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro economic environment, investment objectives may become more difficult to achieve.





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Reliance should not be placed on any views or information in the material when taking individual investment and/or strategic decisions.

Past performance is not a guide to future performance and may not be repeated. The value of investments and the income from them

may go down as well as up and investors may not get back the amounts originally invested. Exchange rate changes may cause the value of investments to fall as well as rise. Schroders has expressed its own views and opinions in this document and these may change.

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