REEVES INVESTMENT SERVICES

Short Term D

Portfolio Strategy and Key Features

Portfolio Objective:

The Short-term portfolio is a step down in risk and the main purpose is to protect your potential income/capital requirements over the next 3 years. The short-term portfolio holds over one third of the asset allocation as cash to give the client enough income for one year. It is recommended to put three years of required income into the short-term portfolio. It has lower volatility than the Reeves Cautious Portfolio and the Cautious Benchmark we use. This means the performance will fluctuate less than a Cautious Portfolio; a vital feature of a short-term portfolio.

Attitude to Risk:

1	2	3	4	5

Low Risk **High Risk**

Client Suitability:

Suitable for clients who:

- Are more conscious of their investments and would like to make more frequent decisions.
- Have previous investment experience and can appreciate risk.

PORTFOLIO BREAKDOWN

Asset Class	
Cash	40%
Cash Fidelity Cash	39% 1%
Bonds	30%
Allianz Strategic Artemis Strategic	15% 15%
UK Equity	30%
Ninety One Diversified Income Fund A LF Ruffer Diversified Return	15% 15%
Total Investment Charges	0.65% (Approx)

Emerging Markets: The portfolio may invest in emerging markets, which can result in political and economic instability, low liquidity, and currency exchange rate fluctuations, leading to higher risk.

Exchange Rate: The portfolio may invest in securities denominated in different currencies, causing the value of investments and any income from them to fluctuate based on exchange rate changes.

Geared Investments: Funds may carry more risk than equity investments due to the underlying investments. The fund may suffer sudden and large falls in value, leading to a high loss or even complete loss of investment.

Property Funds: The portfolio may invest in physical property, which could lead to delays in selling and affect your retirement goals. Property value is often based on a valuer's opinion, not fact. Consider carefully before investing.

Sector Specific Funds: May carry higher risk. The portfolio invests in specific markets or sectors, which can be more volatile than investments spread across multiple sectors. Technology and gold focused funds, for example, may suffer due to their underlying stocks being less liquid and more volatile.

Smaller Companies: The portfolio may invest in smaller companies which have higher risk due to shares being more volatile and less liquid.

Important information

These funds may carry more risk than equity investments due to the underlying investments. The fund may suffer sudden and large falls in value, leading to a high loss or even complete loss of investment.

The portfolio may invest in smaller companies which are higher risk due to shares being more volatile and less liquid.

This factsheet is for information only and should not be seen as advice or a recommendation. Please seek independent financial advice before taking any action.

Customer Information

The Reeves customer support team is on hand to answer your questions 0800 989 0029.