



ROCKHOLD

# TAKE HOLD OF YOUR FUTURE

Rockhold investment  
management solutions







# TAKE HOLD OF YOUR FUTURE

You have worked hard to reach where you are today, but have you prepared for the life you want to live tomorrow?

For many of us retirement will last over forty years, and with an ISA here, an old pension there - maybe a bond or two - our money is probably not held in the best way. To make the most of your wealth you need an investment management solution that improves the chance of achieving your future financial goals.

Rockhold help you do just that. We partner with experts to build a range of managed portfolios, giving you affordable access to professional investment management, usually the more costly domain of institutional investors.

We also team up with a select group of financial advisers and planners who will make sure the portfolio you choose is best suited to you.



# THE ROCKHOLD APPROACH TO SUCCESSFUL INVESTMENT

Investments can be turbulent and when financial markets crash across the globe, it can be frightening. However, a carefully planned investment strategy, put in place with your planner and administered by Rockhold, provides reassurance if this happens.

It is entirely normal for the value of investments to go up and down, and investing money carries the risk that you may not get back the same amount as you put in.

The key to successful investment means keeping these normal fluctuations within acceptable limits, so that over the medium to long term, usually 5 years or more, the volatility of the markets has time to recover and grow – it means the value of your investment could be worth more.

The Rockhold approach to successful investment is held on four principles.

**Control:** understanding your risk

**Strength:** dynamic asset allocation

**Agility:** investing in multiple asset classes

**Balance:** a choice of passive and active investments





CONTROL

## UNDERSTANDING YOUR RISK

All financial investments carry an element of risk. While more risky investment strategies can result in greater returns they can also result in greater losses. Less risky strategies are likely to remain more constant, so while not having the same growth potential as more risky strategies they are less likely to result in big falls.

What is crucial is that we correctly identify your risk profile and keep your investments within this.

To do this your adviser will carry out a full assessment. This will consider how long you want to invest for, your aspirations for the future and your attitude to risk; for example, how would you feel if your portfolio decreased by 10%? This will determine a Rockhold portfolio best suited to you.

Rockhold portfolios are designed to work within the risk parameters agreed with you. They are carefully monitored and adjusted to make sure they stay within these limits. So, once you have established your risk profile and chosen a portfolio to match, you can be confident that your investment will never slip into another risk category.

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STRENGTH

## DYNAMIC ASSET ALLOCATION

The biggest factor in determining investment returns is asset allocation; that is the way your portfolio is split between stocks, bonds, property, and other asset classes.

Getting asset allocation right needs expert knowledge and judgement. A critical understanding of economics is combined with analysis of financial markets, and this is used to determine the best mix of assets for each portfolio. The portfolios are invested across a wide range of asset classes including UK and international equities, government and corporate bonds, infrastructure, and cash.

Asset allocation is a dynamic process which means that we keep a close eye on current economic conditions and market performance. Each portfolio is reviewed quarterly and where we think a different asset mix would better achieve the investment objectives, we make appropriate adjustments. The asset allocation mix for all portfolios can be found in the latest factsheet provided to you by your adviser.

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AGILITY

## INVESTING IN MULTIPLE ASSET CLASSES

By spreading risk, a diverse portfolio held over the medium to long term is the best way to achieve positive, risk-adjusted returns.

We do this through managed portfolios as they offer transparency and flexibility and allow us to tailor investment solutions in the most cost-effective way.

Rockhold portfolios are designed to meet a range of needs and objectives and your adviser will help you choose what is right for you.

To achieve these investment objectives, we use quantitative and qualitative techniques, that is the numbers and the selection methodology. We also carry out extensive research to shape our macro-economic view.

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BALANCE

## A CHOICE OF ACTIVE AND PASSIVE INVESTMENTS

**Passive funds** aim to track the performance of an index, for example, the S&P500 or FTSE250; typically, by investing proportionately in all constituents of the index. Because these funds follow performance, they are typically lower cost.

**Active funds** look to beat the standard indexes by aiming to select investments that will perform well over the medium to long term, keeping within the prescribed volatility limits whilst predominantly investing actively in funds.

While active funds offer the potential of better returns, they demand more expertise and research, and come with the risk of greater losses. For active portfolios, the investment manager will aim to choose funds that will outperform the equivalent index net of charges, over the long term.

Rockhold offer active, passive and blended portfolios, to meet a range of investment objectives. Your adviser or financial planner will explain the difference and help you decide which is most appropriate.

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Rockhold Portfolios have been  
5 Star rated and 5 Diamond rated  
by Defaqto



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## ROCKHOLD PARTNERS

Rockhold provides additional levels of strength and expertise to your investment.

We choose to work with best of breed partners to ensure we deliver superior investment solutions for you. That means the investment management partners we have chosen are specialists in each field and follow our approach to successful investment. We also constantly monitor their performance.

To ensure your investments are allocated to the most appropriate asset classes we partner with **Alpha Beta Partners**

who are specialist in dynamic asset allocation.

Alpha Beta Partners also provide robust risk management and cost-effective passive investment portfolios.

For active investments, we work with **The Adviser Centre** who are expert in active fund manager research, selection and monitoring. The Adviser Centre has strong relationships with investment houses and individual portfolio managers. This adds an additional dimension to our proposition; helping to drive positive risk-adjusted returns for you over the medium to long term.



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# INVESTMENT COMMITTEE

The Rockhold Investment Committee meets on a quarterly basis to oversee that the portfolios are performing as they should.

Made up of senior managers and investment experts, the committee retains the power to appoint the investment managers and partners running the Rockhold portfolios. The committee also reviews the Rockhold proposition to make sure it offers the best investment for you.





#### Disclosure & Disclaimer

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