

Ivy+ Balanced Growth UCITS Fund



The solution for
investing in retirement

The retirement imperative

The purpose of a pension is to provide a reliable income in retirement, for as long as we live.

Sadly, that is becoming harder to achieve. The demise of final salary pension schemes leads to uncertainty in pension income. The reduction in long term investment yields makes annuities unattractive for many.

At the same time we are, on average, living longer. This means that the pension pot that we have accumulated for our retirement has to last longer than ever. The natural inclination when you are seeking to make your money last is to reduce risk. Yet you still have to grow your pension investments so that they last possibly for the next 30 years or more. This means that you may need to take more risk with your hard earned pension assets. With inflation also forecast to rise in the coming months, this makes the challenge even harder.

What is needed is a means of investing that captures investment growth when it occurs, whilst also protecting you from the worst of any downturns in the investment markets.

Fortunately there is now an investment solution that is designed to do precisely this. It is the Ivy+ Balanced Growth UCITS Fund.

The benefits of our solution

This solution brings many benefits.

- It makes planning for the future that much easier and more predictable.
- It can give balance to your overall portfolio.
- And most important of all, it helps to provide peace of mind that your financial future is secure.

This is what advisers are now saying about the Ivy+ Fund:

“After the gains of recent years, both in bonds and equities, the fund provides a more defensive option while still retaining meaningful exposure to growth assets in retirement”

And

“A well thought out defence against sequence risk, the ongoing exposure to growth assets, while still protecting against downside risk, makes it a good solution for investors entering retirement”

Our solution

The Ivy+ Balanced Growth UCITS Fund is a multi-asset fund that is designed to minimise losses in the event of a market downturn, whilst still capturing the benefit of upswings in the markets. Effectively it is adding protection for the investor.

It is designed for those that are approaching retirement, or are already retired and because it works across all major asset classes, the portfolio is well diversified.

The fund is based on rigorous and proven academic research. When certain criteria are met, it triggers the sale or purchase of holdings that will remove you from a downward trend, or enable you to benefit from a rising trend. The process is based upon pre-agreed rules, and so removes all emotion from the decision making process.

Following the rules in this programme makes a demonstrable difference, both in reducing volatility and in improving performance.

The following chart demonstrates the differences in fund values over time. The chart is created using backtested data:

The fund is structured as a UCITS Fund, which gives a high level of regulatory oversight.

The strategy is implemented using passive index tracking investment funds and ETFs. These enable us to keep the investment costs to a minimum.

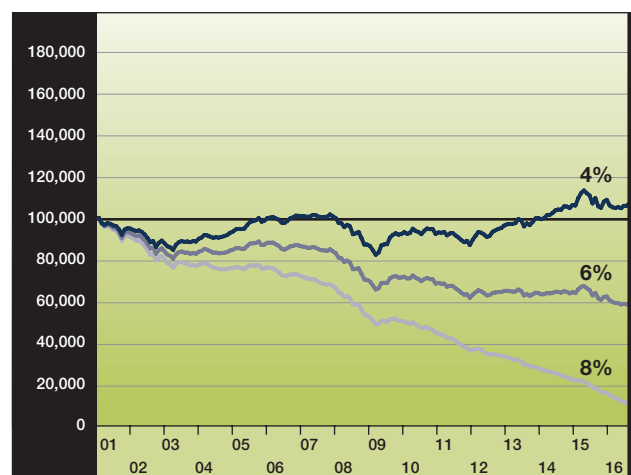
The fund is available on a number of investment platforms including [Conexim Advisors](#), [Davy Select](#) and [Irish Life Self Invest](#).

Comparison of Fund values over time, with withdrawals taken at 4%, 6% and 8%

Ivy+ Balanced Growth UCITS Fund Approach



30/70 Equity/Bond Fund Portfolio



Source: Ivy+ Funds research. The chart above shows the comparison of the back tested performance of the Ivy+ Balanced Growth UCITS Fund approach, with withdrawals of income at 4%, 6% and 8% per annum, returns are shown before tax and after management fees. This is compared to a similar withdrawal approach applied to a theoretical fund composed of 30%/70% Equity/Bond mix. The graph is purely for information purposes and is not a projection of future performance.

The academic model that works

The academic model behind the Ivy+ Fund has been created by Professors Stephen Thomas and Andrew Clare from Cass Business School. They are regarded as international leaders in investment strategy, with a large global following of their research papers. The investment process that they have created has been back tested over many years, and has been used in 'live' portfolios for over five years.

Because their process is 'rule based', the process does not suffer from the problems common with other investment processes – that of human emotion and intervention.

The research, all published in publicly available academic international finance journals, suggests that investors might receive 75% of the upward movement of markets but only 25% of the downward movement of markets. This is not a guarantee of performance but rather an indication of what an investor might expect to receive in terms of relative results.

What it does mean is that investors are likely to benefit from superior long term performance because of the action taken to deliver down side protection in falling markets.

The Research behind the Fund strategy

PROFESSOR ANDREW CLARE
Professor of Asset Management at Cass Business School. He has published extensively in both academic and practitioner journals on a wide range of economic and financial market issues. Andrew serves on the investment committee of the GEC Marconi pension plan, which oversees the investments and investment strategy of this £4.0bn scheme, and is a trustee and Chairman of the Investment Committee of the £2.0bn Magnox Electric Group Pension scheme.

PROFESSOR STEVE THOMAS
Professor of Finance at Cass Business School. Steve is a member of the editorial board of the Journal of Business Finance and Accounting and in 2005 was ranked 11th in Europe for finance research. He was Houbton-Norman Fellow at the Bank of England. Steve is also on the education committee for CFA UK, an examiner for their Investment Management Certificate and co-author of the accompanying Official Training Manual. He was a director of Bear Stearns' Global Alpha macro hedge fund, 2005-7, and Firecrest Hambro investment management, 2002-6

Key benefits

- A fund designed to give peace of mind to those investing at or in retirement
- A fund designed to capture growth and minimise losses
- A proven academic approach that has been tested over 25 years.
- A fund for volatile or uncertain markets
- Comprehensive information and support for advisers and their clients

Support for advisers and their clients

- Simple and helpful literature
- Draft suitability wordings
- Presentations or one to one meetings with both advisers and clients
- Documentation that can be downloaded from our website: www.ivyplusfunds.com

We like talking about it, and helping others to understand what we are aiming to achieve.

So, please contact us:

Tel: +353 872535953

Email: info@ivyplusfunds.com

Visit our website:

www.ivyplusfunds.com

What are the risks?

- 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 amount originally invested
- Currency fluctuations may adversely affect the value of investments and the income thereon
- The fund invests partly in Emerging markets and Commodities. Investing in these assets can be extremely volatile, involving a higher than average risk.
- The funds will invest mainly in collective investment schemes which themselves may invest in bonds, equities, commodities each of which will have specific risks as detailed in the full Prospectus

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