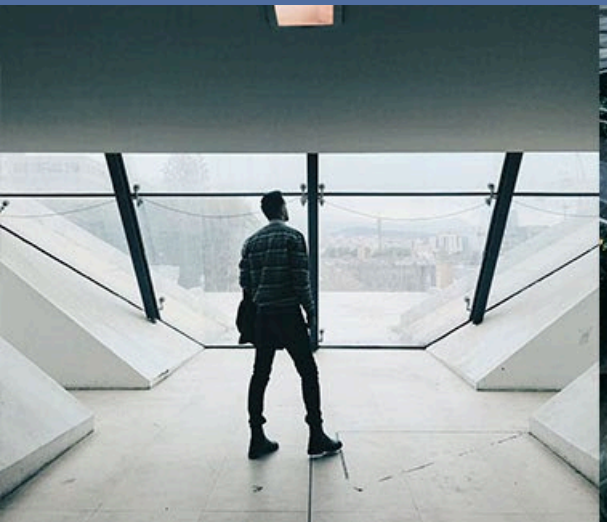

NAVIGATE OPTIMISED PORTFOLIOS

DARREN BURNS

HEAD: INVESTMENT SOLUTIONS

THINK WORLD CLASS

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NAVIGATE OPTIMISED PORTFOLIOS

INVESTMENT PHILOSOPHY

Provide diversified portfolios which Maximise long-term risk-adjusted returns. This is achieved by actively blending high quality managers utilising our proprietary systems and qualitative insights.

Glacier Offshore Investment

Glacier Research

Glacier Navigate Optimised Portfolios

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PORTFOLIO MANDATES

NAVIGATE OPTIMISED CAUTIOUS GROWTH	NAVIGATE OPTIMISED MODERATE GROWTH	NAVIGATE OPTIMISED AGGRESSIVE GROWTH
Primary Benchmark EAA Fund Cautious Allocation	**Primary Benchmark** EAA Fund Moderate Allocation	**Primary Benchmark** EAA Fund Aggressive Allocation
Investment horizon 5 years	**Investment horizon** 7 years	**Investment horizon** 10 years
Max Total Equity 20% - 45%	**Max Total Equity** 45% - 65%	**Max Total Equity** 65% - 100%
Max 10 Funds	**Max 10 Funds**	**Max 10 Funds**

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OPTIMISATION TOOL INPUTS

OVERLAP

CAUTIOUS GROWTH PORTFOLIO

Time Period Allocation
1 Year – 10%
3 Years – 20%
5 Years – 50%
7 Years – 10%
10 Years – 10%

MODERATE GROWTH PORTFOLIO

Time Period Allocation
1 Year – 0%
3 Years – 10%
5 Years – 30%
7 Years – 40%
10 Years – 20%

AGGRESSIVE GROWTH PORTFOLIO

Time Period Allocation
1 Year – 0%
3 Years – 10%
5 Years – 20%
7 Years – 30%
10 Years – 40%

Factor	Cautious	Moderate	Aggressive
Utility adjusted return	45	65	85
Contribution to risk	45	25	10
Maximum drawdown	10	10	5

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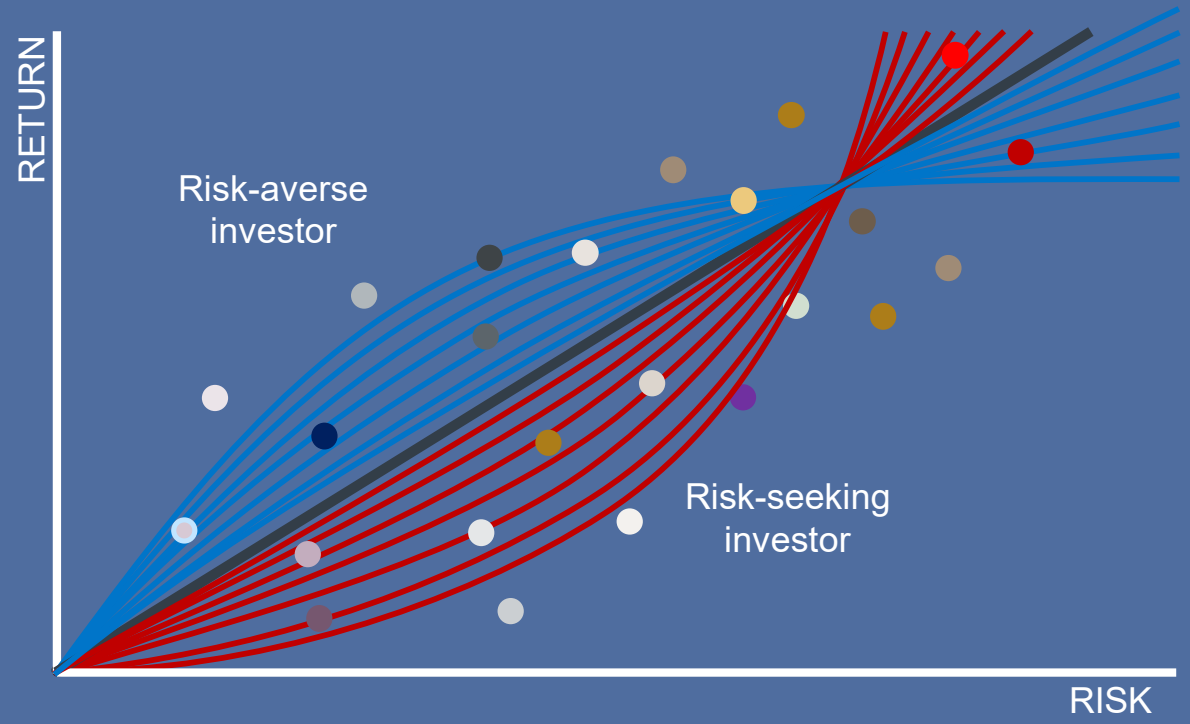
OPTIMISATION



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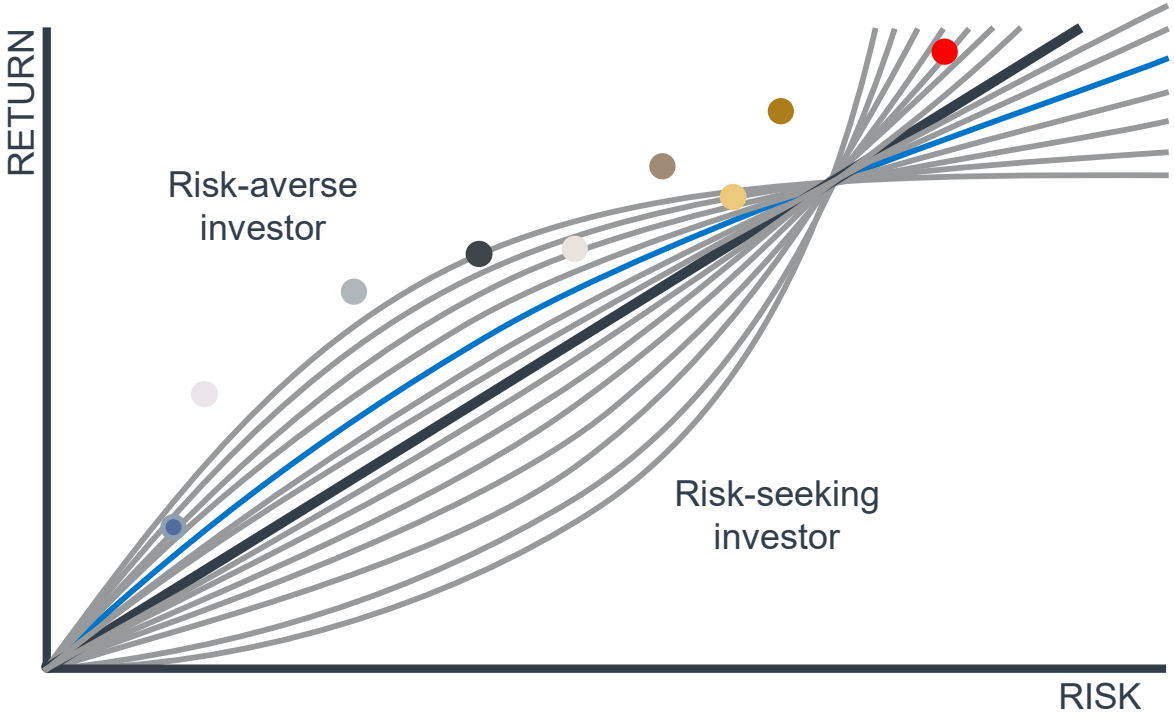
UTILITY FACTOR



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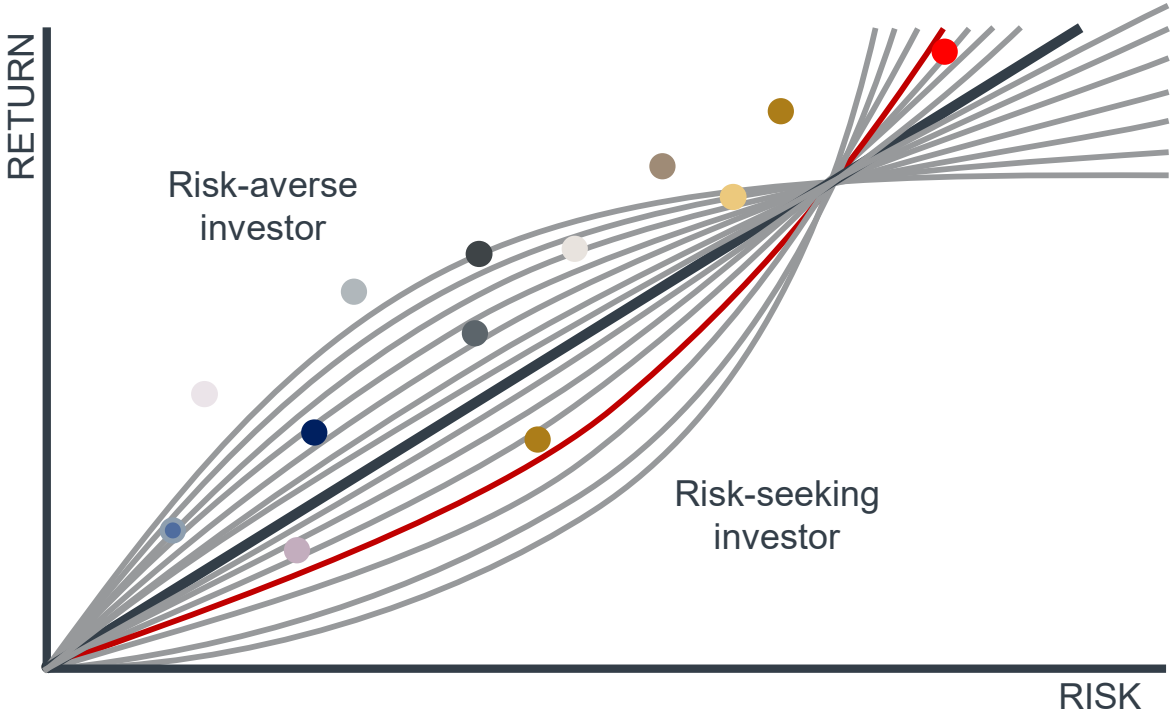
UTILITY FACTOR



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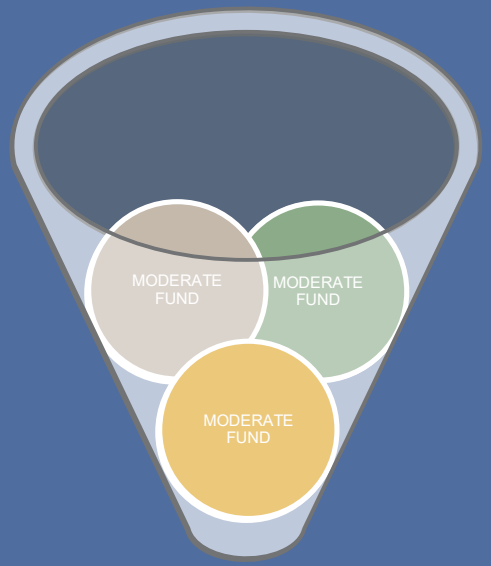
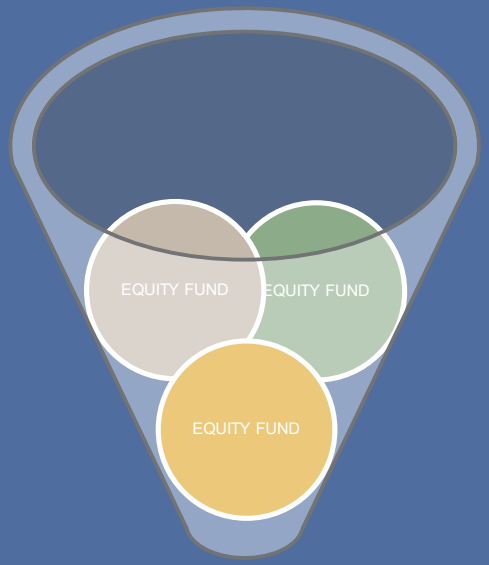
TRADITIONAL MULTI-ASSET PORTFOLIOS



TRADITIONAL
MODERATE
PORTFOLIO



TRADITIONAL
AGGRESSIVE
PORTFOLIO

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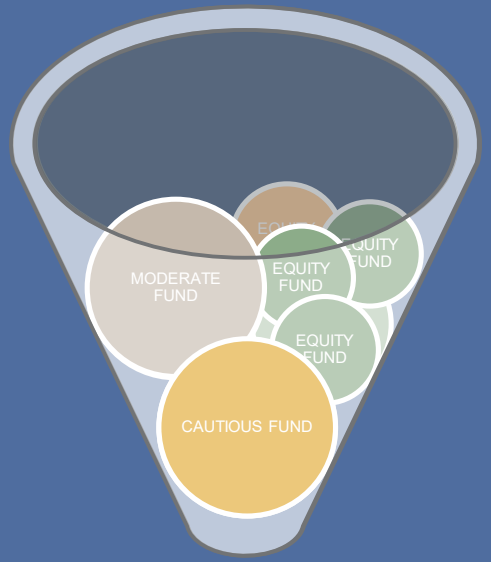
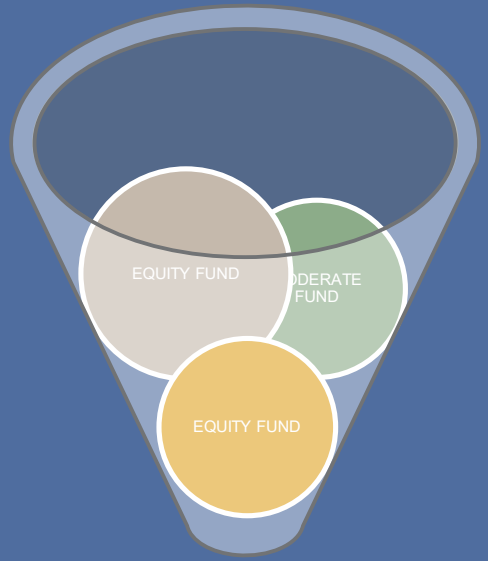
NAVIGATE OPTIMISED PORTFOLIOS



OPTIMISED
MODERATE
PORTFOLIO



OPTIMISED
AGGRESSIVE
PORTFOLIO

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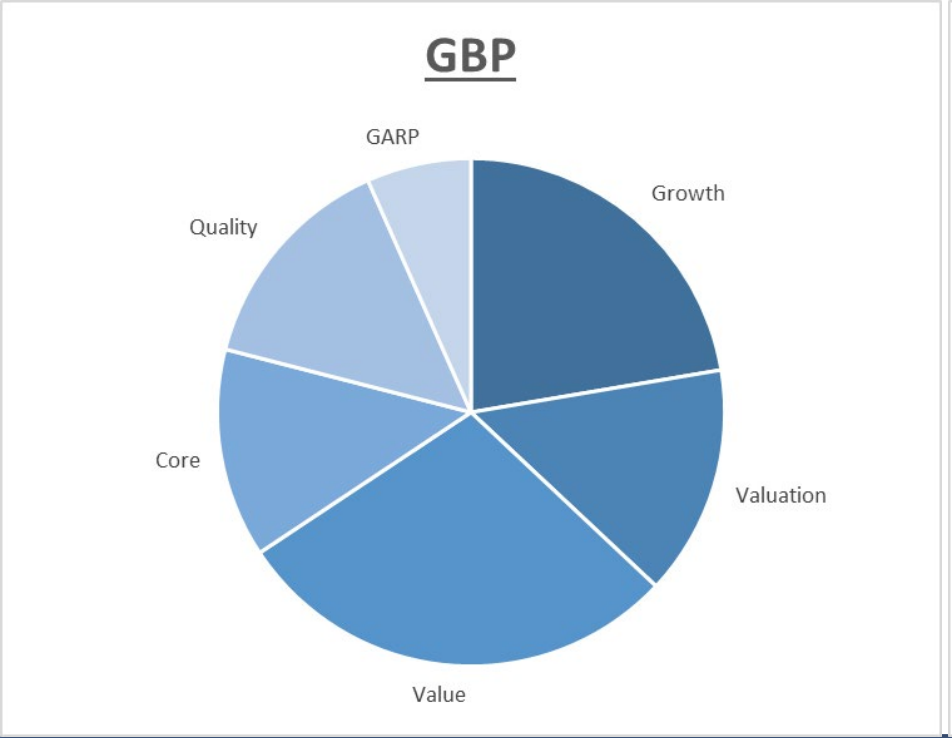
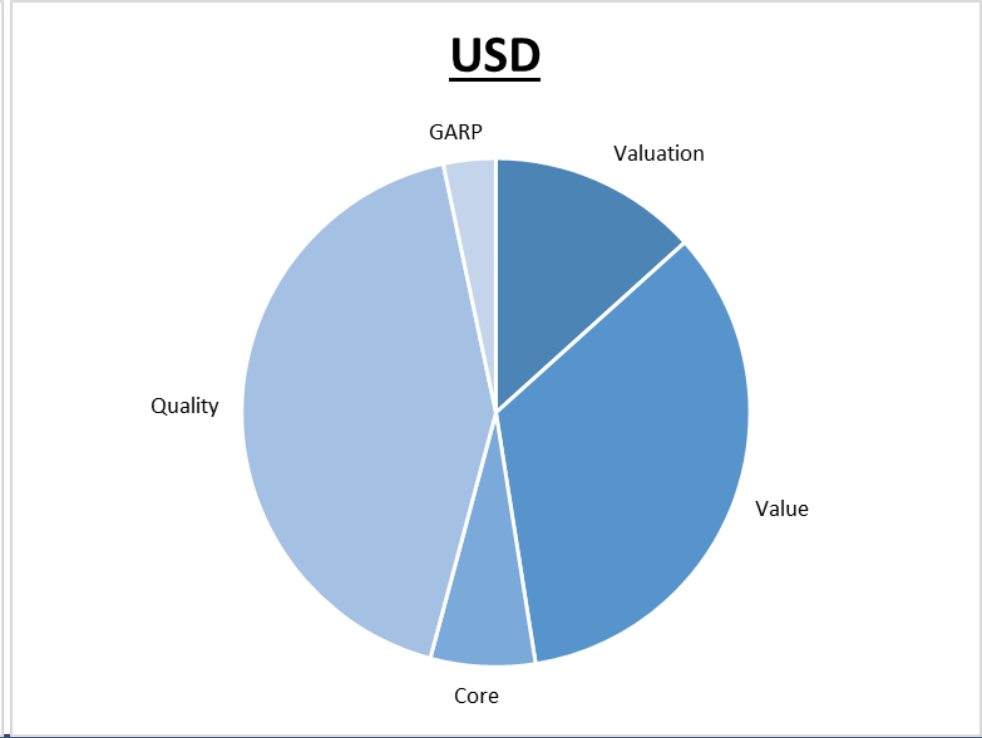
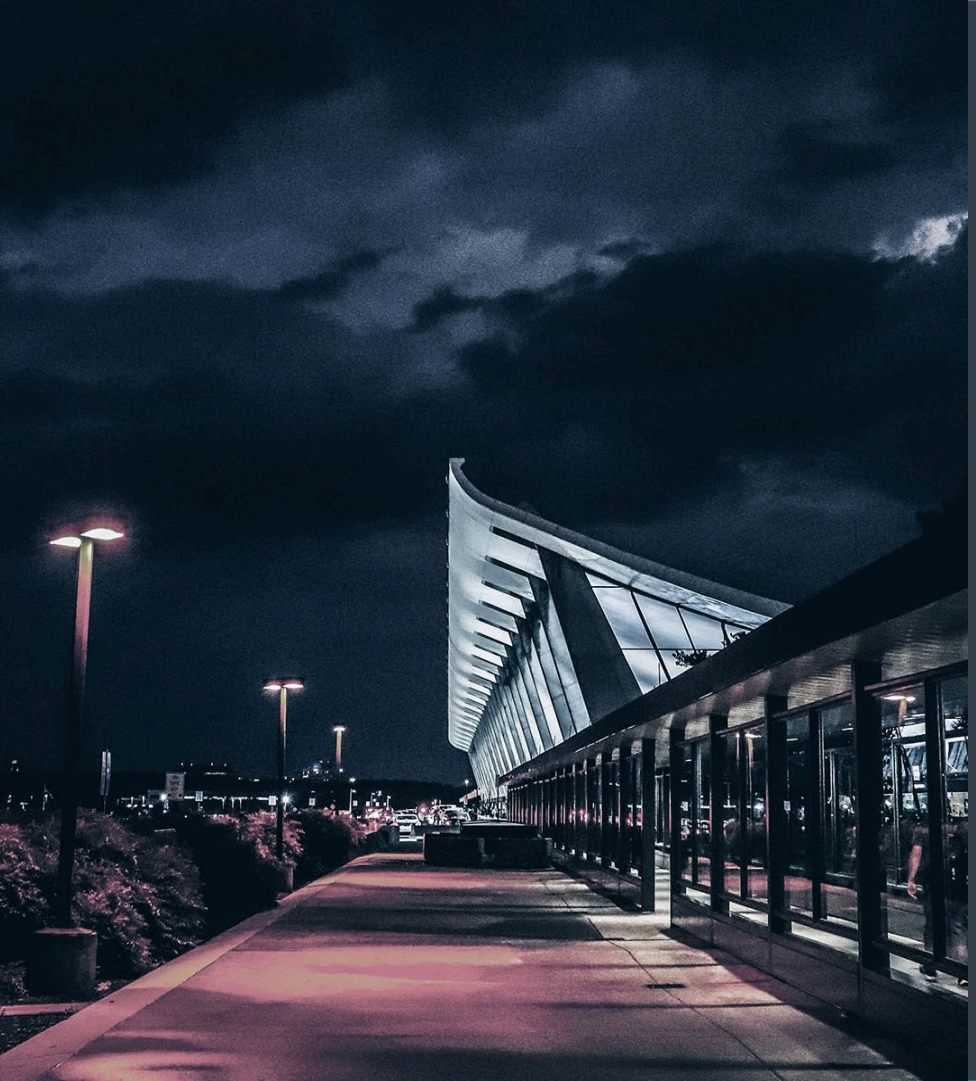
STYLE DIVERSIFICATION







FUND DIVERSIFICATION

BlackRock
Schroders
Sarasin
M&G
Janus Henderson
Merian
Baillie Gifford
MFS
Ninety One
Veritas
Orbis
FPA

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PERFORMANCE

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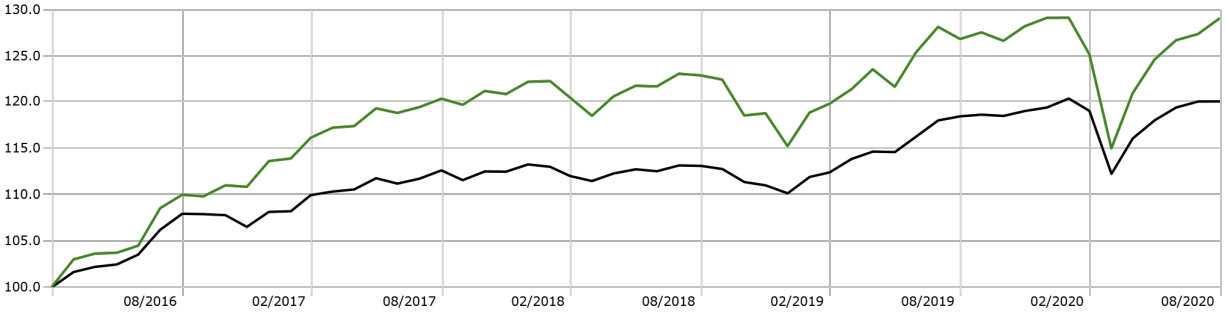
PERFORMANCE – CAUTIOUS GBP

Investment Growth

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: Pound Sterling

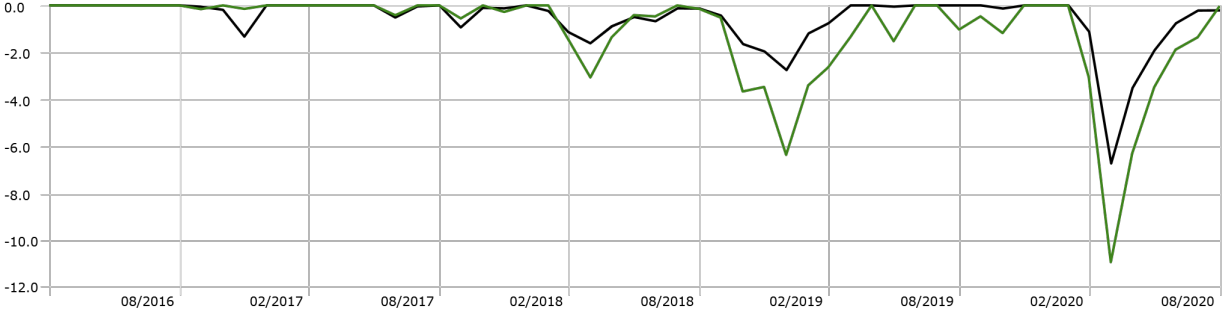


Navigate Optimised Cautious Growth GBP 129.1 — EAA Fund GBP Cautious Allocation 120.1

Drawdown

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: Pound Sterling



Navigate Optimised Cautious Growth GBP — EAA Fund GBP Cautious Allocation

Source: Morningstar Direct

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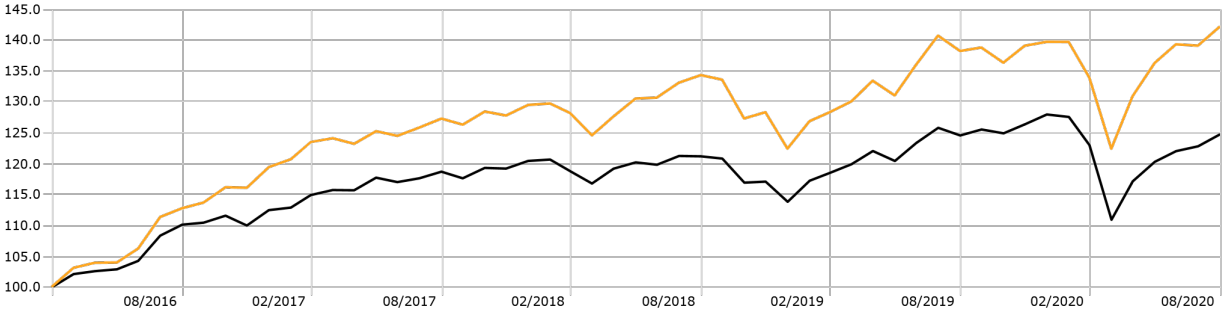
PERFORMANCE – MODERATE GBP

Investment Growth

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: Pound Sterling

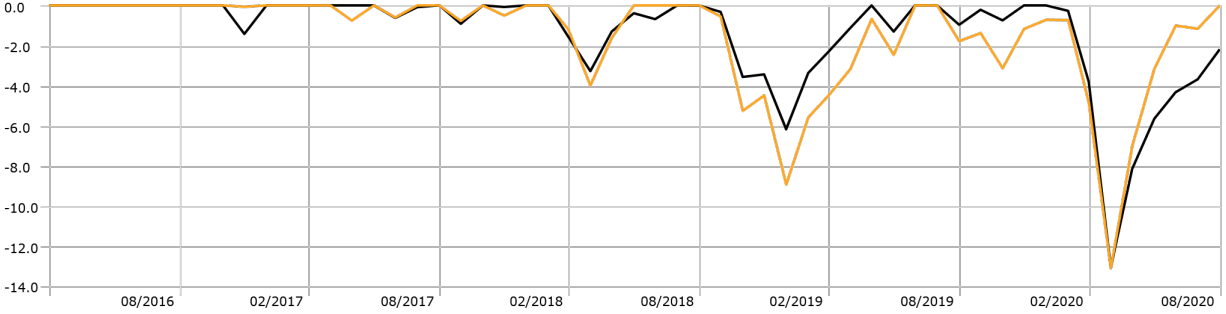


Navigate Optimised Moderate Growth GBP 142.2 — EAA Fund GBP Moderate Allocation 124.8

Drawdown

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: Pound Sterling



Navigate Optimised Moderate Growth GBP — EAA Fund GBP Moderate Allocation

Source: Morningstar Direct

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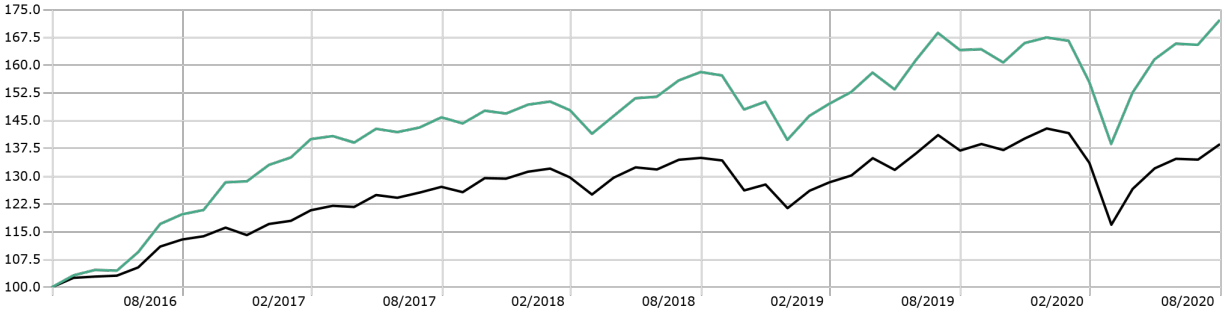
PERFORMANCE – AGGRESSIVE GBP

Investment Growth

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: Pound Sterling

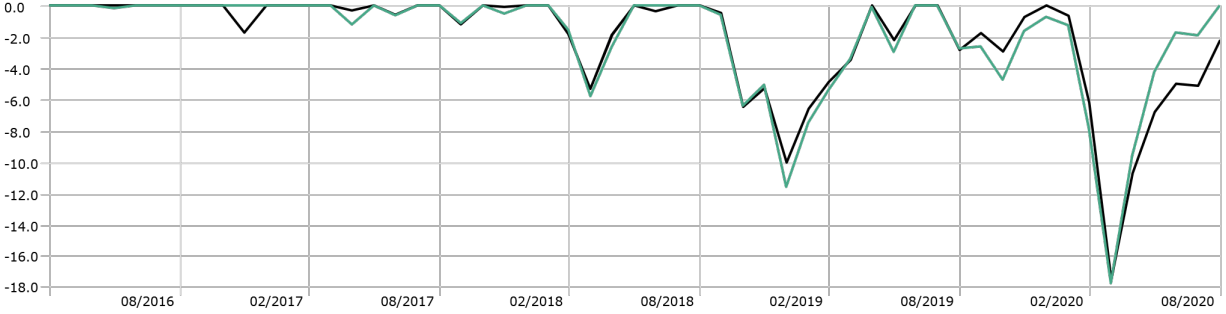


Navigate Optimised Aggressive Growth GBP 172.2 — EAA Fund GBP Adventurous Allocation 138.7

Drawdown

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: Pound Sterling



Navigate Optimised Aggressive Growth GBP — EAA Fund GBP Adventurous Allocation

Source: Morningstar Direct

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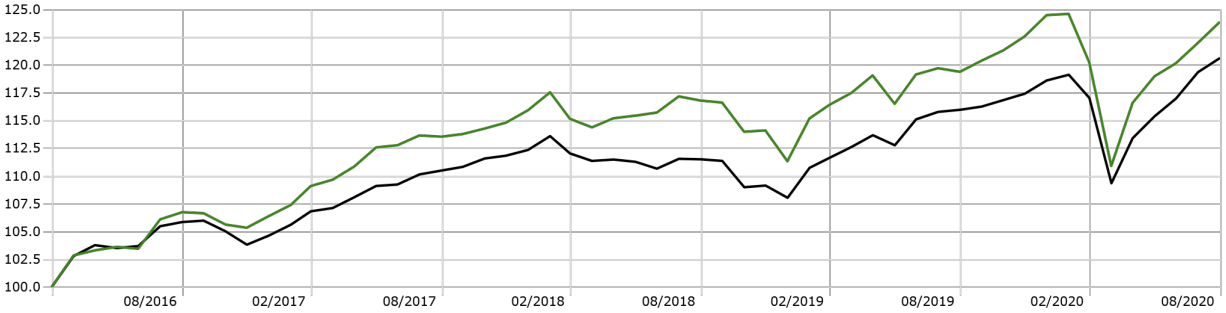
PERFORMANCE – CAUTIOUS USD

Investment Growth

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: US Dollar

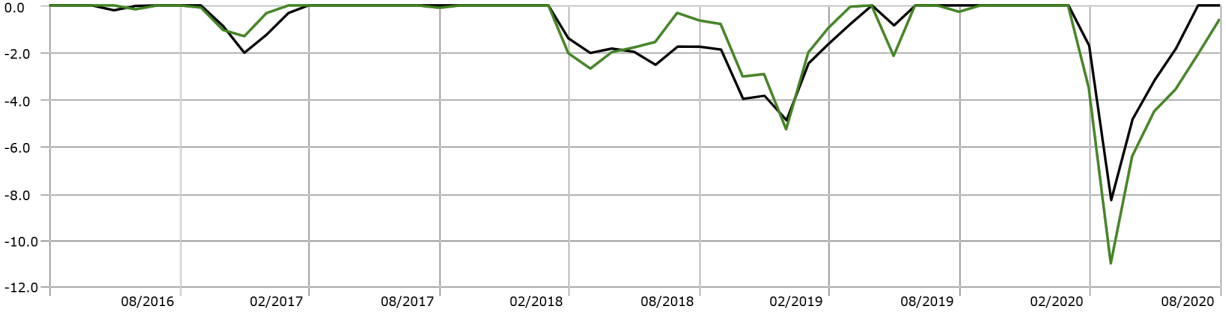


Navigate Optimised Cautious Growth USD 123.9 — EAA Fund USD Cautious Allocation 120.6

Drawdown

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: US Dollar



Navigate Optimised Cautious Growth USD — EAA Fund USD Cautious Allocation

Source: Morningstar Direct

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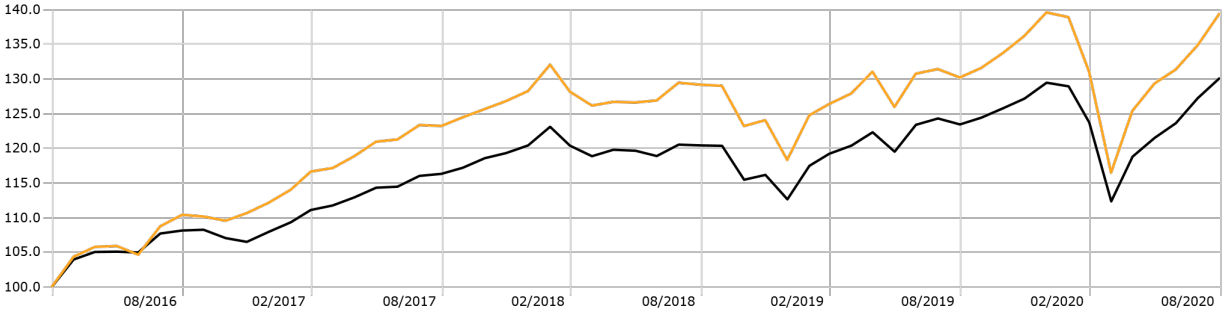
PERFORMANCE – MODERATE USD

Investment Growth

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: US Dollar

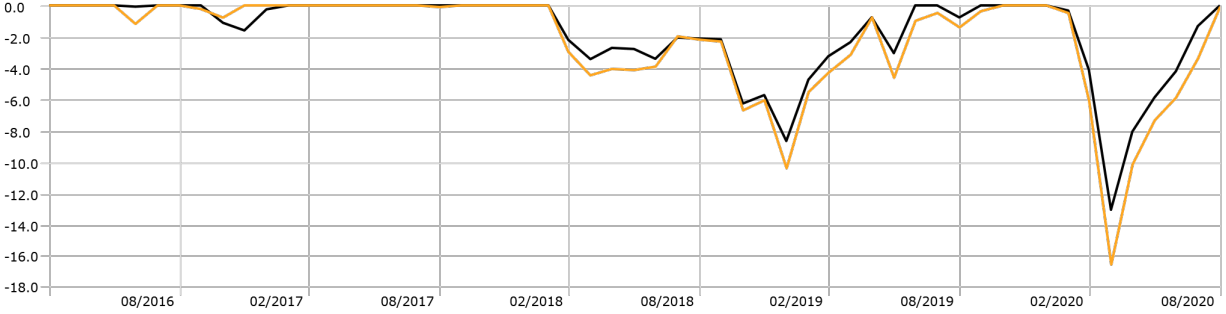


Navigate Optimised Moderate Growth USD 139.5 — EAA Fund USD Moderate Allocation 130.2

Drawdown

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: US Dollar



Navigate Optimised Moderate Growth USD — EAA Fund USD Moderate Allocation

Source: Morningstar Direct

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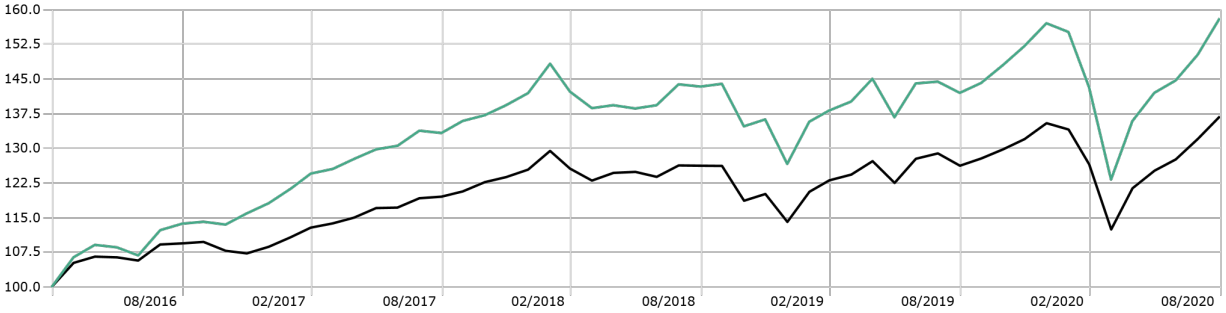
PERFORMANCE – AGGRESSIVE USD

Investment Growth

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: US Dollar

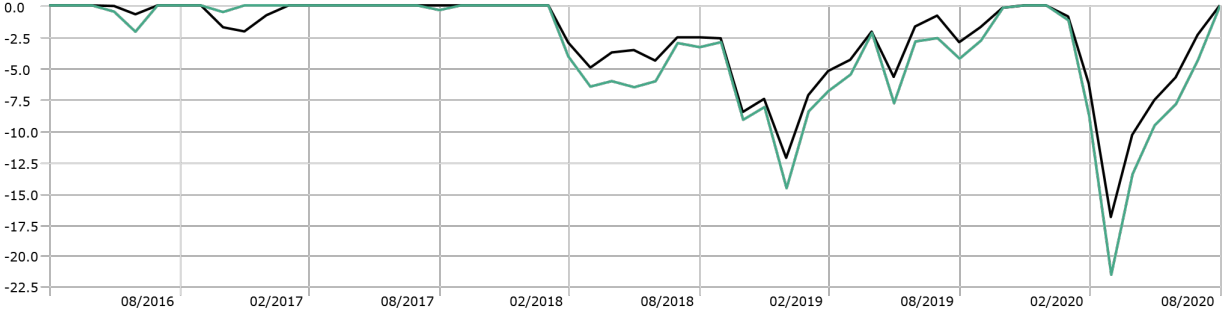


Navigate Optimised Aggressive Growth USD 158.1 — EAA Fund USD Aggressive Allocation 136.9

Drawdown

Time Period: Since Common Inception (01/03/2016) to 31/08/2020

Currency: US Dollar



Navigate Optimised Aggressive Growth USD — EAA Fund USD Aggressive Allocation

Source: Morningstar Direct

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NAVIGATE OPTIMISED PORTFOLIOS

INVESTMENT PHILOSOPHY

Provide diversified portfolios which Maximise long-term risk-adjusted returns. This is achieved by actively blending high quality managers utilising our proprietary systems and qualitative insights.

Glacier Offshore Investment

Glacier Research

Glacier Navigate Optimised Portfolios

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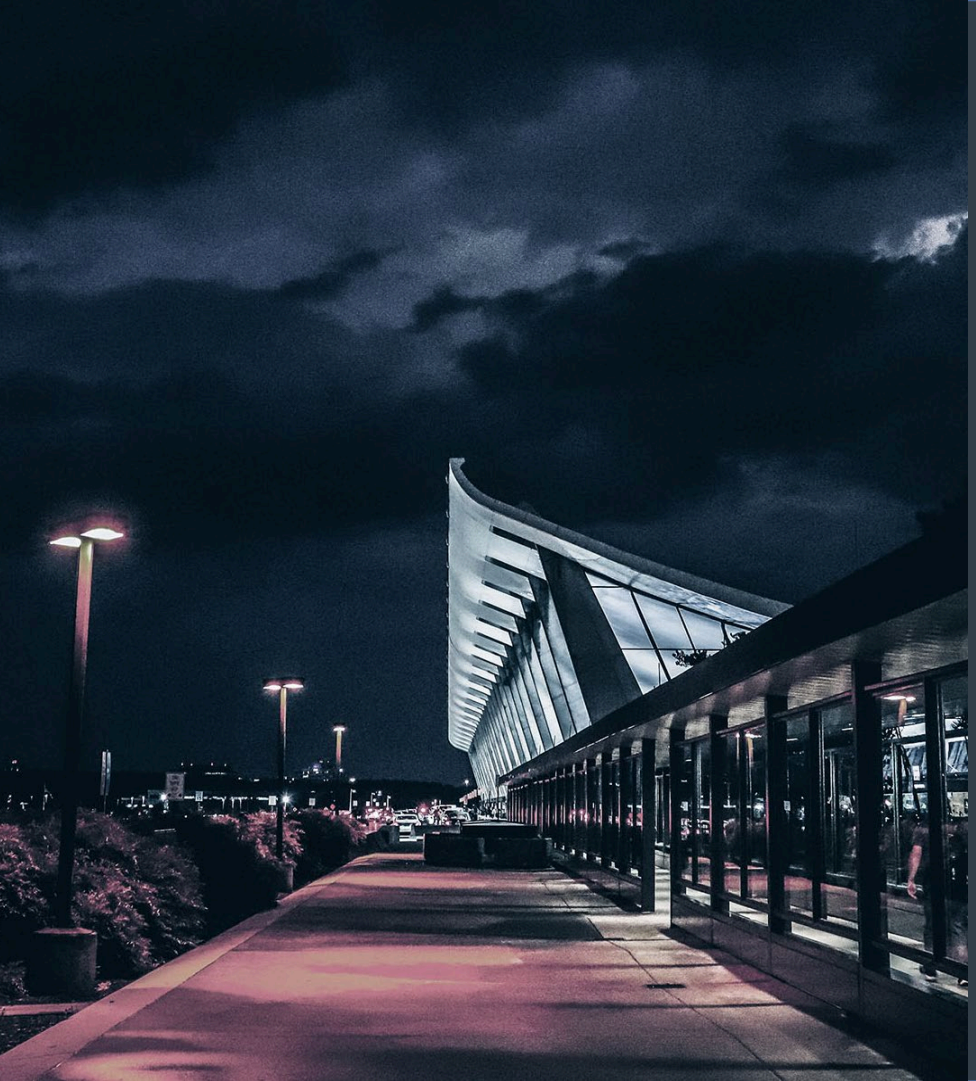

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