

## INVESTMENT STRATEGY & RISK PROFILING

Investment Strategy	Risk Profile	Real Assets/ Higher Risk Range %	Fixed Assets/ Lower Risk Range %	Description
Growth	High	80 - 100	0 - 20	This strategy is designed purely for capital growth and as such returns may be volatile especially in the short term
Balanced Growth	Medium/ High	75 - 95	5 - 25	This strategy prioritises capital growth over income and as such returns may be volatile especially in the short term
Balanced	Medium	65 - 85	15 - 35	This strategy is designed to achieve a balance of income and capital growth over time
Cautious Balanced	Moderate	55 - 75	25 - 45	This strategy is designed to generate an income which can grow modestly in real terms over time whilst retaining the potential for modest capital growth
Cautious	Moderate/ Low	40 - 60	40 - 60	This strategy is designed to produce a reasonably high level of income without unduly restricting the potential for capital growth
Conservative	Low/ Moderate	30 - 50	50 - 70	This strategy seeks to prioritise income over capital growth and as a consequence capital growth is likely to be modest over the longer term
Defensive	Low	20 - 50	50 - 80	This strategy seeks to produce a modest long term real return, from a portfolio with relatively low volatility characteristics.

**Real Assets are higher risk investments** and may include UK and Overseas Equities, Property, Hedge Funds, Commodities and Private Equity where the risk of capital loss is potentially high.

**Fixed Assets are lower risk investments** and may include Government Bonds, Corporate Bonds, Preference Shares and Cash on Deposit where the risk of capital loss is low, but not impossible

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