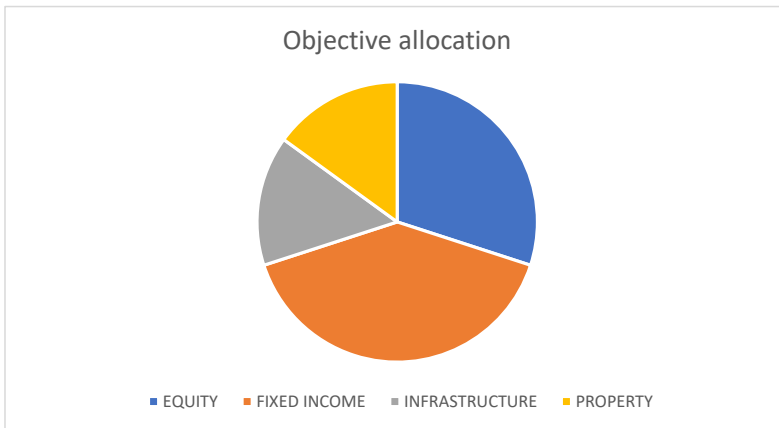


CFM control the risk of a portfolio by having minimum and maximum allocations to the major asset classes. We then manage risk at the individual stock or fund level by performing significant research into each holding.

6th December 2018

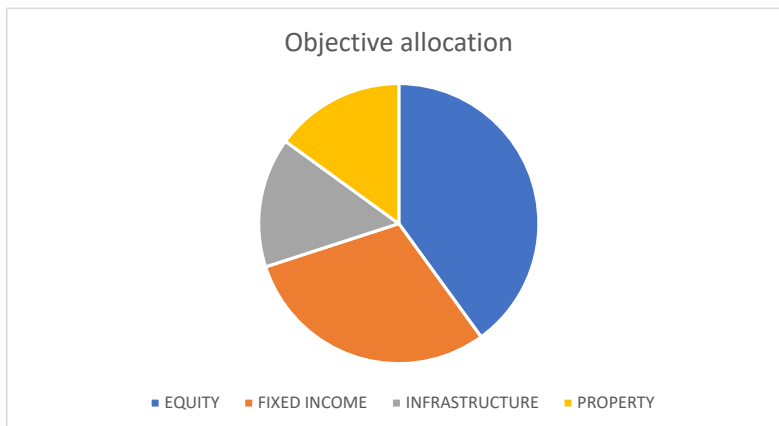
CFM Risk Grade 3

Asset Class	Objective allocation	Band
EQUITY	30%	25%-35%
FIXED INCOME	40%	35%-45%
INFRASTRUCTURE	15%	10%-20%
PROPERTY	15%	10%-20%
Grand Total	100%	



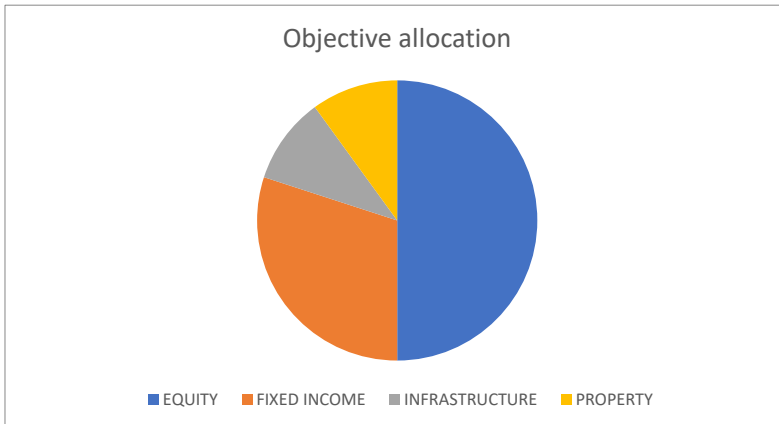
CFM Risk Grade 4

Asset Class	Objective allocation	Band
EQUITY	40%	35%-45%
FIXED INCOME	30%	25%-35%
INFRASTRUCTURE	15%	10%-20%
PROPERTY	15%	10%-20%
Grand Total	100%	



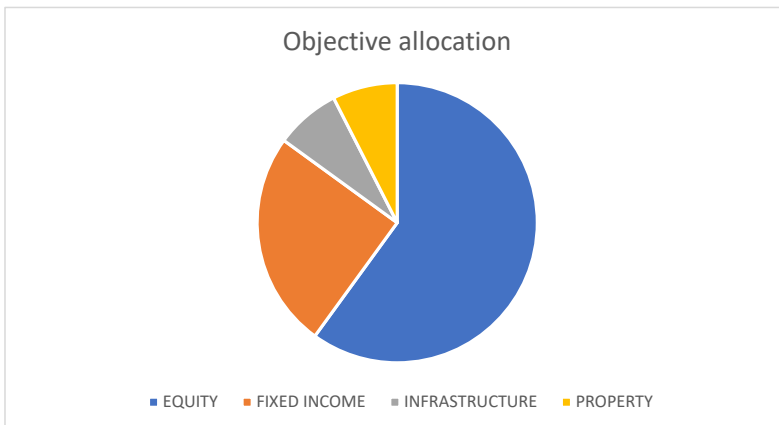
CFM Risk Grade 5

Asset Class	Objective allocation	Band
EQUITY	50%	45%-55%
FIXED INCOME	30%	25%-35%
INFRASTRUCTURE	10%	5% - 15%
PROPERTY	10%	5% - 15%
Grand Total	100%	



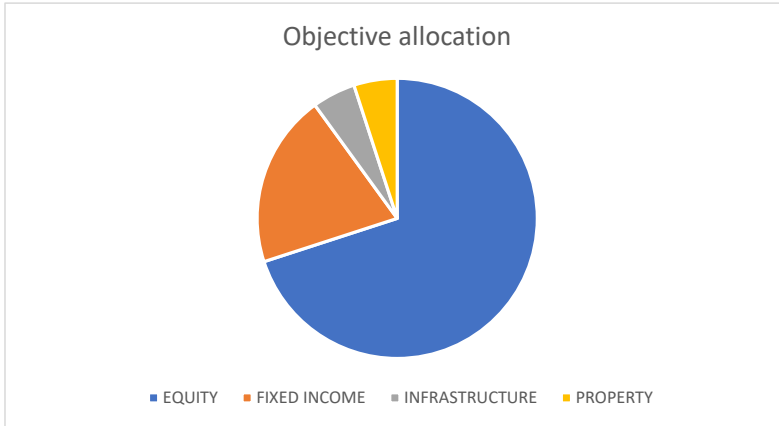
CFM Risk Grade 6

Asset Class	Objective allocation	Band
EQUITY	60%	55%-65%
FIXED INCOME	25%	20%-30%
INFRASTRUCTURE	7.50%	5%-10%
PROPERTY	7.50%	5%-10%
Grand Total	100%	



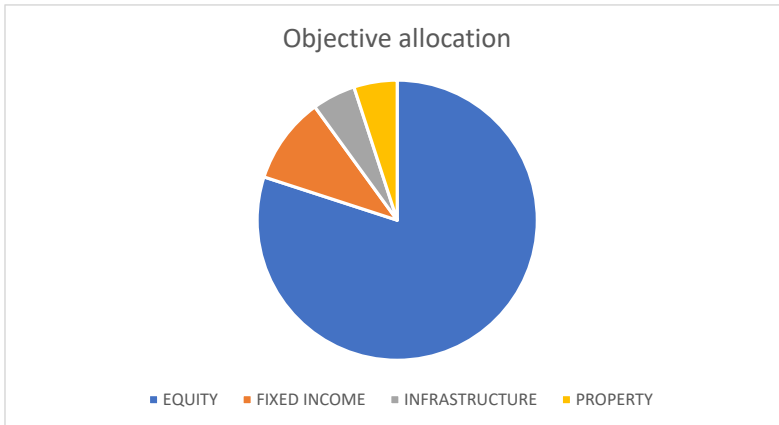
CFM Risk Grade 7

Asset Class	Objective allocation	Band
EQUITY	70%	65%-75%
FIXED INCOME	20%	15%-25%
INFRASTRUCTURE	5%	2.5%-10%
PROPERTY	5%	2.5%-10%
Grand Total	100%	



CFM Risk Grade 8 Bespoke All Growth

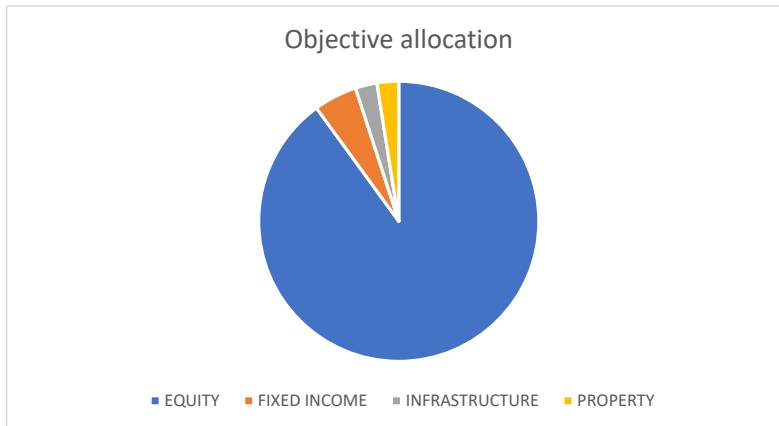
Asset Class	Objective allocation	Band
EQUITY	80%	75%-85%
FIXED INCOME	10%	5%-15%
INFRASTRUCTURE	5%	2.5%-7.5%
PROPERTY	5%	2.5%-7.5%
Grand Total	100%	



CFM Risk Grade 9

Bespoke Small Cap

Asset Class	Objective allocation	Band
EQUITY	90%	0-100%
FIXED INCOME	5%	0-100%
INFRASTRUCTURE	3%	0-100%
PROPERTY	3%	0-100%
Grand Total	100%	



CFM Risk Grade 10

Bespoke for IHT

Asset Class	Objective allocation	Band
EQUITY	100%	0-100%
FIXED INCOME	0%	0-100%
INFRASTRUCTURE	0%	0-100%
PROPERTY	0%	0-100%
Grand Total	100%	

