



BLEND INVESTING

CLIENT GUIDE
CAPITAL AT RISK



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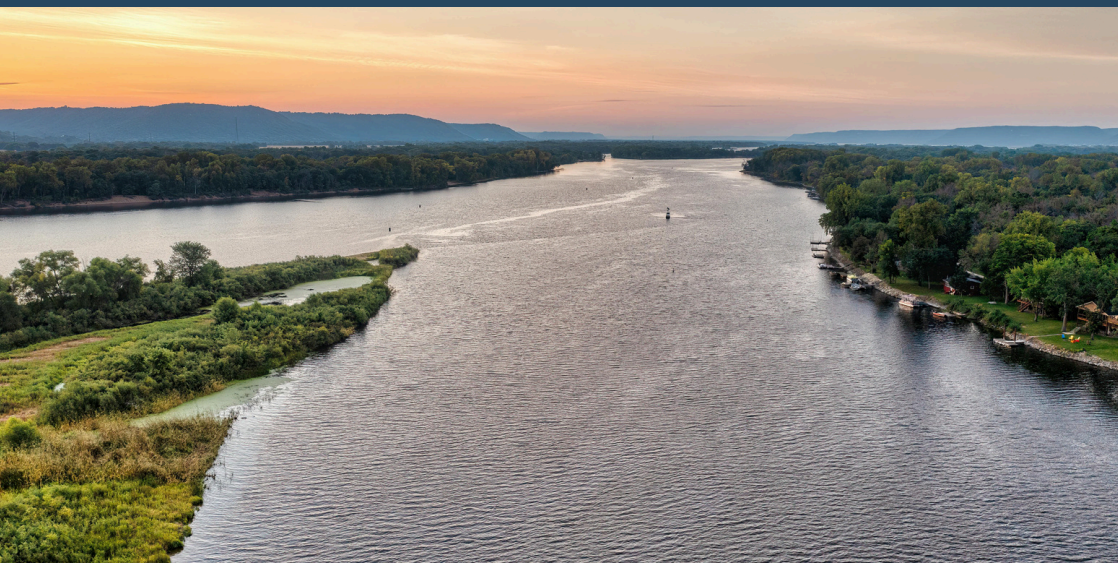
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Definitions

Index

In finance, an index is a statistical measure that reflects the performance of a group of stocks, or other assets.

It acts as a benchmark for investors to track the overall performance of a specific market segment or sector. For example, the FTSE 100 in the UK, or the S&P 500 in the US, are well-known market indices.

Diversification

Diversification means not putting all your eggs in one basket.

Instead of relying on just one type of investment, your money is spread across different companies, sectors, and parts of the world. This way, if one area doesn't do well, other investments can help balance things out — making your overall portfolio more stable over time.

Asset Allocation

Asset allocation is the process of dividing your investments among different asset classes, such as stocks and bonds.

It involves determining the ideal percentage of your portfolio to allocate to each asset type based on your risk tolerance, investment time horizon, and financial objectives.

What is Blended Investing?

Blended investing gives you the best of both worlds: the cost efficiency of passive funds with the benefits and flexibility of active management.

Some financial advisers create their own “blended” portfolios by manually mixing two separate investment solutions on behalf of clients. While this approach can work, it can also add complexity, extra administration, and less clarity over costs and outcomes.

A purpose built blended portfolio brings everything together in one straightforward solution — designed to capture the strengths of both approaches while removing the effort of building and maintaining two separate portfolios.

It also saves time for your adviser, giving them more opportunity to focus on what really matters: you and your financial plan.

It's a simple way for you and your adviser to access a carefully balanced mix, with the benefits of passive and active funds in a single package.



Understanding Passive and Active Investing

Passive investing focuses on keeping costs low by buying funds that are designed to replicate the performance of a market or index. This means that passive funds look to invest in the same companies, at the same levels as the market.

This investment style requires less buying and selling, making it simpler and often cheaper than active investing.

Example

The biggest stock market in the UK is the FTSE 100, which consists of the UK's 100 largest publicly traded companies.

A passive fund may therefore choose to track the UK by buying all 100 stocks that make up the FTSE 100.

Active investing takes a more hands-on approach, with fund managers researching and selecting investments they believe will outperform the market or help manage risk.

Rather than simply following an index, active managers look for opportunities, adjust allocations, and can respond to changing conditions more efficiently — offering the potential to add value and protect against downturns.

Why Consider a Blended Approach?

When the world moves and markets change, your investments should be ready to change too.

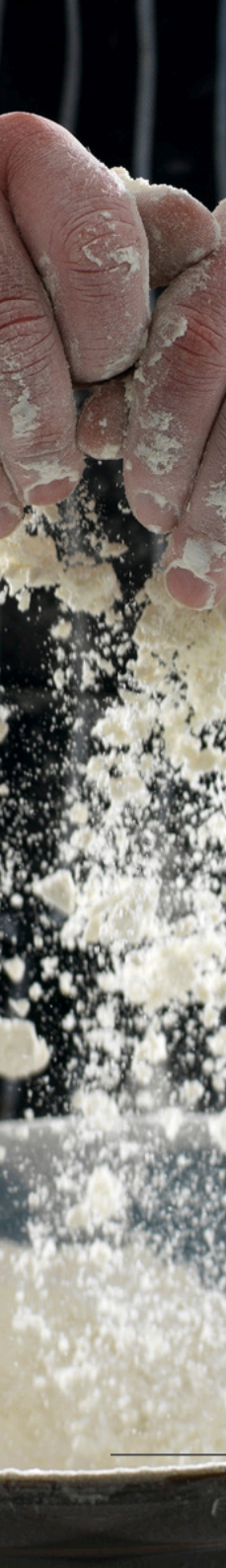
The world doesn't stand still, and neither should your investments.

Different regions, sectors, and investments can move in and out of favour, while interest rates, inflation, and global events create constant change.

For investors who rely on cash, manage their own portfolios, or only use low-cost passive funds, this raises an important question: **do you have the time, tools, or expertise to keep up?**

A blended approach offers a middle ground. It combines the low cost of passive funds with the flexibility of active management. This means your money is spread widely, professionally overseen, and able to adapt — giving you a way to move beyond cash or purely passive strategies without paying the higher costs of a fully active portfolio.





How IBOSS Builds Blended Portfolios

Think of it like a balanced recipe — the right mix of ingredients, checked and adjusted, to give you the best chance of a consistent result.

At IBOSS, we manage nine risk-rated portfolios that hold around 40–50 funds each, with a maximum 8% holding to give you a diversified spread of investments.

This means:



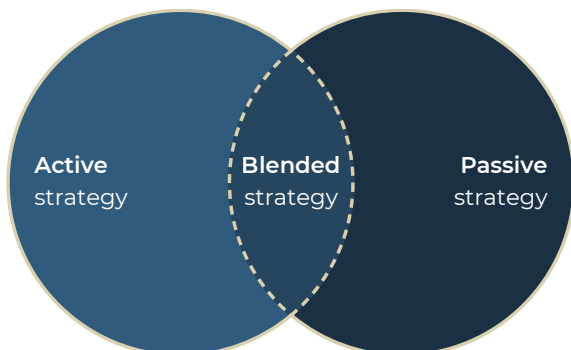
Your money is invested across many regions, sectors, and asset types.



Your adviser can select a portfolio that matches the level of risk that's right for you.



Our team researches and carefully selects high-quality funds, reviewing each portfolio regularly to keep it on track.





What Sets IBOSS Apart?

Not all “blended” solutions are truly balanced — some are heavily weighted towards passive funds with limited active input.

IBOSS is different:

- A true balance of active and passive funds, giving you the best of both approaches in one portfolio.
- Lower overall costs* than our fully active range, while remaining competitively priced in the marketplace. **Details of fees are available from your financial adviser upon request.*
- The asset allocation is aligned to our active range for consistency and follows the same proven philosophy and broad diversification that runs through every IBOSS portfolio.

The blended range is part of the IBOSS Managed Portfolio Service (MPS), which is a professionally managed investment solution available via your financial adviser.



Proven Experience

Our award-winning team has been managing investment portfolios since 2008, giving you the confidence that your money is in trusted hands.

Choice that Fits You

We offer nine portfolios, designed to match a wide variety of investor risk appetites — whether you're more cautious or more adventurous.

Value Beyond Cost

Competitive pricing is only part of the story. We aim to deliver long-term value through consistent returns, careful risk management, and the high level of award-winning service we are known for.

Clear, Ongoing Support

You and your adviser will always know how your investments are doing. We provide quarterly updates and straightforward, jargon-free communication, so you stay informed and in control.

Next Steps

Is blended investing right for you?



If you want to keep costs under control but still benefit from actively managed funds, diversification, and the ability to respond to market change quickly, blended investing may be worth considering.

We encourage you to consult with your financial adviser, who can help you determine if this approach is suitable for your personal goals and circumstances.





Important Information

This communication is designed for informational purposes only and is not intended as investment advice. These investments are not suitable for everyone, and you should obtain expert advice from a professional financial adviser. Please note that the content is based on the author's opinion at the time of writing/publish date. Our views and opinions regarding certain investment themes and topics can alter over time as the macroeconomic background changes and other industry news is made publicly available, this is not intended as investment advice.

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