



# CORE INVESTING

CLIENT GUIDE  
CAPITAL AT RISK



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# Definitions

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**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.

## Equities & Bonds

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**Equities are shares in a company. Their value can go up or down, and they offer the potential for higher long-term growth.**

Bonds are loans to governments or companies. They usually offer more stable returns than equities, often in the form of regular interest payments.

## Asset Allocation

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**Asset allocation is the process of dividing your investments among different asset classes, such as equities 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.

## Property/Infrastructure & Commodities

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**Property and infrastructure funds invest in real assets such as buildings, roads, or utilities, and tend to behave differently from equities and bonds.**

Commodity funds invest in raw materials like gold, oil, or agricultural. Their prices move with supply and demand, offering an alternative source of potential returns.

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# What is the IBOSS Core Range?

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**The IBOSS Core portfolios are built mainly with active funds, complemented by around 22%–30% in passive funds, depending on the portfolio.**

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The IBOSS Core range takes a flexible, whole-of-market approach to investing. Your portfolio is built using a wide range of funds and investment styles, chosen to suit your level of risk and where we see the best opportunities at any given time. Rather than relying on one way of investing, we combine different approaches to create a well-diversified portfolio that draws on ideas from across global markets.

## Active and Passive Funds

Active funds are managed by professionals who make ongoing decisions about where to invest, aiming to outperform the market by responding to changing conditions and opportunities. Passive funds, by contrast, aim to track the performance of a market or index, offering broad and cost-efficient exposure.

## How We Manage Your Portfolio

In the Core range, active and passive funds are just some of the tools we use. Your portfolio may also include income-focused, sustainable, or other specialist funds, depending on where we see value and opportunity. This flexible approach means we're not tied to one style or label. We build and manage the portfolio for you, selecting and monitoring fund managers regularly, while they focus on choosing the individual investments inside each fund.

# Why Choose Active Investing?

You might choose active investing if you want:



**Expert oversight.** A team keeping a close eye on your money, ready to act when conditions change.



**Flexibility.** The ability to move quickly between regions or sectors when opportunities arise.



**Risk control.** Active managers can adjust positions to help manage risk during periods of increased market volatility.



**Long-term focus.** A disciplined process designed to navigate both rising and falling markets.

It's a proactive approach for those who value professional judgement and want their investments to adapt as the landscape around them changes.





# How IBOSS Builds Core Portfolios

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**We bring together research, experience, and true diversification. Spreading your investments to support long-term growth while managing risk over time.**

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We do this by:

## **A Fixed Strategic Asset Allocation with Tactical Overlay**

In simple terms, this means we set a clear long-term route for your investments, making small detours when markets change direction to help keep you on course.

## **Selecting Quality Funds** *40-50 per portfolio*

Your portfolio holds a mix of investments (equities, bonds, property/infrastructure, commodities, and cash). We look across the whole market to find funds run by skilled managers we believe can deliver strong, consistent results. Because we're independent, we can choose freely.

## **Spreading Risk** *4% maximum allocation in any single active fund*

Each fund manager has their own way of investing. By combining different managers and styles, your portfolio is balanced and your money is spread across different companies, sectors, and parts of the world.

## **Keeping Things on Track** *Rebalanced each quarter*

We review and adjust your portfolio regularly to keep it aligned to your long-term goals.



# Diversification at the Heart of Our Approach

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**Diversification simply means not having all your eggs in one basket.**

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We believe the best way to look after your money is to spread it widely, so you're never dependent on any single idea or outcome.

Instead of relying on one investment to perform well, your portfolio is built so that different areas can support each other. This not only helps create a smoother, more reliable journey during uncertain times, it also opens the door to more opportunities for growth across different markets.

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# Why IBOSS?

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**We combine expertise, independence, and transparency to give you confidence in how your money is managed.**

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## Our Commitment to You

At IBOSS, we aim to give you more than just an investment portfolio. Founded by financial advisers, we understand what investors value most, trust and clarity in how their money is managed.

## Proven Investment Experience

Our team has been managing portfolios since 2008. We've guided clients through a wide range of market conditions, always focused on delivering consistent long-term performance and careful risk management.

## Regular Communication

We believe clarity builds confidence. You and your adviser will always know how your investments are doing. Our optional quarterly updates explain market movements and any portfolio changes in simple, straightforward terms, keeping you connected without the jargon.

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## Value Beyond Cost

Competitive fees are important, but real value comes from what is received in return, including the superior award-winning service and support we provide financial advisers.

*Voted for by advisers themselves, IBOSS has achieved six consecutive Financial Times Adviser 5-Star Service Awards in the DFM category, more than any other provider.*



## Defaqto Rated

The IBOSS Core range is 5 Star and 5 Diamond rated by Defaqto, an independent researcher of financial products. This shows it provides one of the highest quality offerings on the market, offering an excellent proposition across charges and other features including the business, team, and investment process.

Unlike consumer reviews, Defaqto ratings are based on facts, not opinions.



# Next Steps

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**Is our Core range right for you?**

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In today's fast-changing world, markets can move quickly as technology, politics, and global events shape the economy. Active investing gives your money the flexibility to adapt to these shifts swiftly, with professionals making informed decisions to help manage risk and grow your investments through changing times.

Your financial adviser plays a crucial role in understanding and helping you achieve your financial objectives, and can guide you as to the most appropriate investment strategy tailored to your needs.





# 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.

Past performance is not a reliable indicator of future performance. The value of investments and the income derived from them can fall as well as rise, and investors may get back less than they invested.

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