






# Assessing your tolerance for risk

The most important consideration when making any investment is how to balance risk and reward.

Our process involves matching an investor's needs, objectives, time horizon and personal tolerance for risk with a suitable investment mandate. This is done by selecting the optimal blend of asset classes and holdings to achieve growth and/or income that is in line with expectations.



## Building a diversified portfolio

Example Risk Profiles	Characteristics	Suitable Asset Classes	Example Holdings
High Risk 	Maximum volatility Greatest return potential	Emerging Market Equities Smaller Company Equities	Mobius Investment Trust CH UK Smaller Companies Fund
Medium/High Risk 	High volatility Strong return potential	UK Equities International Equities	CH UK Equity Growth Fund Murray International Trust
Medium Risk 	Balance of return and volatility	Property Infrastructure	CH Tenax Multi-Asset Strategy Fund HICL Infrastructure Investment Trust
Low/ Medium Risk 	Reduced return for lower volatility	Corporate Bonds Gilts	CH Investment Grade Fixed Interest Fund
Low Risk 	Unwilling to accept volatility	Cash	Deposit Account

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