

Why invest in the DRM range?

+ Active management, defined risk levels

- Designed to **fit within a CIP** and enable you to **manage client outcomes**
- Aims to maximise returns without deviating from your client's **risk profile**
- Active **tactical asset allocation** to take advantage of shorter-term market conditions using our 3-lens approach:
 - **Fundamental** assessment
 - **Valuation** assessment
 - **Technical** assessment

+ Globally diversified

- Up to **40 asset classes analysed** with a focus on returns, volatility and correlations
- Multi asset, multi manager** fund range utilising internal and external managers
- Over a **decade of expertise** in running risk-controlled funds

+ Strong governance and independent oversight

- The funds are monitored and assessed, with a focus on **delivering good customer outcomes** in a consistent and well-controlled manner.
- Governance consists of:
 - **Internal** Investment Governance Team
 - **Independent** Authorised Corporate Director
 - **Independent** risk profile oversight, assuring continual alignment to assigned level of risk

WS Canlife Diversified Risk Managed Range

Overview

Q4 2023

All data as at 31.12.2023

Maximising returns within defined volatility bands

Fund Facts

Fund managers	Craig Rippe & Jordan Sriharan
Fund range size	£440m (as at 31.12.2023)
Number of funds	4
Legal structure	OEIC
Dealing frequency	Daily (midday)
Fund charges (OCF)	Between 0.69% - 0.79%
Fund charges (AMC)	0.45%
Base Currency	GBP
IA Sector	Volatility Managed



Performance Since Launch

	Risk Profile	Annualised Returns	Comparator Benchmark Returns*	Launch Date	Volatility (STD)	Volatility Band (%)
WS Canlife DRM III	3	1.7%	1.7%	31.01.17	6.0%	4.7 – 8.3
WS Canlife DRM IV	4	3.7%	2.8%	18.03.19	9.2%	6.5 – 10.0
WS Canlife DRM V	5	-	-	12.12.22	-	8.3 – 11.8
WS Canlife DRM VI	6	-	-	24.02.23	-	10.0 – 13.6

An investment should not be contemplated until the risks of investment and tax implications have been considered fully. Past performance is not a guide to future performance. The value of investments may fall as well as rise and investors may not get back the amount invested. Income from investments may fluctuate.

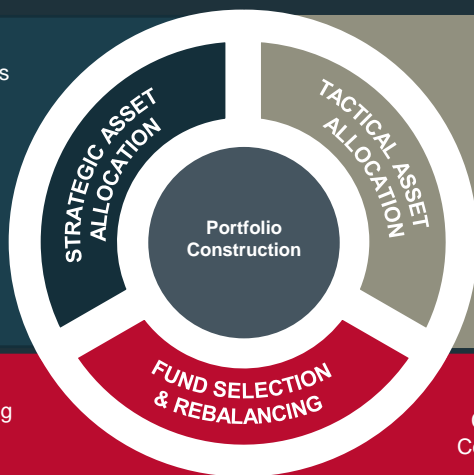
Performance: Morningstar, bid to bid, with income re-invested for [C] share class. The volatility is annualized since inception. All data expressed as at 31/12/2023. *The comparator benchmarks are IA Mixed Investment sectors as stated in the prospectus

SAA Resources

Independent SAA in partnership with Hymans Robertson
All Canada Life manager input
Multi asset team research

SAA Considerations

Relative attractiveness
Expected volatility
Asset correlations
Long term view
All asset classes considered



Fund Manager Views

Current market outlook
Input from CLAM fund managers and analysts
Cyclical considerations
Relative value

TAA Consideration

Deviations will keep alignment to overall volatility bands
Continual review of shifts in market

Fund Selection

Pragmatic approach to fund selection using both internal and external funds
Ability to use active and passive to match SAA and TAA needs

Rebalancing

Continual review and rebalance when needed
Considerations between market views, volatility and costs when rebalancing



Managing ESG Risks In Our Portfolios

+ ESG is a key part of our holistic assessment of investment and business risks carried out by our investment managers and analysts in constructing and monitoring portfolios.

Voting

+ Using voting rights in a constructive and considered way is an essential tool for engaging with companies to effect positive change.

Engaging with Company Management

+ We are long-term shareholders with extensive experience in engaging with companies to bring about positive change.

ESG and Property Investment

+ Canada Life Asset Management's Property Team are committed to managing their ESG impact in a pragmatic, effective and sustainable manner.

Getting in Touch

To learn more about Canada Life Asset Management's multi-asset solutions, please contact:

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IMPORTANT INFORMATION

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The funds may invest in property funds that may be illiquid and subject to wide price spreads, both of which can impact the value of the fund. The value of the property is based on the opinion of a valuer and is therefore subjective.



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Promotion approved 16/01/2024 Expiry 30/04/2024