

# CF Seneca Diversified Growth Fund

## Fund Risk Profile 6

### Objective and Investment Policy

This fund aims to achieve long term capital growth by delivering smoothed returns over the investment cycle. The fund invests in a range of asset classes including the shares of companies around the world, corporate and government debt securities and alternative investments, either directly or indirectly via collective investments schemes.

### Risk and Reward

Seneca have provided the Fund's historical asset allocations, which we have mapped to our standard asset classes. In addition, we have looked at the volatility of the actual performance achieved by the Fund.

Based on the analysis, the Fund has been assigned a profile:

1	2	3	4	5	6	7	8	9	10
Lowest risk	Very low risk	Low risk	Lowest medium risk	Low medium risk	High medium risk	Highest medium risk	High risk	Very high risk	Highest risk

### Solution Risk

DT's process to derive an appropriate risk profile combines thorough analysis of the observed asset allocation and performance related attributes of the Fund. Please note that DT's risk profiling service does not attempt to model additional Fund specific risks.

Whilst our analysis is intended to be forward-looking, we do not guarantee that a Fund's actual risk profile will remain unchanged in future, although our service does include a quarterly review process. Please note that the resulting risk profile should not be viewed as an endorsement of the Fund or an explicit buy "rating" from DT.

You should not rely on this information in making an investment decision and it does not constitute a recommendation or advice in the selection of a specific investment or class of investments.

### DT Classification

- Multi-asset solution
- Multi-manager (fund of funds, manager of manager, blend)

### Solution Type

We will adopt the Investment Association (IA) mixed asset or targeted absolute return sector definitions where appropriate to be included as a multi asset solution.

Where a fund is currently listed within either an 'unclassified' or 'specialist' sector, or in the case of DFM model portfolio service, it will be positioned as a multi asset solution should there be exposure to more than one of Dynamic Planner's broad asset class category (e.g. equities, bonds, property, absolute return, commodities).

### Key Facts

**IA Sector:** IA Mixed Investment 40-85% Shares

**Management Style:** Active

**ISIN:** GB0031467631

*Additional ISINs (if applicable) are available in Dynamic Planner.*

**Originally profiled:** 03/12/2012

Founded in 2003, DT is now the market leading provider of risk profiling and financial planning technology and services to financial advisers and financial institutions.

Our core product, Dynamic Planner® is a premium quality, investment risk profiling, research and financial planning service.

# CF Seneca Diversified Growth Fund

## Fund Risk Profile 6

### Your willingness to accept risk is 'high medium'

The risk scale is made up of 10 profiles overall. This means that you are about average in how much risk you want to take in your investments.

Your risk score is important in two ways to the type of investments you should consider. These are shown below.



#### How comfortable you are with the possibility of losing money on your investments?

You are likely to be more comfortable and better able to adapt to losing money on your investments than someone whose attitude to accepting risk is lower, for example, someone in profiles 1 to 4. However, you are probably not as comfortable as someone in profiles 7 to 10.



#### How much do you want to invest in higher-risk investments to get better returns?

Higher-risk investments such as shares generally offer higher returns over the long term, but the investments also fluctuate more (go up and down in value). This means that while people may make more money in the long term with higher-risk investments, they are more likely to lose money in the short term.

As your willingness to accept risk is 'high medium', you would probably prefer your investment to go up and down less and make more modest returns than risk losing money for higher returns. However, you are probably prepared to accept some falls in order to make higher returns than just investing in low-risk investments. This means that you could make a loss on the amount you invest, particularly in the short term.

An investment portfolio appropriate for this risk level may contain, for example, mainly higher-risk investments such as UK and overseas shares, with some lower- and medium-risk investments such as cash, cash-type assets, bonds and UK commercial property. While a portfolio like this should rise and fall in value less than a higher-risk portfolio, the value of investments can always go down as well as up.

## Summary

- Your willingness to accept risk is 'high medium'.
- While you are likely to be concerned with not getting as much back from your investments as you put in, you probably also want to make higher returns on your investments.
- Your preferred investments are likely to include mainly higher-risk investments such as UK and overseas shares and typically some lower and medium-risk investments such as cash, cash-type assets, bonds and UK commercial property.

## Contact Information

Further information about this Fund can be obtained from:



Seneca Investment Managers  
Tenth Floor, Horton House,  
Exchange Flags  
Liverpool  
L2 3YL



0151 906 2450



<http://senecaim.com/>

This Certificate is correct as of 15/02/2017

Copyright © Distribution Technology Ltd 2016 onwards. All rights reserved.

The opinions expressed in this certificate are those formed by Distribution Technology Limited ("DT") and do not represent investment advice or a recommendation to buy or sell units or shares in a particular fund or portfolio. A significant part of this certificate and its results are dependent on information supplied by third parties and specifically information supplied by the manager of the funds analysed. The information does not indicate a promise, forecast or illustration of future volatility or returns.

DT is not liable for the data in respect of direct or consequential loss attaching to the use of or reliance upon this information. DT does not warrant or claim that the information in this document or any associated form is compliant with its obligations governing the provision of advice or the promotion of products as defined by the Financial Services Act. For the avoidance of doubt, the provision of DT's services shall not be construed or interpreted to mean the provision of Financial Advice from DT to their users.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.