

CleverMPS.
Core

Client Guide

Investing Transformed.

Powered by the CleverEngine™

Managed by

CleverIM.

Introducing CleverMPS. Core

A range of risk-rated investment portfolios run by CleverIM, who bring together leading academic research and cutting-edge proprietary technology to deliver the very best investment experience and outcomes for you.

Rules-Based | Data-Driven | Bias-Free

Reliable portfolios, powered by
rational and data-driven decisions,
that are devoid of irrational
human emotion.

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Built on **experience**, with a **dedication** to providing the **best** possible investment experience for clients.

CleverIM.

Who Are We?

CleverIM. [Clever Investment Management], and its parent company **Clever.**, are pioneers in the development of tech-driven and transformative investment solutions for Financial Planners and their clients. Founded by a Financial Planner in 2007, **Clever.** is built on four decades of experience in what works, with a desire to do the very best for clients.

Our experience, and 50 years of academic research, has taught us that the key to consistent investment outcomes is **discipline** and sticking to a system - **but that humans aren't always very good at that.** We get too emotional and impulsive, and make irrational and knee-jerk decisions. Especially when it comes to financial decision-making.

We have developed an investment system that removes human emotion and replaces it with powerful and disciplined technologies, backed by leading academic research - resulting in rational, logical and expert decisions in our portfolios.

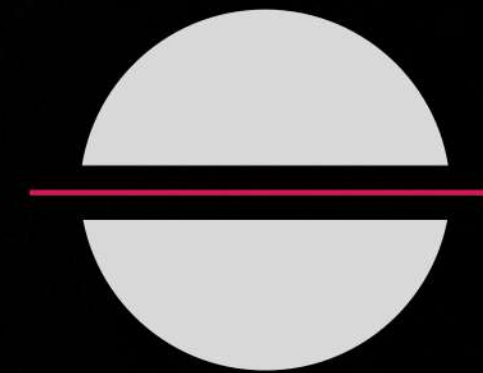
We call this The CleverEngine™

Meet The CleverEngine™

- σ Monitors every fund in your **Clever** portfolio, every month.
- σ Objectively replaces funds that are no longer adding value.
- σ Makes decisions based on what it knows, not thinks.
- σ Backed by leading academic research.

We apply the power of logic, and the pure rationality of computer algorithms to investing, and avoid the chaotic decision-making of the herd mentality. Algorithms never hold on to funds for fear of looking foolish. They never follow everyone else to avoid being odd man out - and they don't seek approval from their peers before they buy or sell.

Instead, our algorithms allow truly rational decision-making by leveraging the power of the cloud and big data. The system collects and examines information from over 4,000 UK registered investment funds every month, to ensure you are still invested in the right places.



Cut through the noise.

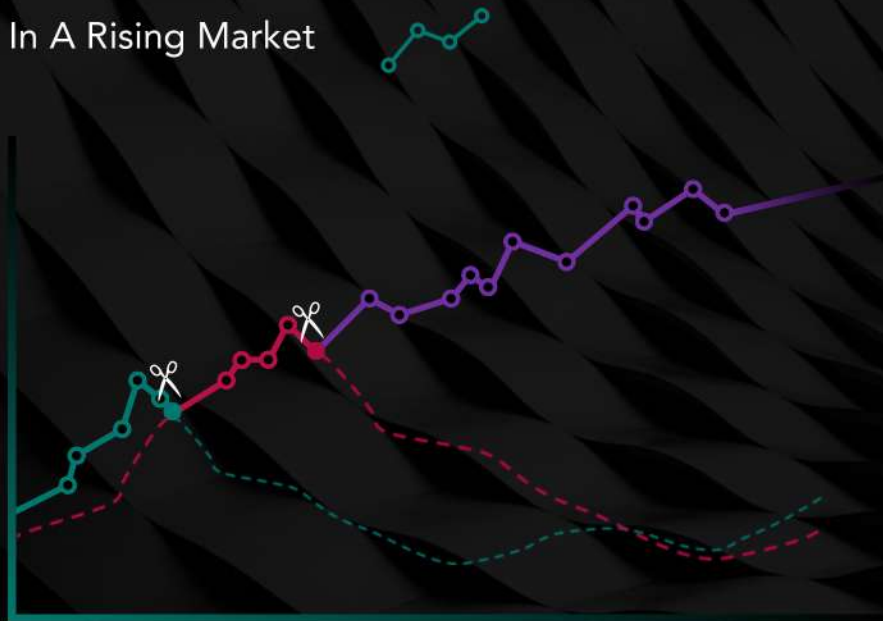


Focus on the data.



Avoid costly mistakes.

In A Rising Market



Fund A > Fund B > Fund C

In A Falling Market



Fund A > Fund B > Fund C

✂ **Run The Winners.** ~~Cut The Losers.~~

The CleverEngine™ monitors all of the funds in your Clever portfolio, every month, checking whether each is doing well - or not so well - and objectively selects new funds to replace underperforming ones. A big plus is that the system moves swiftly. Instead of sticking with a falling fund too long, it actively seeks to retain gains in **rising markets**, and limit losses in **falling ones**.

This process of running winners, and selling losers, is transparent, completely free from human bias and used by many of the worlds most successful investors.

Every month, our algorithms will score each fund in your portfolio against criteria scientifically chosen to best measure the strength of a fund versus others in its sector. If your current fund holdings still rank highly, they will be held, or replaced if not. **It's that simple.**

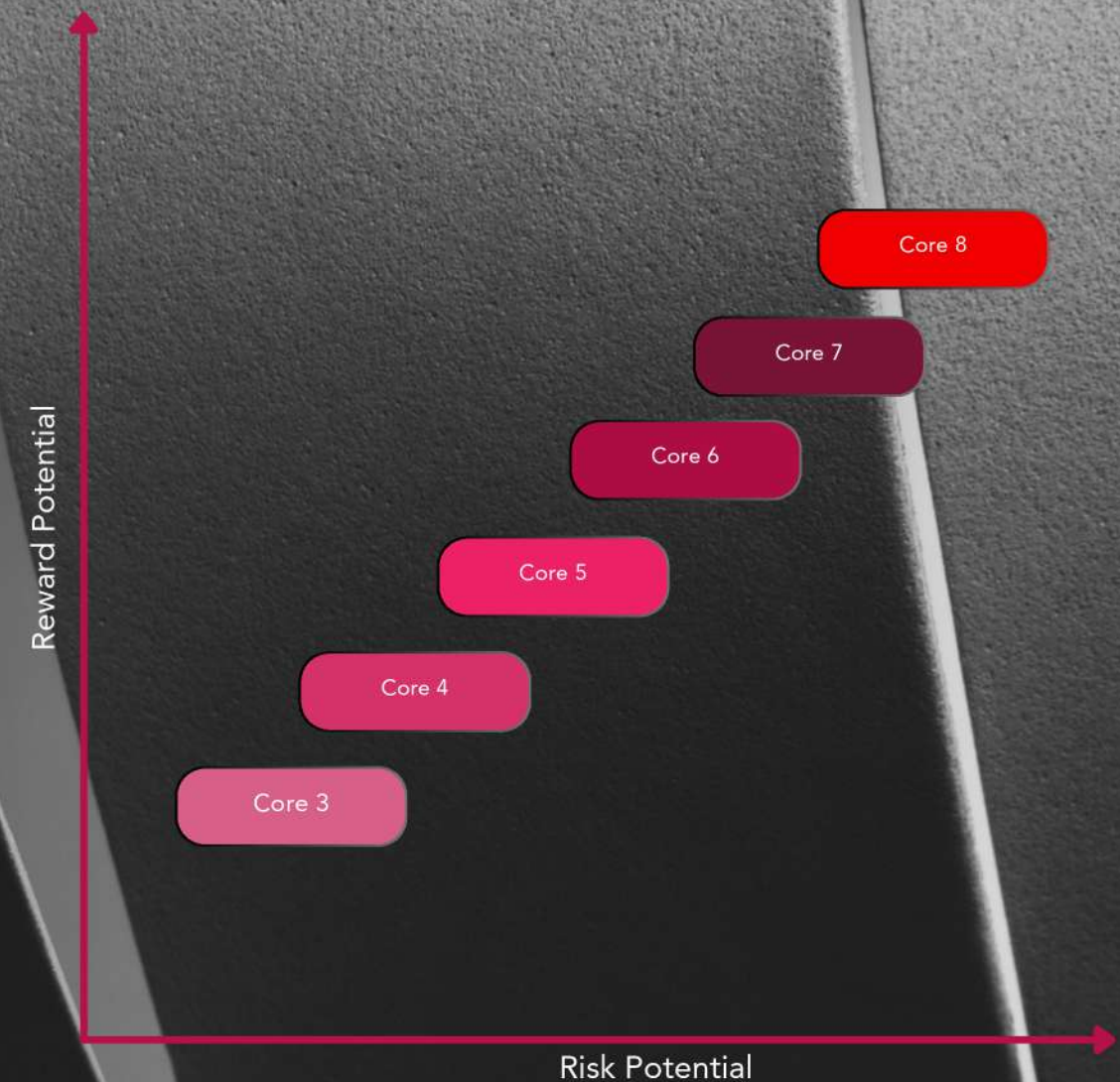
A Range Of Risk-Rated Portfolios.

Our **CleverMPS. Core** portfolio range can offer you an investment solution that is suitable for your goals, ambitions and attitude to risk.


Your money will be diversified across a wide selection of different investments that are reviewed each month to ensure they continue to match your risk appetite and investment goals.

Your financial adviser will work with you to ensure the most appropriate investment portfolio is chosen for you and your individual objectives. For a detailed description of each portfolio and the assets in which they invest, please refer to their individual factsheets.


- > **CleverMPS. Core 3 [Defensive]**
- > **CleverMPS. Core 4 [Cautious]**
- > **CleverMPS. Core 5 [Balanced]**
- > **CleverMPS. Core 6 [Growth]**
- > **CleverMPS. Core 7 [Adventurous]**
- > **CleverMPS. Core 8 [Aggressive]**




Why Choose The CleverMPS. **Core** Range?

 Monthly portfolio monitoring & communication.

 An objective & transparent process.

 More consistent outcomes.

 Peace of mind.

> Rules-Based [**Disciplined.**]

> Data-Driven [**Consistent.**]

> Agnostic [**Independent.**]

> Bias-Free [**Rational.**]

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Risk Warnings.

Capital is at risk. The value and income from investments can go down as well as up and are not guaranteed. An investor may get back significantly less than they invest. Past performance is not a reliable indicator of current or future performance and should not be the sole factor considered when selecting portfolios. Investments may include emerging market, smaller company and commodity funds which may be higher risk than other asset classes. Investments in fixed interest funds are subject to market and credit risk and will be impacted by changes in interest rates. Changes in exchange rates may affect the value of the underlying investments. Investments in Property funds carry specific risks relating to liquidity. Property funds can go through periods, known as 'gating', when it may not be possible to trade in or out of the funds and to access your money during such periods. The portfolios may invest a large part of their assets in funds for which investment decisions are made independently of the portfolios. If these investment managers perform poorly, the value of the portfolios is likely to be adversely affected. Investment in funds may also lead to additional fees arising from holding these funds.

Regulatory Information.

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