

# Hawthorn Portfolios



Hawthorn portfolios are a range of five preset funds of funds designed to make asset allocation and diversification easier for investors in Hawthorn's products. Built by Hawthorn's team of investment specialists, the portfolios aim to suit different investment objectives and risk tolerance levels, ranging from conservative to aggressive. The actual investment allocation may vary over time as financial markets change. The portfolios are rebalanced to the asset allocation below on a quarterly basis. The performance of each is also reviewed quarterly.

The following tables detail the investment allocation of each portfolio following the last change to the fund line ups and allocations by the investment manager in June 2019.

Income	Rising Income	Cautious Managed	Growth	Adventurous Growth
For investors who seek stability of capital, but require some level of an income stream	For investors who seek income and some capital growth to keep pace with inflation but need to limit volatility	For investors who seek capital growth and income, and are prepared to accept the risks associated with some equity investment	For investors who seek capital growth, and are willing to ride out the volatility of a largely all-share portfolio	For investors who seek maximum capital growth, and are willing to ride out the volatility of a predominantly all-share portfolio
Asset Allocation	Asset Allocation	Asset Allocation	Asset Allocation	Asset Allocation
Fixed Income & Liquidity <b>75%</b> Equity <b>25%</b>	Fixed Income & Liquidity <b>55%</b> Equity <b>45%</b>	Fixed Income & Liquidity <b>45%</b> Equity <b>55%</b>	Fixed Income & Liquidity <b>35%</b> Equity <b>65%</b>	Fixed Income & Liquidity <b>15%</b> Equity <b>85%</b>
<b>UK Fixed Income</b>	<b>UK Fixed Income</b>	<b>UK Fixed Income</b>	<b>UK Fixed Income</b>	<b>UK Fixed Income</b>
Franklin Sterling Corporate Bond <b>10%</b> Invesco Corporate Bond <b>9%</b> Franklin UK Gilt <b>14%</b> RLAM Short Duration UK Gilt <b>18%</b>	Franklin Sterling Corporate Bond <b>7%</b> Invesco Corporate Bond <b>6%</b> Franklin UK Gilt <b>12%</b> RLAM Short Duration UK Gilt <b>13%</b>	Franklin Sterling Corporate Bond <b>6%</b> Invesco Corporate Bond <b>5%</b> Franklin UK Gilt <b>15%</b> RLAM Short Duration UK Gilt <b>7%</b>	Franklin Sterling Corporate Bond <b>6%</b> Invesco Corporate Bond <b>5%</b> Franklin UK Gilt <b>18%</b>	Franklin Sterling Corporate Bond <b>3%</b> Invesco Corporate Bond <b>2%</b> Franklin UK Gilt <b>8%</b>
<b>Other Fixed Income &amp; Liquidity</b>	<b>Other Fixed Income &amp; Liquidity</b>	<b>Other Fixed Income &amp; Liquidity</b>	<b>Other Fixed Income &amp; Liquidity</b>	<b>Other Fixed Income &amp; Liquidity</b>
BNY Mellon International Bond <b>8%</b> Invesco Global Bond <b>4%</b> BlackRock Sterling Liquidity <b>12%</b>	BNY Mellon International Bond <b>6%</b> Invesco Global Bond <b>3%</b> BlackRock Sterling Liquidity <b>8%</b>	BNY Mellon International Bond <b>5%</b> Invesco Global Bond <b>2%</b> BlackRock Sterling Liquidity <b>5%</b>	BNY Mellon International Bond <b>4%</b> Invesco Global Bond <b>2%</b>	BNY Mellon International Bond <b>2%</b>
<b>UK Equity</b>	<b>UK Equity</b>	<b>UK Equity</b>	<b>UK Equity</b>	<b>UK Equity</b>
iShares UK Equity Index <b>12%</b> Investec UK Alpha <b>2%</b> Schroder Income <b>2%</b> Fidelity M'builder Dividend <b>2%</b> Franklin UK Mid Cap <b>2%</b> Franklin UK Smaller Co's <b>2%</b>	iShares UK Equity Index <b>15%</b> Investec UK Alpha <b>4%</b> Schroder Income <b>4%</b> Fidelity M'builder Dividend <b>2%</b> Franklin UK Mid Cap <b>2%</b> Franklin UK Smaller Co's <b>3%</b>	iShares UK Equity Index <b>13%</b> Investec UK Alpha <b>7%</b> Schroder Income <b>6%</b> Fidelity M'builder Dividend <b>4%</b> Franklin UK Mid Cap <b>3%</b> Franklin UK Smaller Co's <b>4%</b>	iShares UK Equity Index <b>12%</b> Investec UK Alpha <b>9%</b> Schroder Income <b>8%</b> Fidelity M'builder Dividend <b>5%</b> Franklin UK Mid Cap <b>4%</b> Franklin UK Smaller Co's <b>5%</b>	iShares UK Equity Index <b>12%</b> Investec UK Alpha <b>12%</b> Schroder Income <b>11%</b> Fidelity M'builder Dividend <b>8%</b> Franklin UK Mid Cap <b>6%</b> Franklin UK Smaller Co's <b>7%</b>
<b>US Equity</b>	<b>US Equity</b>	<b>US Equity</b>	<b>US Equity</b>	<b>US Equity</b>
iShares North American Equity Index <b>5%</b>	iShares North American Equity Index <b>7%</b> Schroder US Mid Cap <b>2%</b>	iShares North American Equity Index <b>8%</b> Schroder US Mid Cap <b>2%</b>	iShares North American Equity Index <b>9%</b> Schroder US Mid Cap <b>3%</b>	iShares North American Equity Index <b>11%</b> Schroder US Mid Cap <b>4%</b>
<b>European Equity</b>	<b>European Equity</b>	<b>European Equity</b>	<b>European Equity</b>	<b>European Equity</b>
BlackRock Eur' Dynamic <b>2%</b>	BlackRock Eur' Dynamic <b>4%</b>	BlackRock Eur' Dynamic <b>5%</b>	BlackRock Eur' Dynamic <b>6%</b>	BlackRock Eur' Dynamic <b>9%</b>
<b>Japan Equity</b>	<b>Japan Equity</b>	<b>Japan Equity</b>	<b>Japan Equity</b>	<b>Japan Equity</b>
	Man GLG Japan Core Alpha <b>2%</b>	Man GLG Japan Core Alpha <b>3%</b>	Man GLG Japan Core Alpha <b>4%</b>	Man GLG Japan Core Alpha <b>5%</b>
Available with Hawthorn SafetyNet, Hawthorn SafetyNet for Life and the Guaranteed Retirement Income Plan.	Available with Hawthorn SafetyNet, Hawthorn SafetyNet for Life and the Guaranteed Retirement Income Plan.	Available with Hawthorn SafetyNet, Hawthorn SafetyNet for Life and the Guaranteed Retirement Income Plan.	Available with Hawthorn SafetyNet, Hawthorn SafetyNet for Life and the Guaranteed Retirement Income Plan.	Available with Hawthorn SafetyNet, Hawthorn SafetyNet for Life and the Guaranteed Retirement Income Plan only as part of a self-select portfolio

There is no guarantee that any of the model portfolios listed will achieve their stated objectives. Each model portfolio may also experience more or less volatility than expected. It is important that you speak to your financial adviser before selecting your investment. Please note that an individual underlying fund may contain more than one asset class.

**The information set out on Page 1 of this document is subject to the qualifications set out on Page 2.**

# Hawthorn Portfolios

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## Important Information for Hawthorn Portfolios

For full details of the funds which comprise Hawthorn Portfolios, their aims and particular risks or information relevant to them, please visit our website at [www.hawthornlife.com](http://www.hawthornlife.com)

A newly created underlying fund may be subject to higher fund expenses when expressed as a percentage of the fund, and the value of the Portfolio would consequently be reduced. Small funds may be subject to greater volatility in the event of large purchases or withdrawals.

Funds that ultimately invest in foreign currencies or shares carry a risk that the effect of fluctuations in exchange rates could reduce the value of the fund.

In certain market conditions trading activity of the underlying funds held in these portfolios may be suspended. This will mean that you may not be able to redeem your investments in these funds when you want.

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