

# 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 February 2017.

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	75%	Fixed Income & Liquidity	55%	Fixed Income & Liquidity	45%	Fixed Income & Liquidity	35%	Fixed Income & Liquidity	15%
Equity	25%	Equity	45%	Equity	55%	Equity	65%	Equity	85%
<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 UK Corporate Bond	10%	Franklin UK Corporate Bond	7%	Franklin UK Corporate Bond	6%	Franklin UK Corporate Bond	6%	Franklin UK Corporate Bond	3%
Invesco Perp' Corporate Bond	9%	Invesco Perp' Corporate Bond	6%	Invesco Perp' Corporate Bond	5%	Invesco Perp' Corporate Bond	5%	Invesco Perp' Corporate Bond	2%
Franklin UK Gilt	14%	Franklin UK Gilt	12%	Franklin UK Gilt	15%	Franklin UK Gilt	18%	Franklin UK Gilt	8%
RLAM Short Duration UK Gilt	18%	RLAM Short Duration UK Gilt	13%	RLAM Short Duration UK Gilt	7%				
<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>	
Newton International Bond	8%	Newton International Bond	6%	Newton International Bond	5%	Newton International Bond	4%	Newton International Bond	2%
Invesco Perp' Global Bond	4%	Invesco Perp' Global Bond	3%	Invesco Perp' Global Bond	2%	Invesco Perp' Global Bond	2%		
BlackRock Sterling Liquidity	12%	BlackRock Sterling Liquidity	8%	BlackRock Sterling Liquidity	5%				
<b>UK Equity</b>		<b>UK Equity</b>		<b>UK Equity</b>		<b>UK Equity</b>		<b>UK Equity</b>	
BCIF UK Equity Tracker	12%	BCIF UK Equity Tracker	16%	BCIF UK Equity Tracker	11%	BCIF UK Equity Tracker	7%	BCIF UK Equity Tracker	8%
Investec UK Alpha	2%	Investec UK Alpha	3%	Investec UK Alpha	6%	Investec UK Alpha	8%	Investec UK Alpha	10%
Schroder Income	2%	Schroder Income	6%	Schroder Income	11%	Schroder Income	16%	Schroder Income	22%
Fidelity M'builder Dividend	2%	Fidelity M'builder Dividend	2%	Fidelity M'builder Dividend	5%	Fidelity M'builder Dividend	7%	Fidelity M'builder Dividend	9%
Franklin UK Smaller Co's	2%	Franklin UK Smaller Co's	3%	Franklin UK Smaller Co's	4%	Franklin UK Smaller Co's	5%	Franklin UK Smaller Co's	7%
<b>US Equity</b>		<b>US Equity</b>		<b>US Equity</b>		<b>US Equity</b>		<b>US Equity</b>	
BCIF North America Tracker	5%	BCIF North America Tracker	7%	BCIF North America Tracker	8%	BCIF North America Tracker	9%	BCIF North America Tracker	11%
		Schroder US Mid Cap	2%	Schroder US Mid Cap	2%	Schroder US Mid Cap	3%	Schroder US Mid Cap	4%
<b>European Equity</b>		<b>European Equity</b>		<b>European Equity</b>		<b>European Equity</b>		<b>European Equity</b>	
BlackRock Eur' Dynamic	2%	BlackRock Eur' Dynamic	4%	BlackRock Eur' Dynamic	5%	BlackRock Eur' Dynamic	6%	BlackRock Eur' Dynamic	9%
<b>Japan Equity</b>		<b>Japan Equity</b>		<b>Japan Equity</b>		<b>Japan Equity</b>		<b>Japan Equity</b>	
		Schroder Tokyo	2%	Schroder Tokyo	3%	Schroder Tokyo	4%	Schroder Tokyo	5%
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.

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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.

The liquidity of the assets in which property-related funds invest cannot be guaranteed. You may not be able to make a withdrawal from your investment on request because Hawthorn Life DAC may be required to delay withdrawals or switches out of the funds in question or refuse to accept a request to cash in during periods when the underlying assets are not readily saleable.

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