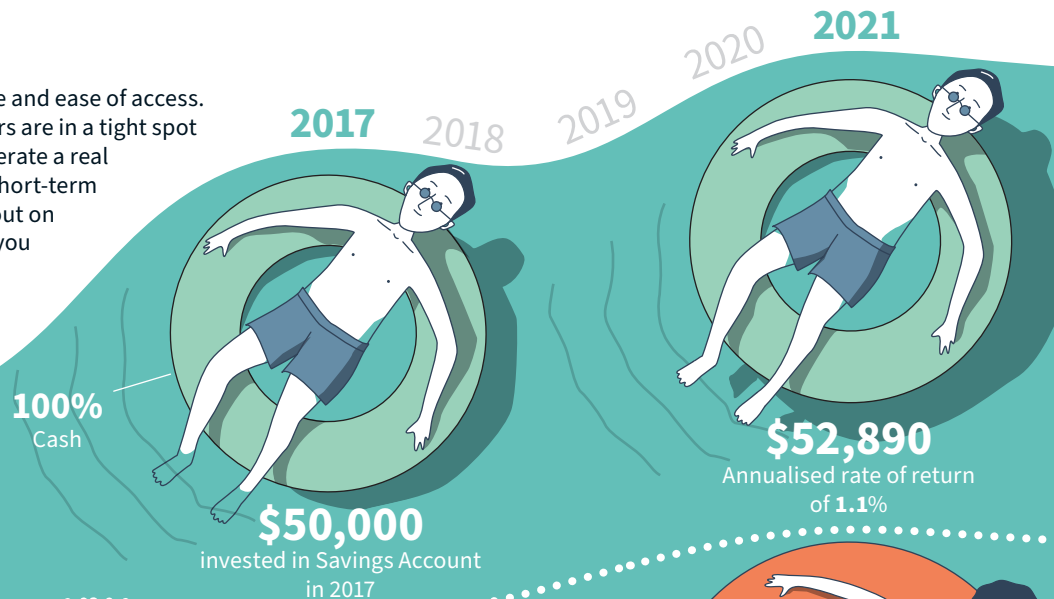


# SAVINGS VERSUS MULTI-ASSET FUNDS

Savings accounts can offer 100% capital guarantee and ease of access. However, in a low-interest-rate environment, savers are in a tight spot and have to make their money work harder to generate a real return. Holding or moving to cash will help avoid short-term stock market volatility, but it means you will lose out on any potential market gains over the long term. As you can see in the return example, multi-asset funds stack up well when it comes to returns over a long time period.

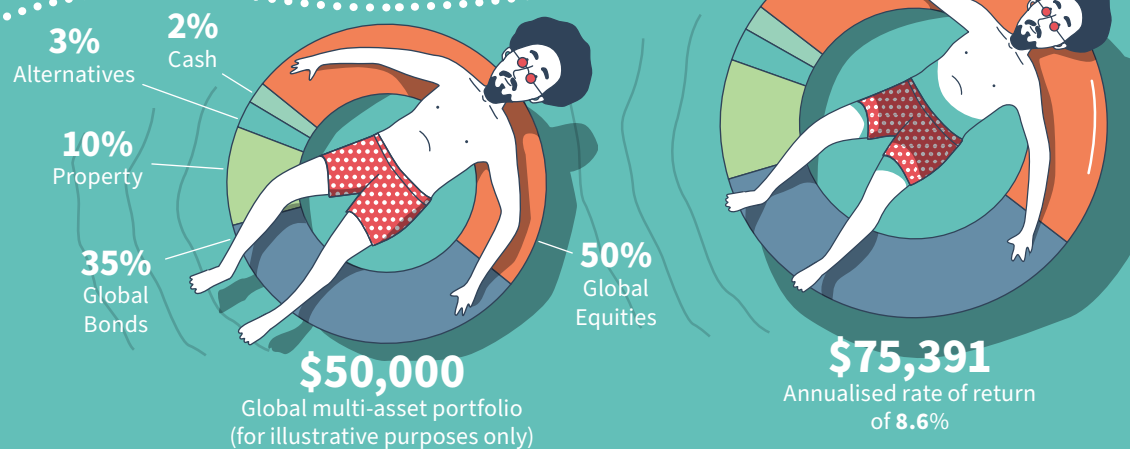
## CASH

For your short-term goals, the general rule is to save into cash deposits, like bank accounts.



## MULTI-ASSETS

For longer-term goals, you may want to consider investing with multi-asset funds because inflation can seriously affect the value of cash savings over the long term.



## Savings AND multi-asset funds

We believe that over the long term, investing and saving can complement one another. For many people, this combination is potentially a way to achieve their long-term financial goals. And if you do decide to invest remember one thing above all: diversification can help spread the risk to your capital. Don't put all your eggs in one basket.

## Discrete performance (%)

	01/10/2020 - 30/09/2021	01/10/2019 - 30/09/2020	01/10/2018 - 30/09/2019	01/10/2017 - 30/09/2018	01/10/2016 - 30/09/2017
MA Portfolio - USD	16.1	6.2	6.0	5.6	9.3
USTREAS Federal Funds	0.1	0.8	2.4	1.6	0.8

MA portfolio: Global bonds (35%): BBGBarc Global Aggregate. Global equities (50%): MSCI ACWI. Property (10%): S&P Global Property. Alternatives (3%): Morningstar Diversified Alternatives Index. Cash (2%): USTREAS Federal Funds. Rebased in US dollars where appropriate, i.e. all index returns are recalculated based on exchange rates to give returns for a dollar investor. Source: Morningstar Direct, October 2021.

Past performance is not a guide to future performance. The value of your investment and any income can go down as well as up and you may not get back what they originally invested. Fund charges that would be payable are not included and when included would have the effect of reducing the performance shown.

## Using multi-asset funds to get started

If you are considering a longer-term investment of five years or more, and are comfortable with the risks involved, then the next step might be deciding how to get started in investing. Learning the pros and cons of the world's various markets and assets can be time-consuming and difficult. That's why many people leave these decisions to experts. One solution could be to opt to invest in a multi-asset fund.

At Architas, we are experts in multi-asset, and we believe there are many benefits to investing in a multi-asset fund:



### A diverse range of assets

Multi-asset funds can provide investors with exposure to a broad range of asset types. You can further increase this 'diversification' by blending geographies and sectors.



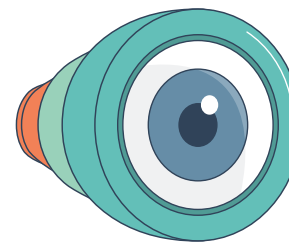
### Potential for Smoother returns

Asset classes don't tend to all fall in value at the same time. So multi-asset investors are, to some extent, more insulated from the highs and lows of individual asset markets.



### Ongoing expert monitoring

Generally, multi-asset investing comprises complex asset allocation decisions supported by risk reduction strategies by a team of experts who collaborate to search for the best mix for your investments.



### Targeting outcomes

Selecting a multi-asset fund that matches your attitude to risk can be a good tool to help investors achieve their financial outcomes while ensuring they do not take on more risk than they are comfortable with.



### Simple to understand

And finally, multi-asset funds package a diversified, complex portfolio balancing risk and reward, but presented in a simple-to-understand way.

*These materials are for information purposes only and are intended to broaden readers' awareness of financial markets and of the investment management industry. No part of the materials should be construed to represent financial advice or an offer to buy, sell or otherwise participate in any investment activity or strategy. The content is based on information sources that are deemed reliable at the time of writing. The information presented can be changed without prior notice. Architas has no express or implied warranty, guarantee or statement as to the accuracy, suitability or completeness of the information provided. All rights are reserved. Without the prior consent of the copyright holder, no part of this publication in any form or by any means (mechanical, by photocopy, recording, or otherwise) is allowed to be published, copied or emailed or stored in an information system. These materials originate from Architas Limited ("Architas"). Architas is a company registered in England No. 02638607, registered office: 20 Gracechurch Street, London, EC3V 0BG. These materials are not intended for audiences in the United States of America.*