



Discovering your flavour, nurturing our future

TRAILS™ Ethical gives you the opportunity to invest some or all of your money into a well-diversified portfolio of funds that adhere to higher social and moral values, whilst still giving you the opportunity for long-term growth.

Seven of our nation's favourite herbs symbolise the different 'model' portfolios that have been devised with asset allocations that offer specific levels of risk and potential return.

The question is, which is your preferred flavour?

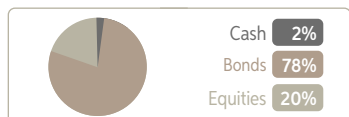


HERB 1



20% Equities / 80% Bonds

Sensitive to short-term losses, but still aims to beat inflation over the long run. You are not comfortable with volatility within your portfolio and you are keen to keep risk to a minimum.

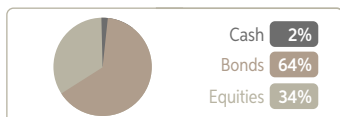


HERB 2



34% Equities / 66% Bonds

Still sensitive to short-term losses, but with a likely goal of beating inflation over the long run. You seek growth in the real value of your assets over the long-term but while minimising risk.

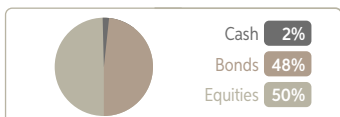


HERB 3

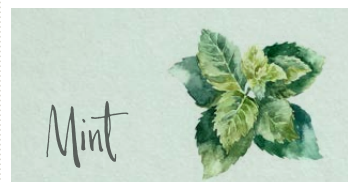


50% Equities / 50% Bonds

Less sensitive to short-term losses, you are willing to take on slightly more risk than the cautious investor in order to increase expected return, although risk is still an important consideration.

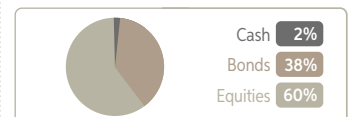


HERB 4



60% Equities / 40% Bonds

Willing to accept more risk than the conservative investor, but you are probably not willing to accept the short-term downside risk associated with achieving a long-term return dramatically above the inflation rate.

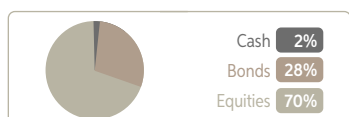


HERB 5



70% Equities / 30% Bonds

Comfortable with more risk than the moderate investor, but you are not comfortable with the short-term risk associated with achieving a long-term return dramatically above the inflation rate. You think of risk more as opportunity than uncertainty.

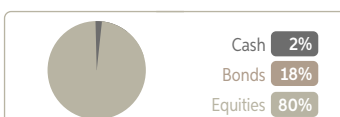


HERB 6



80% Equities / 20% Bonds

Seeking to maximise long-term returns rather than minimise short-term losses. You are more concerned with the potential of financial return than with short-term volatility but you wish to retain some marginal protection against downside risk.

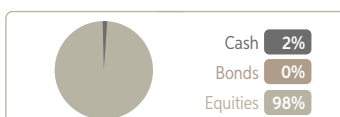


HERB 7



100% Equities / 0% Bonds

Focused on maximising long-term expected returns rather than minimising possible short-term losses. You understand there is no marginal protection against capital risk, since 98% of the investments are in growth assets but you are willing to accept these risks to achieve the best possible return.



As you can see here, each of the seven TRAILS™ Ethical portfolios have a different bond-to-equity ratio, which reflects a different investment 'flavour'.

So Chives is 20% equities and 80% bonds, whereas Thyme is effectively 100% equities and 0% bonds.