

### What is PRISM?

Launched in 2014, PRISM offers an investment range with different horizons, that derive their performance from a single multi-asset investment strategy. Each horizon has a different risk / return profile. You select the most appropriate horizon and your money buys units in the relevant PRISM horizon profile. PRISM investments have a weekly unit price which goes up and down based on the performance of the horizon strategy. The performance of each horizon is derived from the performance of an underlying pool of investments, called the Master Investment Strategy.

For up to date data and information on the Master Investment Strategy and PRISM Chartbook, please click here: <https://www.capital-iom.com/factsheets> Please note you will need to sign in, or register if you have not done so previously.

### Defined Risk-Return Profiles

Each PRISM profile has a defined mean return and a defined volatility which, together with the performance of the Master Investment Strategy, are used to calculate returns in each period.

These defined risk-return profiles are published in advance and may be updated from time to time to

### What are the benefits of Prism?

- Cost effective with no initial fee, exit fee or dealing fee
- Annual management charge of 0.25%
- Currencies available: GBP, USD & EUR
- Free switching between horizons and the ability to hold multiple horizons creates all-important flexibility to accommodate changing goals
- All horizons enjoy weekly liquidity
- Can assist in solving situs issues
- Available via our open architecture investment platform

reflect market conditions. This provides clarity to investors and their advisers as to the expected performance characteristics of their investments.

*\*It is important to note that the PRISM profiles may change over time in response to the changing economic and investment environment.*

	Defined Mean	Defined Volatility	Expected Returns (over 1 year)		Investment Time Horizon
			Low* 0	High**	
Horizon 1	1.25%	0.50%	0.3%	2.2%	12 months
Horizon 1+	2.00%	1.30%	-0.6%	4.6%	18 months
Horizon 2	3.00%	2.35%	-1.6%	7.6%	2 years
Horizon 2+	4.00%	3.40%	-2.7%	10.7%	2.5 years
Horizon 3	5.00%	4.50%	-3.8%	13.8%	3 years
Horizon 3+	6.00%	5.60%	-5.0%	17.0%	3.5 years
Horizon 4	7.00%	6.75%	-6.2%	20.2%	4 years
Horizon 5	8.00%	8.25%	-8.2%	24.2%	5 years
Horizon 6	9.00%	10.00%	-10.6%	28.6%	6 years
Horizon 8	10.00%	12.00%	-13.5%	33.5%	8 years
Horizon 10	12.00%	16.00%	-19.4%	43.4%	10 years
Enhanced Growth	13.85%	20.00%	-25.4%	53.1%	12 years +

\* Relative to UK equities fixed level of 10

\*\* 2.5% probability of expected returns below this range

\*\* 2.5% probability of expected returns above

### Investment Time Horizons

Each PRISM horizon has a defined risk and return profile. While no-one can predict future investment returns from stock markets, the publication of defined risk and return parameters for each PRISM horizon can give clients greater certainty and comfort about how their chosen PRISM horizon will perform under certain market conditions. This is because each strategy derives its return from the performance of the Master Investment Strategy. This Master Investment

Strategy has a GBP expected mean return of 6.5% and an expected volatility of 6.75%.

The three graphics below illustrate how the PRISM GBP Horizon 1 (lower risk), Horizon 5 (medium risk), and Horizon 8 (higher risk) perform when the Master Investment Strategy achieves different levels of investment performance. The first illustrates a 0% per annum return, the second a 7% per annum return and the last a 10% per annum return.



### Capital International Group

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All data is correct as of 31st March 2020. For up to date data, please visit the latest available Chartbook.

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