



MANAGED ACCOUNT OF FUNDS



What is Managed Account of Funds?

The Managed Account of Funds, or “MAF” is a portfolio management service designed to make investing easy again. Managed Accounts is the investment solution of choice among private banking clients, but this service is now available to all through the MAF.

The MAF is a managed portfolio of funds, which means you delegate the day to day portfolio rebalancing and implementation decisions to an Asset Manager, once you have selected the investment strategy that suits you. The MAF is diversified across multiple fund houses, multiple asset classes, and over hundreds of different securities. No single security will have an outsized impact on your portfolio. There are various strategies you can choose from, depending on your investing needs. Over time, there will be various MAF providers you can choose from Havenport Wealth, in addition to those offered by Havenport Investments.

How does it work?

It all begins with you having a conversation with your Financial Advisor about your financial goals and risk preferences. Your Financial Advisor may recommend a specific MAF strategy that best corresponds to your requirements. Once you have accepted that recommendation, Havenport will take over the implementation, ongoing management and monitoring of your investment, freeing you from having to make the day to day decisions. Each MAF is a selection of third party unit trusts, carefully chosen by professional portfolio managers to achieve a desired risk-adjusted return characteristic.

BENEFITS OF THE MANAGED ACCOUNT OF FUNDS

Simplicity

The only decisions you will have to make is the choice of the specific MAF that your Financial Advisor may present to you as part of an overall financial plan, and how much you wish to invest. The simplicity of the MAF leaves you and your Financial Advisor with the time and clarity of mind to focus your discussion on the things that matter- your long term financial goals and aspirations.

Professional Management

The MAF offers you direct access to an Asset Manager, a service usually reserved for institutional investors. Havenport works closely with Financial Advisory Firms to understand your needs and preferences. This enables Havenport and other providers to create suitable MAF strategies for individuals like yourself.

Timeliness

Investment recommendations are perishable goods. Untimely decision making can impede your progress to reaching your financial goals. This is the principle benefit of the MAF. Professional portfolio managers will monitor the market, so you don't have to do so. Your portfolio will be managed and rebalanced for you with the timeliness necessary to safeguard your long term financial interests. The MAF addresses a common limitation of Advisory Wrap portfolios, which requires that you approve each trade action recommended by your Financial Advisor. If this requirement encumbers your lifestyle or challenges your investment knowledge, the MAF is for you.

Transparency

Through the Havenport Wealth portal, you and your Financial Advisor will enjoy real time access to your MAF portfolio. You will also receive trade confirmations each time a trade is executed in your MAF portfolio. The MAF is designed to be transparent to facilitate a holistic and ongoing dialogue between you and your advisor. It will also equip your Financial Advisor to help you monitor your progress towards your desired financial objectives, and if necessary, recommend any recalibration of your overall asset allocation to keep you on track towards meeting your goals.

Access to clean fee or institutional share classes

Havenport Wealth is the only independent unit trust platform to offer access to clean fee or institutional share classes through the MAF. Unit trusts sold at banks and other fund platforms are "retail share classes". Retail funds carry a higher management fee than the clean fee or institutional share classes, which are essentially the same unit trusts that are open for purchase by institutional investors at "institutional rates". As Havenport is an institutional Asset Manager, the MAF allows you, in effect, to invest like an institutional investor. The access to clean fee share classes provides assurance that you pay no more than you would for an advisory wrap, yet benefit from all the features and benefits of such a portfolio management service.

CHOICE OF INVESTMENT STRATEGY

Havenport Wealth offers a choice of 6 investment strategies:

HAVENPORT CONSERVATIVE

The investment objective of this portfolio is income generation as well as capital preservation. The manager will seek to minimize drawdowns by diversifying across a portfolio of low volatility fixed income and equity funds. Investors of this portfolio should view their investment with a medium to long term investment horizon.

Asset Allocation Range:

Fixed Income 70 %- 100%
Equities 0% - 30%

HAVENPORT MODERATE

The investment objective of this portfolio is a balance of income generation and capital appreciation. The manager will seek risk-adjusted returns by investing in a portfolio of fixed income and equity funds. Investors of this portfolio should view their investment with a medium to long term investment horizon.

Asset Allocation Range:

Fixed Income 20% - 60%
Equities 40 %- 80%

HAVENPORT AGGRESSIVE

The investment objective of this portfolio is risk-adjusted capital appreciation. The manager will seek to balance the risk-return tradeoff by investing in a portfolio of equity and fixed income funds. Investors of this portfolio should view their investment with a medium to long term investment horizon.

Asset Allocation Range:

Fixed Income 0% - 30%
Equities 70% - 100%

HAVENPORT INCOME

The investment objective of this portfolio is to seek sustainable income distribution plus moderate long term capital appreciation. This portfolio invests in a combination of bonds and income generating equity funds that offer potential for capital appreciation. Investors should note the larger allocation to investments in Asia for the purposes of currency risk mitigation. Investors of this portfolio should view their investment with a medium to long term investment horizon.

Asset Allocation Range:

Fixed Income 40% - 80%
Equities 20% - 60%

CHOICE OF INVESTMENT STRATEGY

Havenport Wealth offers a choice of 6 investment strategies:

HAVENPORT MULTI DIMENSIONAL MODERATE

The investment objective of this portfolio is to achieve a balance of the income generation and capital appreciation. This portfolio primarily utilizes actively managed, “evidence based” funds from Dimensional Fund Advisors to achieve the desired outcomes. Investors in this portfolio should have a moderate risk tolerance, and view their investment with a medium to long term investment horizon.

Asset Allocation Range:

Fixed Income 20% - 60%
Equities 40% - 80%

HAVENPORT MULTI DIMENSIONAL AGGRESSIVE

The investment objective of this portfolio is to achieve medium to long term capital appreciation by investing in a diversified pool of actively managed, “evidence based” funds from Dimensional Fund Advisors. Investors of this portfolio should have a high risk tolerance, and view their investment with a medium to long term investment horizon.

Asset Allocation Range:

Fixed Income 0% - 30%
Equities 70% - 100%

ABOUT HAVENPORT

Compelling solutions . Dependable relationships . Aligned Success

Havenport has been serving the investing needs of Sovereign Wealth Funds, Global Pension Funds, Banks, Financial Advisors and individual investors since its establishment in 2010.

Leveraging off its strong heritage in institutional and retail asset management since its establishment, and going back to its predecessor firms, Havenport is today a wealth services company integrating our asset management, wealth management and capital management expertise to create innovative investing, wealth and capital solutions for our clients and business partners.

The company is headquartered in Singapore, and is founded by Patrick Tan and Joseph Tern, both of whom have had long and successful tenures with some of the top asset management firms internationally. Our leadership team comprises professionals also with long and successful careers in both the asset management and wealth management industry.

Havenport is regulated by the Monetary Authority of Singapore. It holds a Capital Markets Services licence for fund management, dealing and custody.

Contact Us

3 Church Street #19-04/05
Singapore 049483

Main Line: +65 6590 9468
Email: wealth@havenport.com



Important Information

This document is for information only and does not constitute an offer or solicitation to buy or sell any of the investments mentioned. Neither Havenport Investments Pte. Ltd. (“Havenport”) nor any officer or employee of Havenport accepts any liability whatsoever for any loss arising from any use of this publication or its contents. This document is confidential and constitutes proprietary information and may not be used other than by the intended recipient. This document may not be reproduced, distributed or published without prior written permission from Havenport. Any such reproduction, distribution or publication could result in a violation of the law of such jurisdictions.

The views expressed are opinions of Havenport as of the date of this document and are subject to change based on market and other conditions. These opinions are not intended to be a forecast of future events, a guarantee of future results or investment advice. The mention of any individual securities should neither constitute nor be construed as a recommendation to purchase or sell securities, and the information provided regarding such individual securities is not intended to be used to form any basis upon which an investment decision is to be made. Nothing in this document constitutes accounting, legal, regulatory, tax or other advice. Portfolio allocations, holdings and characteristics are subject to change at any time. Any statistics have been obtained from sources Havenport believed to be reliable but the accuracy and completeness of the information cannot be guaranteed. All investments involve risks, including possible loss of principal. Past performance is not indicative of future results. The information contained in this document, including any data, projections and underlying assumptions are based upon certain assumptions, management forecasts and analysis of information available as at the date of this document and reflects prevailing conditions and Havenport’s views as of the date of this document, all of which are accordingly subject to change at any time without notice and Havenport is under no obligation to notify you of any of these changes.

Havenport provides portfolio management service through the Managed Account of Funds and the timing and split of investments is at its sole discretion. Unless otherwise stated, performance results do not reflect the deduction of investment management fees. It should be noted that performance results will be reduced by Havenport’s investment management fees. Investments with Havenport are not bank deposits or other obligations of, or guaranteed or insured by Havenport or any of their affiliates, or by any local governmental or insurance agency, and are subject to investment risks, including the possible loss of the principal amount invested. Investors should be aware of the risk of exchange rate fluctuations that may cause a loss of principal.

Havenport Investments Pte. Ltd. is registered with the Accounting and Corporate Regulatory Authority in Singapore (Reg. No. or UEN 201015315N) and its business activities are regulated by the Monetary Authority of Singapore.