

Managing investments in any market conditions can be challenging, so selecting the right mix of investments is crucial to meet your clients' risk profile and investment goals.

The Scottish Widows Horizon Multi-Asset Fund range offers five actively managed multi-asset solutions, designed to adapt to changing market conditions, align with an investor's chosen risk profile, and grow investments over the medium to long term (5 or more years).



Global Diversification

The Scottish Widows Horizon Multi-Asset Funds aim to provide global diversification across a range of different asset classes, regions, and styles, and generate returns from the wider investment market.



Risk Profiled

The Scottish Widows Horizon Multi-Asset Fund range offers five typical risk profiles that are independently risk rated. It is simple to choose the right investment solution to match your clients' risk profile.



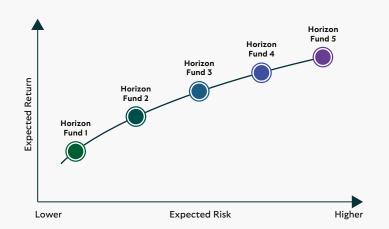
Volatility Managed

The Scottish Widows Horizon Multi-Asset Funds are volatility managed portfolios, designed to evolve in changing market conditions and deliver optimised risk adjusted returns over the medium to long term.

Risk profiled to suit a variety of client needs

The Scottish Widows Horizon Multi-Asset Funds have predefined risk and return objectives and are managed with the aim of remaining within their respective risk profiles.

They are aligned with the EValue (EV) five point risk scale, of 1 to 5, with a focus on delivering investment outcomes to meet specific risk appetite needs over the medium to long term.



Distinctive Investment Process

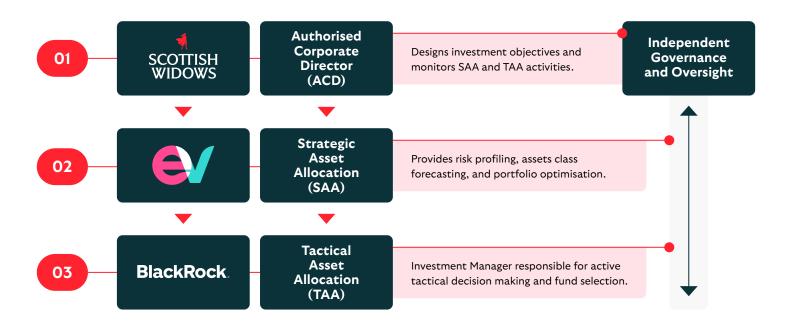
Bringing together three layers of industry experts, each Scottish Widows Horizon Multi-Asset Fund is governed by a consistent and robust framework, including independent oversight and risk management to protect the interests of your clients.

The Strategic Asset Allocation (SAA) is regularly rebalanced and aims to deliver optimised risk-adjusted performance over the long term.

The Investment Manager, responsible for the Tactical Asset Allocation (TAA), tactically adjusts the SAA based on short-

term market dynamics with an aim to deliver additional performance and diversification based upon prevailing market conditions. In doing so, they build the portfolios from mix of investment funds from a select list of BlackRock active and passively managed funds and actively managed third-party funds.

Even though the Scottish Widows Horizon Multi-Asset Funds are distinct in their risk profiles and asset allocations, they have a consistent and distinctive three-layer investment process:



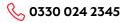
To find out more about the investment process and how the Scottish Widows Horizon Multi-Asset Funds are managed, please see our comprehensive due diligence guide.

Where to invest

The Scottish Widows Horizon Multi-Asset Funds are available on a wide range of investment platforms.



Further information on any of the Scottish Widows Horizon Multi-Asset Funds, the Key Investor Information Documents (KIIDs), prospectus, and other useful documents can be found on our **document library**.







For use by professional financial advisers only.