

# Aegon's Risk-Managed Portfolios video transcript

## Aegon's Risk-Managed Portfolios

Investing can feel like a complicated business – but it doesn't need to be that way. Our six Risk-Managed Portfolios are simple to use, all-in-one solutions designed to grow your investments at a risk level you can choose.

All you need to do is select the single portfolio from our range that best matches your investment targets and your attitude to risk, from cautious through to adventurous. Our team of experts, supported by award-winning investment specialists, Morningstar, has done the hard work for you – carefully creating each portfolio to suit six different risk levels. ('Morningstar' refers to Morningstar Investment Management Europe Limited.)

Each portfolio includes a wide range of investments from around the world and can hold a mix of company shares, also known as equities, bonds and cash.

### **Diversification**

Mixing up investments like this is a good way to manage the balance between risk and return, but bear in mind, the value of all investments can fall as well as rise and isn't guaranteed. There's a chance you could get back less than you invested.

For more adventurous investors, we might include a higher proportion of equities, some from emerging markets like India, South Africa, and Brazil. These aim to deliver higher returns over the long term but also have a greater risk of falling in value, and by greater amounts.

For more cautious investors, we'd reduce the proportion of equities and include more government and company bonds and cash. These investments tend to have lower growth potential, but are usually less risky, although they can still fall in value.

## Our aim

Our aim is to deliver the best return possible for each risk level. All you have to do is choose the portfolio that's right for you. If you have a financial adviser, they can help you with this. You should always read the fund factsheets and key investor information before deciding.

Once you've chosen your portfolio, our Portfolio Management Team will take care of the rest – constantly monitoring markets and economic factors to take advantage of opportunities and guard against threats.

They'll adjust where you're invested with the aim of maintaining the optimum balance between risk and potential return. Be sure to check regularly that it's still meeting your needs. And, to make things even easier, you can choose the same portfolio for your pension, ISA and GIA.

We've been helping our customers achieve a lifetime of financial security since 1831. And we've been managing multi-asset funds like the Risk-Managed Portfolios for nearly 40 years. Today, over one million customers invest in our multi-asset funds, trusting us to make saving simpler (As at May 2021).

Find out more about the funds, including where they invest, charges and risks at [aegon.co.uk/risk-managed](https://aegon.co.uk/risk-managed) or ask your financial adviser.

Aegon's Risk-Managed Portfolios – a simpler way to invest.