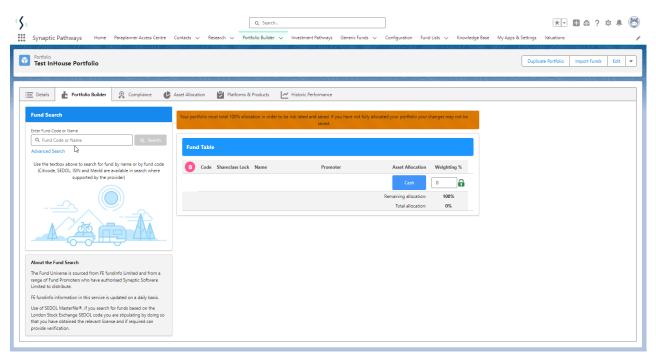
In-House Discretionary - Funds

Last Modified on 23/04/2024 11:41 am BST

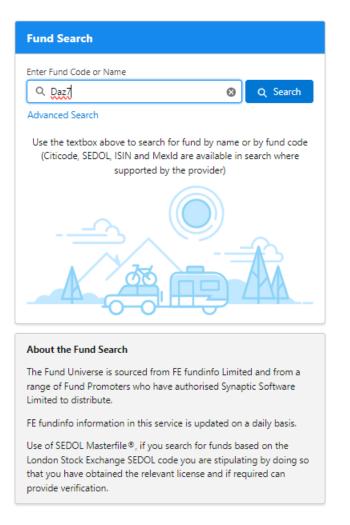
This article is a continuation of In-House Discretionary - Create a Portfolio

Add funds through the fund search box:

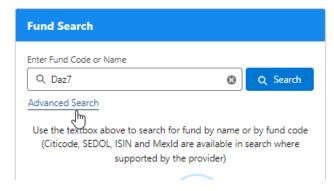
(Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved)



You can search by fund name, citicode, sedol, ISIN and Mexid. If using an active Fund List, you may have to enable Whole of Market to search the full fund database:



Advanced Search allows you to filter on Local and Global sectors, select whether you would like to search Whole of Market, for Parent Only funds and Generic Funds:



Select either a Local or Global sector

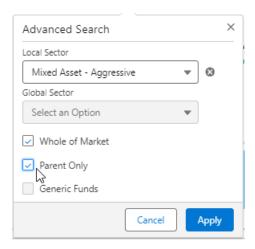
Fund Search	
Enter Fund Code or Name	
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Advanced Search ×	
Local Sector	y fund code rch where
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Whole of Market	2
Parent Only	5
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Cancel Apply	

Fund Search	
Enter Fund Code or Name	
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Local Sector	y fund code
Mixed Asset - Aggressive 🔹 😵	irch where
Global Sector	
Select an Option 💌	
Whole of Market	2
Parent Only	\sim
Generic Funds	
Cancel Apply	

Select Whole of Market to search all funds in the database.

Advanced Search		×
Local Sector		
Mixed Asset - Aggre	essive	8
Global Sector		_
Select an Option		
☑ Whole of Market		
Parent Only		
Generic Funds		
	Cancel	Apply

Tick **Parent Only** to return primary funds. Leave unticked to return all funds including Parent/Child funds.



Tick **Generic Funds** to return funds you have created in the system:

Advanced Search			×
Local Sector			
Mixed Asset - Aggre	essive	*	8
Global Sector			
Select an Option		*	
Whole of Market			
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🚽 Generic Funds			
	Cancel		Apply In

Once you have selected your filters, **Apply** and **Search**:

Fund Search	
Enter Fund Code or Name	
Q Vanguard 🛛 😵	Q Search
Advanced Search X	
Local Sector	y fund code
Mixed Asset - Aggressive 🔹 😵	irch where
Global Sector	
Select an Option 🔹	
✓ Whole of Market	
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Generic Funds	
Cancel Apply In	

Select the fund you would like to add to the portfolio

\Xi Details 🔥 Portfolio Builder 🤗	Compliance 🕑 Asset	Allocation 🔀 Platforms 8	& Products 🛃 Historic F	erformance	
Fund Search	Yo	ur portfolio must total 100% allo	cation in order to be risk rated	and saved. If you have	not fully allocated your portfolio your changes may n
Enter Fund Code or Name				be saved.	
Q Vanguard	O Search	Fund Table			
Mixed Asset - Aggressive X Whole of Market Advanced Search					
	wity Acc GRD	Code Shareclass Lock	Name	Promoter	Asset Allocation Weighting %
Utmost • Mixed Asset - Aggressive					Cash 0
+ Utmost Vanguard LifeStrategy 80% Equ Utmost • Mixed Asset - Aggressive	quity Acc GBP				Remaining allocation: 100%
+ Vanguard Diversified Growth Index ETF Vanguard Investments Australia • Mixe					Total allocation: 0%
Vanguard Diversified Growth Index ETF Vanguard Investments Australia • Mixe					
Vanguard Diversified High Growth Inde	dex ETF				
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Enter the weighting of each fund. As you fill in the information, the weighting will auto calculate the remaining funds. In the below example, I have changed the weighting of the top fund to 21%:

	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting
×	KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable	\checkmark	21
<	PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd	\checkmark	25
<	P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable	\checkmark	25
×	RU57	FNW Invesco Global Bond	FundsNetwork	~	25
				Cash	0

Once updated, the weighting is locked – as seen by the green lock icon. The remaining funds have automatically rebalanced to 100%:

Fund	Table			F	ind Weightings
	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
×	KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable	\checkmark	21
×	PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd	\checkmark	26.33
×	P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable	\checkmark	26.33
×	RU57	FNW Invesco Global Bond	FundsNetwork	e	26.34
				Cash	0
				Remaining allocation:	0%
				Total allocation:	100%

Work your way through the weightings, until all funds are locked.

If you are unsure of the weightings and would like Portfolio builder to solve it for you, see article Portfolio Builder - Fund Weighting to Risk Category Resolver

Enter any cash in the field below:

Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved.

Fund	Table					
	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting	%
×	KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable	\checkmark	21	ô
×	PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd	\checkmark	23	Ô
×	P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable	\checkmark	24	Ô
×	RU57	FNW Invesco Global Bond	FundsNetwork	 	20	ô
				Cash	0	ô
				Remaining allocation:	12%	
				Total allocation:	88%	

Fund Code	Fund Name	Promoter	Asset Allocation	Weighting
KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable	\checkmark	21
PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd	\checkmark	23
P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable	\checkmark	24
RU57	FNW Invesco Global Bond	FundsNetwork	\checkmark	20
			Cash	12
			Remaining allocation:	0%
			Total allocation:	100%

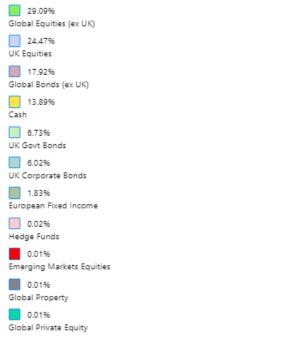
Now we have completed the weightings, you will see the Risk Profile Category will update on the right side of the screen, giving you an up-to-date view of the risk category of the funds and weightings.

Fund Code	Fund Name	Promoter	Asset Allocation	Weightir
KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable		21
PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd	\checkmark	23
P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable	\checkmark	24
RU57	FNW Invesco Global Bond	FundsNetwork	\checkmark	20
			Cash	12
			Remaining allocation:	0%
			Total allocation:	100%

Balanced (Low End)		5		
	n in any 1 Yea				
14.56% 01	-£1,458.00				
Average Gain 3.45% or £	in any 1 Year				
0.45% or ±	545.00				
	in in any 1 Yea	r			
20.15% or	£2,015.00				
		e minimum m	ean and r	naximun	n gain
The bar cha	rt displays th	e minimum, m or the portfolic		naximun	n gain
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You will also see the Min. Mean and Max figures of the portfolio within the asset class breakdown:





In some cases, if a fund has not got the relevant asset allocation data, an administrator is able to override the asset allocation by selecting **Set**

und 1	Table				
	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
×	E184	Fidelity Global Special Situations Acc	Fidelity International (FIL In	v	100
×	E420	AEGON International Invesco Perpetual Income A	AEGON International	Set Click to ov Cash	verride asset alloca
				Remaining allocation: Total allocation:	0% 100%

This will open the **Set override** tab to enter the asset allocation breakdown. Enter the values into the OAA column, as seen below:

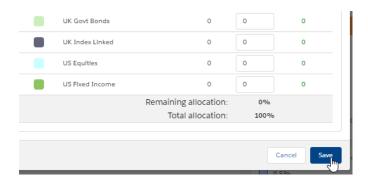
o override osition chi		with your Ow	n Asset Allocation	(OAA) review the	PAA values an	nd then set your own values in the OAA co	olumn to equal 10	00%. RP Indica	tes the Resu
	Asset Class Name	PAA	OAA	RP		Asset Class Name	PAA	OAA	RP
	Asla Pac (ex Japan) Equities	0	0	0		Hedge Funds	0	0	0
	Cash	0	0	0		High Yield Corporate Bonds UK	0	0	0
	Commodities	0	0	0		Japan Equities	0	0	0
	Emerging Markets Equities	0	0	0		Property	0	30	30
	European Equitles	0	0	0		UK Corporate Bonds	0	40	40
	European Flxed Income	0	0	0		UK Equities	0	0	0
	Global Bonds (ex UK)	0	0	0		UK Flxed Income	0	30	0
	Global Equitles (ex UK)	0	0	0		UK Govt Bonds	0	0	0
	Global Infrastructure	0	0	0		UK Index Linked	0	0	0
	Global Private Equity	0	0	0		US Equities	0	0	0
	Global Property	0	0	0		US Fixed Income	0	0	0
							ng allocation: al allocation:	30% 70%	

PAA - Promoter Asset Allocation

OAA - Own Asset Allocation

RP - Resulting Position

Once complete 'Save'.



You will see the 'Set' has changed to a blue tick:

	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting
:	E184	Fidelity Global Special Situations Acc	Fidelity International (FIL In	e	50
(E420	AEGON International Invesco Perpetual Income A	AEGON International		50
				Cash	0

The data on the right side will only generate if the portfolio totals 100%

The portfolio does not need to be saved. As long as you have clicked away from any amendments you have made, it will save automatically.

Further details of the portfolio can be found in the **Compliance** tab. This includes a compliance summary, an efficient frontier & asset allocation graph. More information can be found in the article:

In-House Discretionary - Compliance Tab