



**ABSOLUTE INCOME PROTECTED FUND**

This open-ended, passive-managed fund's performance is based on globally diversified, multi-asset indices. The Fund is ideal for low risk, retail investors as well as charities and trusts, who require a certain yield (minimum 5.25% per annum) and capital preservation. The strategy used by the Absolute Income Protected Fund has been successful in delivering its investment objectives over the past two years. This new fund is a UCITSIII fund which encompasses the highest level of investor protection and risk management and is available to both institutional and retail clients in many jurisdictions.

**FUND STRATEGY**

**Indices** are used as they are the easiest and lower cost method to gain exposure to global asset classes (including commodities).

**Performance** is based on the unique ability to reduce exposure to the investment portfolio during market turmoil and earn a return from lower risk money markets in times of high volatility and high uncertainty.

**Dynamic Risk Management** uses the latest evolution of a well-established investment methodology by which investment banks, for more than 20 years, have preserved the wealth of their largest institutional, ultra-high net worth and family office investors.

**Aria Protected Funds** combine all of the above in an easily accessible fund for clients who require a known yield to provide stability to their portfolios and want the comfort of the highest level of investor protection and asset security.

**FUND INFORMATION**

Dealing	Daily
Minimum Investment	£1 million (or by prior arrangement)
Target Return	8-12%
Target Vol	<6%
Custodian	RBC Dexia
Management Style	Passive
Risk Indicator	
Fund Type	Open Ended Investment Company (SICAV)
Domicile	Luxembourg
AMC	1.5%
Initial Charge:	Up to 5%
Registered for Sale	UK, IOM, Germany and Belgium
Base Currency:	GBP
Independent Auditor	Deloitte
Administrator	RBC Dexia

**FEATURES AND BENEFITS**

- Minimum equivalent 6% yield (reinvested)
- Potential for Further Capital Growth
- Tax Efficient
- Global exposure to Infrastructure and diversified property assets including timber, healthcare, commercial, and residential
- Low-cost, passive investment management
- Commodity exposure includes agricultural, metals, and energy
- Dynamic, rules-based portfolio optimisation to balance risk and return
- No currency risk
- No exit penalties
- Automatic Rebalancing
- Unlimited investor protection through EU-backed scheme
- Suitable for all risk profiles
- Counterparty risk secured and collateralised by cash

**For more information about Aria Protected Funds [www.protected-funds.com](http://www.protected-funds.com) or ring +44 (0)845 519 0368 to speak to a real person.**

**DIVERSIFICATION**

- Access to major global asset classes without currency or manager risk
- Not tied by “long only” retail asset management restrictions
- Index-based gives the widest exposure for the lowest cost
- Targeted to provide 8-12% per annum, stable returns across all economic cycles

**CERTAINTY**

- Positive performance in 2008 and 2009
- Risk Management and Fund structure meets the highest levels of EU and UK regulatory scrutiny
- “What you see is what you get”... with no typical fund manager risk

**PROTECTION**

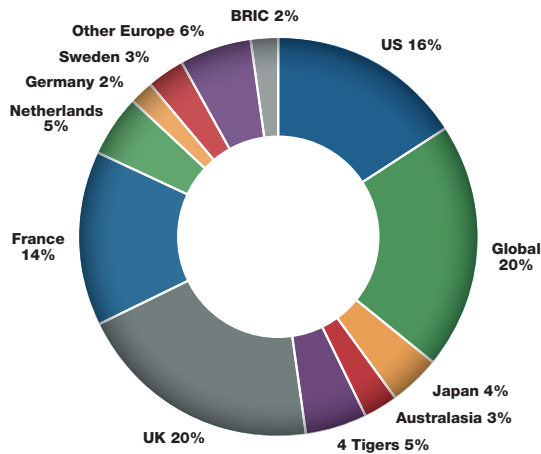
- Minimum 6% aer yield reinvested (5.25% reinvested over six years)
- Dynamic Risk Management delivers Capital Protection
- Highest level of investor protection and safe keeping of assets



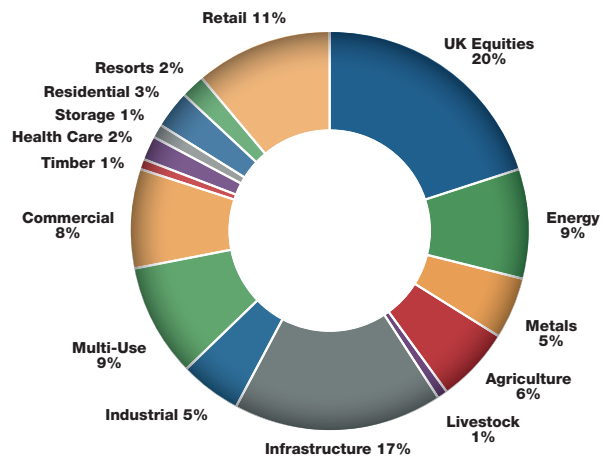
**WHY ARIA  
ABSOLUTE INCOME  
PROTECTED FUND?**

**HIGHER RETURN FOR LOWER RISK  
TRUE DIVERSIFICATION BENEFIT  
MORE CERTAINTY AND LESS VOLATILITY**

**MAJOR COUNTRY ALLOCATION**



**MAJOR SECTOR ALLOCATION**



The above illustrates the initial portfolio weights. Annually, the fund rebalances back to this benchmark. During the year, the weightings adjust in favour of the better-performing assets. Updated Feb 2010.

**IMPORTANT QUESTIONS**

**Is my investment protected?**

Yes, you benefit from a minimum protected yield (currently 5.25%) which is the absolute minimum yield of the fund. This yield is accumulated within the fund and will increase the potential return of your investment. If interest rates rise during the next six years, this rate should rise as well. This yield is the minimum yield until at least January 2016; from 2016 onwards a new rate will be communicated to all investors.

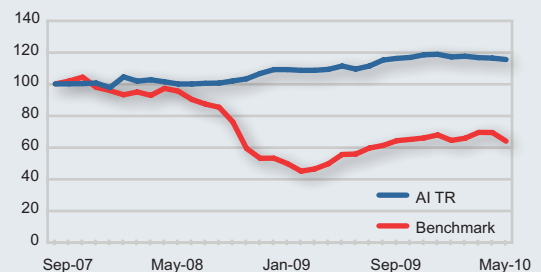
**How is my capital protected?**

The fund is managed using an established process, called the dynamic risk mechanism, which is designed to limit any losses to the fund over a six year period to 20%. This is like saying that between now and 2016, if you were to redeem at that point, you would receive no less than 80% of your capital. If you include the income which is accumulate in the fund, the expected minimum total in 2016 will be 113%.

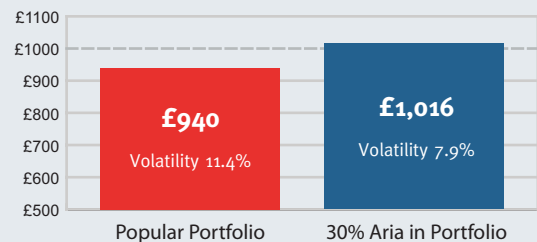
**Do I have to stay invested for 6 years?**

No. You can come and go at any time without any charges at the current price of the fund. That being said, it is possible that at times over the next six years, the value of your investment could be lower than 80% of your original investment. Remember, this is a medium term investment. Of course, your investment could be worth more than when you invested and you can take your profits at any time.

**PERFORMANCE ILLUSTRATIONS**



**The value of £1,000 invested in a sample Cautious Portfolio of the most popular funds (Nov 2007 – Nov 2009)**



Source: Trustnet, Aria Structured Investments. The most popular funds are according to Trustnet in January 2009. The Cautious Portfolio is defined as the AKG recommended asset allocation for age 40-49.