

Investment Policy

This Investment Policy outlines the principles guiding the firm's portfolio construction and asset allocation decisions.

The primary goal is to balance growth with capital preservation, considering each client's risk profile and investment horizon.

Equity allocations are determined based on risk category:

- Conservative: 20–30% equities, 70–80% fixed income.
- Moderate: up to 60% equities, with the remainder in fixed income and alternatives.
- Aggressive: up to 90% equities, with remaining assets in fixed income or other instruments.

Rebalancing occurs quarterly or when deviations exceed 5% of the target allocation.

ESG considerations are integrated where appropriate and in accordance with client mandates.