

## What is Prism?

Prism is a flexible investment solution designed to meet a wide range of client needs, offering defined risk-return investment strategies that are managed by Capital International's experienced Investment Team. It combines investment excellence, maximum diversification, and easy access to deliver optimal outcomes for investors.

## Why Choose Prism?

- **Simplicity:** Clear strategies make it easy to understand and explain.
- **Flexibility:** Invest, switch, and withdraw with no penalties.
- **Transparency:** Defined risk-return profile horizons and regular reporting.
- **Performance:** Long term performance track record.
- **Competitive Positioning:** Low-cost alternative to personalised discretionary services.
- **Client-Centric:** Designed for clarity, simplicity, and growth ambitions in key markets.

## Key Features

- **Defined Risk-Return Profiles:** Choose from a spectrum of risk levels to match your client's investment horizon and appetite with precision.
- **Master Investment Strategy:** Performance is driven by a highly diversified, multi-asset investment strategy that is managed by the institutional asset management team at Capital International.
- **Maximum Diversification:** A portfolio of approximately 120 underlying investments including equities, bonds, property, and alternatives designed to maximise returns per unit of risk.
- **No Lock-In or Exit Penalties:** Invest and withdraw with flexibility; switch between profiles as needs change.
- **Weekly Pricing & Dealing:** Prism profiles are priced and dealt weekly.
- **Low Cost:** Annual management fees of 0.35%. There are no dealing fees to access Prism. Standard Platform custody fees will apply.
- **Reporting:** Access a comprehensive online portal and regular performance updates.
- **Financial Planning Friendly:** Suitable for life-styling, pension withdrawals, and regular contributions.

- **Available in Multiple Currencies:** GBP, USD, and EUR strategies available.
- **No Guaranteed Returns:** All investments carry risk; Prism provides defined risk-return profiles that give investors greater clarity as to performance characteristics, but returns are not guaranteed.

## How Prism Works

- **Discretionary Managed Service:** Managed under a discretionary agreement for professional oversight.
- **Execution Only Option:** Available to Advisors and experienced and sophisticated investors.
- **Regular Contributions:** Set up monthly or quarterly standing orders for ongoing investment.
- **Switching & Withdrawals:** Available weekly in line with the dealing date.
- **Suitability Assessment:** Professional advice is recommended; a suitability charge may apply if assessed by Capital International.
- **Defined in Advance:** Targeted returns and risk levels are set in advance, providing clarity for clients and advisers.
- **Ongoing Updates:** Horizon profiles are regularly updated to reflect changing market conditions.
- **Performance:** Latest performance data is available in the monthly Prism Chartbook on our website.

If you are interested in learning more about our Prism offering, please contact a member of our Business Development Team:



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Prism is offered in three strategy groups to enhance clarity and investor experience:	Model Risk Horizon Profile	Expected Average Return	Target Volatility
<b>Prism Cautious</b> <ul style="list-style-type: none"> <li>• Typical Equity Risk Level: 14-30%</li> <li>• Profile: Lower risk, steady returns, capital preservation</li> <li>• For: Investors seeking stability</li> </ul>	<b>Horizon 2</b>	4.6%	2.25%
	<b>Horizon 3</b>	5.8%	4.25%
<b>Prism Balanced</b> <ul style="list-style-type: none"> <li>• Typical Equity Risk Level: 40-65%</li> <li>• Profile: Moderate risk, balanced growth, smoother performance</li> <li>• For: Those seeking a blend of growth and stability</li> </ul>	<b>Horizon 4</b>	7.2%	6.75%
	<b>Horizon 5</b>	7.9%	8.25%
	<b>Horizon 6</b>	8.6%	10.0%
<b>Prism Growth</b> <ul style="list-style-type: none"> <li>• Typical Equity Risk Level: 75-100%</li> <li>• Profile: Higher risk, greater growth potential, long-term focus</li> <li>• For: Investors aiming for capital appreciation</li> </ul>	<b>Horizon 8</b>	9.5%	12.0%
	<b>Horizon 10</b>	11.0%	16.0%

The Target Volatility indicates the degree to which the actual return is expected to fluctuate around the Expected Average Return. 68% of the time we expect the actual return in any year to be within a range of the Expected Average Return +/- the Target Volatility percentage.

Expected returns and target volatility data may change over time, for the latest performance data please visit our website or follow this link:  
<https://www.capital-iom.com/asset-management/prism-pricing-table>

Potential investors should always seek professional advice to assess the suitability of the particular Prism profile before making any investment.

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Issue Date: 06/03/2026

Ref: PISv1

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