Morningstar Investment Management Europe Ltd

Morningstar Multi-Asset Fund Range

Unlock Morningstar in one fund


Investor-Focused
Asset Allocation
Global Analysts
Independent Minded
Valuation-Driven
Trusted Data and Research

Morningstar Multi-Asset Fund Range

For the first time, your clients can unlock the power of leading global data and research leveraged by Morningstar Investment Management all in one multi-asset fund range. We know your clients look to you to ensure their long-term financial security ... and we are here to support you to do this. Together, we are both committed to connecting your clients to investment choices designed to help them every step of the way.

That's why each multi-asset fund we offer is built for the long term, managed with a keen eye on risk, and created as a high-quality investment for your clients.

For more than 35 years, Morningstar has helped people just like your clients reach their financial goals. This commitment to serving investors has made the Morningstar name trusted by people around the world.

Scan the QR code below to watch a video to learn more about Morningstar Investment Management.

Our Investment Philosophy

Morningstar Investment Management was created to bring professional-strength strategies to your clients. We're dedicated to extending Morningstar's mission through our lineup of multi-asset funds grounded in unbiased research. We are truly independent: We choose investments based on merit alone, and seek to act in the best interests of investors in everything we do.

We put investors first. We believe the firms that put investors first win in the long term because their investors are more likely to win.

We're independent-minded. To deliver results, we think it's necessary to invest with conviction, even when it means standing apart from the crowd.

We invest for the long term. Taking a patient, long-term view helps people ride out the market's ups and downs and take advantage of opportunities.

We're valuation-driven investors. Anchoring decisions to an investment's fair value—or what it's really worth—can lead to greater potential for returns.

We take a fundamental approach. Powerful research is behind each decision we hold, and we understand what drives each investment we analyze.

We strive to minimize costs. Controlling costs helps investors build wealth by keeping more of what they earn.

We build portfolios holistically. To help manage risk and deliver better returns, truly diversified portfolios combine investments with different underlying drivers.

Unlock Leading Data and Research Leveraged by Morningstar Investment Management

Supported by a Global Leader

Morningstar Inc., our parent company has one of the largest, most experienced analyst teams in the industry. Our investment management group leverages their insight, coupled with high-quality data, to uncover investments for our multi-asset funds. This puts an industry leader in your corner. We use their deep pool of analysis, building on it with our own in-depth asset class and investment research we use to determine the best-fit investment choices for our funds. This keeps each fund grounded in professional research

Putting Research on Your Side

Using insights from Morningstar's award-winning research teams, we seek to understand what drives each investment we select, how they are connected to each other, and how they might behave in the future. Then, we combine investments carefully to help limit the impact of the market's ups and downs. The result? Well-diversified funds designed to help keep risk in check.

Assets under management and advisment worldwide	$210 bil	$7.5 bil	$10.7 bil
Employees/ Investment professionals	308/54	49/22	72/30
Registered entities	**Americas** Canada United States	**EMEA** France South Africa United Kingdom	**Asia-Pacific** Australia Hong Kong India Japan South Korea

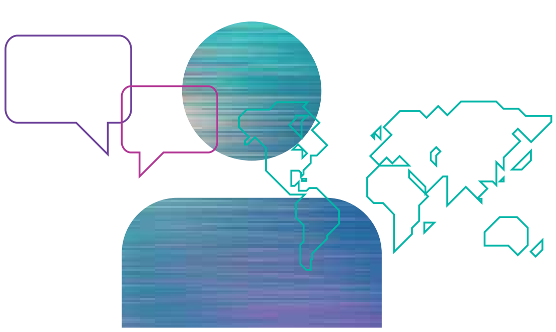
Data as of 30th June 2020. Includes assets under management and advisement for Morningstar Investment Management LLC, Morningstar Investment Services LLC, Morningstar Investment Management Europe Ltd., Morningstar Investment Management Australia Ltd., Ibbotson Associates Japan KK, Morningstar Associates, Inc. and Morningstar Investment Management South Africa (PTY) LTD all of which are subsidiaries of Morningstar, Inc. Advisory services listed are provided by one or more of these entities, which are authorized n the appropriate jurisdiction to provide such services.

Our Capabilities

We focus on the complex, so you can focus on what matters most.
You cannot add more hours to the day, but you can give yourself more time by integrating Morningstar Investment Management into your practice.

Leader in Asset Allocation
Morningstar's Investment Management group has a rich history of groundbreaking investment research, having won 11 awards from the CFA Institute Financial Analysts Journal. Today, our asset allocation best thinking stems from valuation-based opportunities in 200-plus equities and 150-plus bond markets, as we seek to maximize risk-adjusted return.

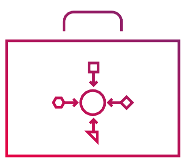
Comprehensive Investment Selection
Provide your client with Morningstar's heritage of manager investment selection. Starting with data and analysis from Morningstar, Inc., we examine each investment's risk characteristics and assess how it will fit into our portfolios.



Award-Winning Quality Service
As a discretionary fund management team, full service is our nature, we are excited to offer our full service for our Multi-Asset Fund Range as well. We focus holistically with advisors beginning with selecting the suitable investment for your client to helping them through their lifetime of annual reviews.

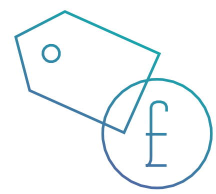
Key Benefits of the Multi-Asset Fund Range

The Morningstar Multi-Asset Fund Range offers a robust solution to provide your clients with diversified, high-quality, and cost-effective funds that employ Morningstar's global expertise.



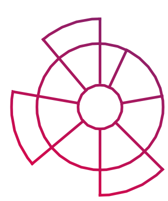
Fundamental Diversification
Helps enable our funds to better weather uncertain markets.

Investing for Growth
The funds are for investors seeking capital growth and who can accept risk.

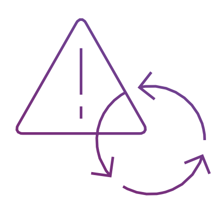


Cost Efficiency
We are committed to keeping fees low to help ensure the investor takes home their share of the profits.

Greater Access to Broad and Efficient Markets
We provide access to markets and expert fund managers that are unavailable to most individual investors all within a low-cost fund.



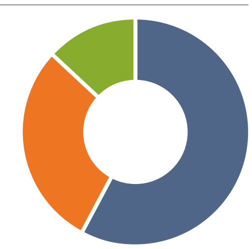
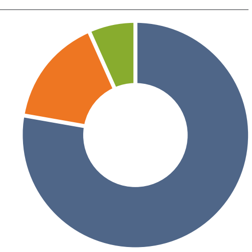
A Blended Approach
We blend the best of lower-cost passive funds and active funds to take advantage of opportunities within the market.



Align to Client Risk Profiles
Each fund is aligned to a Morningstar risk profile. This helps you recommend portfolios that are suitable for each client's appetite for risk.

Finding a Suitable Fund for Your Clients

The Multi-Asset Fund Range is aligned to your client risk profiles and to a Morningstar risk profile: Moderately Cautious, Moderate, or Moderately Adventurous. This helps you recommend portfolios that are suitable for each client’s appetite for risk.

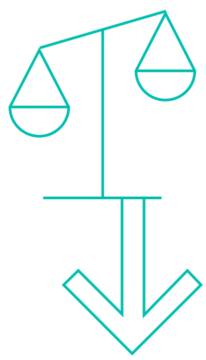
FUND	RISK PROFILE	ASSET CLASS RANGE	ALLOCATION*
CG Morningstar Multi Asset 40 Fund The Fund’s investment objective aims to provide capital growth over a rolling five-year period. Over the long-term, the equity exposure will typically be around the middle of the stated range of 30%–50%.	Moderately Cautious	30%–50% 30%–70% 0–40% 0–15%	
CG Morningstar Multi Asset 60 Fund The Fund’s investment objective aims to provide capital growth over a rolling five-year period. Over the long-term, the equity exposure will typically be around the middle of the stated range of 50%–70%.	Moderate	50%–70% 20%–50% 0–30% 0–15%	
CG Morningstar Multi Asset 80 Fund The Fund’s investment objective aims to provide capital growth over a rolling seven-year period. Over the long-term, the equity exposure will typically be around the middle of the stated range of 70%–90%.	Moderately Adventurous	70%–90% 10%–30% 0–20% 0–15%	

Equity Fixed Income Cash Alternatives

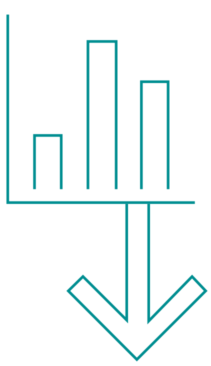
Asset allocation illustrations are for illustrative purposes only. Asset classes shown are Morningstar, Inc. category groups.

How Do Our Multi-Asset Funds Work?

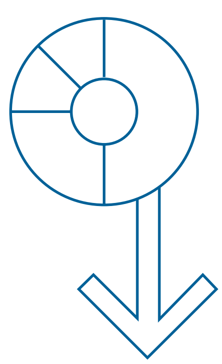
Our funds are designed to seek the best opportunities through active strategies while lowering fees with passive strategies.



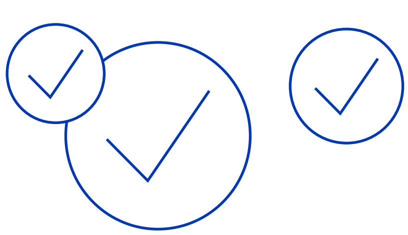
In-Depth Valuation Analysis
Our valuation-driven approach focuses on one central idea: We seek to find value in fundamentally strong but underpriced investments. Valuation is one of the key factors guiding the way we construct multi-asset funds and helping us manage risk.



Develop Asset Class Views
The core of our philosophy is the belief that asset class returns are intrinsically linked to the cash flows they supply to investors. In-depth, fundamental asset class reviews are integral to developing our conviction in different investment opportunities.



Portfolio Construction
This best thinking gets built into every fund we manage through an iterative portfolio construction process. Our evaluation of risk and reward continues as we size positions and seek true, fundamental diversification in each portfolio or fund.



Investment Selection
We like to think the result is the best of all possible worlds—bringing in managers we consider best in class, while lowering fees with passive investments.

How Can I Access the Morningstar Multi-Asset Funds?

The Multi-Asset Fund Range aligns with leading third-party risk profiles and is available on multiple platforms. To discuss platform availability, please contact us via any of the options listed below.

Call **0203 107 2930**
Email **funds@morningstar.com**
Visit **www.morningstarfunds.co.uk**

MORNINGSTAR®

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What you need to consider:
It is important to note that investments in securities involve risk and will not always be profitable. Morningstar Investment Management Europe Limited does not guarantee that the results of its investment decisions or the objectives of the funds will be achieved. Morningstar Investment Management Europe Limited does not guarantee that negative returns can or will be avoided in any of its funds. An investment made in a security may differ substantially from its historical performance and as a result, funds may incur a loss. Past performance is not a guide to future returns. The value of investments may go down as well as up and investors may not get back the amount invested.

To find out more:
For more information on the funds please contact us on 0203 107 2930

Carne Global Fund Managers (UK) Limited
The CG Morningstar Multi-Asset Funds (the "Funds") are sub-funds of CG Morningstar Multi Asset Fund ICVC. Carne Global Fund Managers (UK) Limited (CG) is the Authorised Corporate Director of the CG Morningstar Multi-Asset funds. CG is registered in England No. 10704717 and is authorised and regulated in the United Kingdom by the Financial Conduct Authority. Registered office: 2nd Floor 107 Cheapside, London, England, EC2V 6DN.

Morningstar's Investment Management Group
Morningstar's Investment Management group comprises Morningstar Inc.'s registered entities worldwide, including the United Kingdom. Morningstar Investment Management Europe Limited is registered in England No: 05732689 and is authorised and regulated by the Financial Conduct. Registered address: 1 Oliver's Yard, 55-71 City Road, London, EC1Y1HQ.