MyWealth Investor Guide

Santander Asset Management

The Santander MyWealth fund range aims to help you achieve your long-term investment goals. Each MyWealth fund targets a different amount of risk, so you can choose the fund that most closely matches the risk you are comfortable taking. Our portfolio managers will use that risk as a basis to manage the fund and generate returns from a mix of different investments.

Why should I invest in MyWealth?

Investing for the first time can feel overwhelming. Even experienced investors can find the time and effort required to manage a portfolio of funds quite challenging. That's why we launched the MyWealth range. We wanted to provide a simple, cost-effective range of funds, that lets you choose the MyWealth solution that matches how you feel about taking risk. Typically with investment funds, as risk increases, so does the potential return but there are no guarantees, you could experience greater losses.

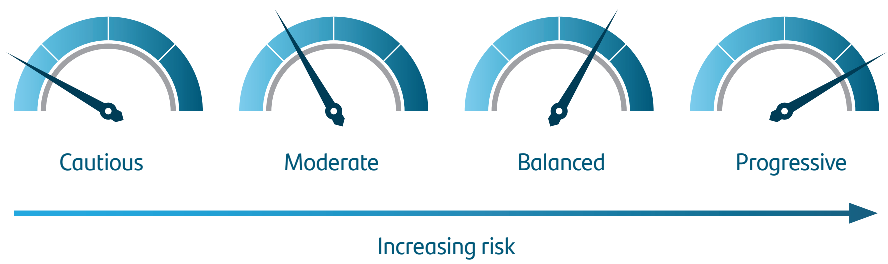
Santander Asset Management are committed to helping you achieve your long-term investment goals.

What we do

	We decide what to invest in and when
	We check the fund is taking the appropriate risk
	We manage the fund to try and generate enhanced return

How to choose the right MyWealth fund for you

There are four funds to choose from: Cautious, Moderate, Balanced and Progressive. Each MyWealth fund holds a mix of lower risk (defensive) and higher risk (growth) investments, carefully chosen by our portfolio managers.



It's worth taking some time to consider which MyWealth fund most accurately reflects your needs. A financial planner might be able to help with this.

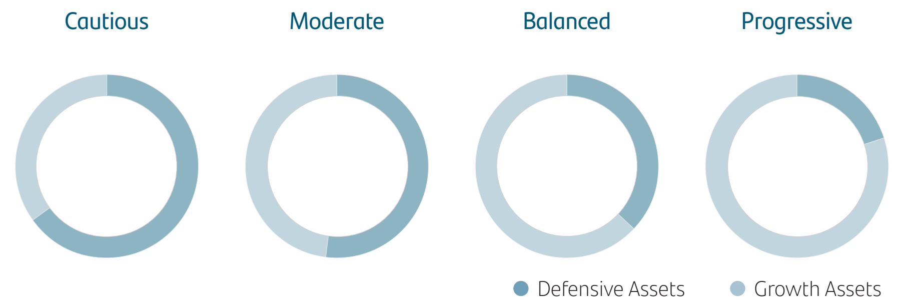
"Santander Asset Management designed the four MyWealth funds to help investors achieve their financial savings goals, balancing the need for long term growth with the risk they are comfortable taking."

Cassandra Waller
Chief Executive Officer
Santander Asset Management UK

What does MyWealth invest in?

Our portfolio managers select a mix of active and passively managed funds from a range of carefully selected asset managers. Each MyWealth fund holds a combination of defensive and growth assets, designed to deliver the right level of fund risk. For simplicity, in the charts below, we group cash and bonds together as defensive and consider more risky investments like company shares as growth assets.

The more risk you want to take in a MyWealth fund, the more exposure to growth assets your selection will hold.



Who runs the MyWealth funds?

The experienced portfolio managers that form the Global Multi-Asset Solutions team at Santander Asset Management UK (SAM UK) are responsible for the MyWealth funds. SAM UK are part of Santander Asset Management, a global asset manager that is trusted with €217bn assets*. Our company has been active in the industry for more than 52 years, with 845 employees working in 10 countries.

* 31 May 2024

Important Information

For retail distribution.