

Parallel Portfolio Range

Multi Asset A - Defensive Growth

The investment objective of the Parallel Defensive Growth Portfolio is to achieve capital growth over the medium term (5 years plus). To reduce investment risk the Portfolio maintains a bias towards fixed income and cash, with equity holdings limited to 20%.

Benchmark: Composite 35% IA Money Market & 65% IA Mixed Investment 0-35% Shares.

The Portfolio has a targeted return of the Consumer Price Index (CPI) + 1% over a rolling three-year period.

Asset Allocation



Fixed Interest	41.00%
Equities	23.00%
Absolute Return	14.00%
Cash	9.00%
Infrastructure	7.00%
Property	6.00%

Multi Asset B - Conservative Growth

The investment objective of the Parallel Conservative Growth Portfolio is to achieve capital growth over the medium term (5 years plus). To reduce investment risk the Portfolio maintains a bias towards fixed income and cash, with equity holdings limited to 35%.

Benchmark: IA Mixed Investment 0-35% Shares

The Portfolio has a targeted return of the Consumer Price Index (CPI) + 2% over a rolling three-year period.

Asset Allocation



Equities	36.00%
Fixed Interest	35.00%
Absolute Return	12.00%
Property	6.00%
Infrastructure	6.00%
Cash	5.00%

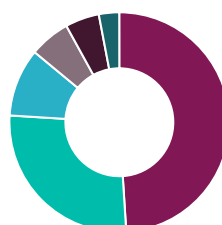
Multi Asset C - Cautious Growth

The investment objective of the Parallel Cautious Growth Portfolio is to achieve capital growth over the medium term (5 years plus). To provide the potential for greater returns than those available from fixed income and cash the Portfolio may have a bias towards equity holdings, although this will be limited to 60%.

Benchmark: IA Mixed Investment 20-60% Shares

The Portfolio has a targeted return of the Consumer Price Index (CPI) + 3% over a rolling three-year period.

Asset Allocation



Equities	49.00%
Fixed Interest	27.00%
Absolute Return	10.00%
Infrastructure	6.00%
Property	5.00%
Cash	3.00%

Multi Asset D - Balanced Growth

The investment objective of the Parallel Balanced Growth Portfolio is to achieve capital growth over the medium term (5 years plus). To provide the potential for greater returns than those available from fixed income and cash the Portfolio may have a bias towards equity holdings, although this will be limited to 85%.

Benchmark: IA Mixed Investment 40-85% Shares

The Portfolio has a targeted return of the Consumer Price Index (CPI) + 4% over a rolling three-year period.

Asset Allocation



Equities	63.00%
Fixed Interest	17.00%
Absolute Return	9.00%
Infrastructure	6.00%
Property	5.00%

Multi Asset E - Adventurous Growth

The investment objective of the Parallel Adventurous Growth Portfolio is to achieve capital growth over the medium to long term (5-10 years). To meet its objective the Portfolio is expected to maintain a bias towards equity holdings which could account for 100%.

Benchmark: IA Flexible Investment sector

The Portfolio has a targeted return of the Consumer Price Index (CPI) + 5% over a rolling three-year period.

Asset Allocation



Equities	73.00%
Fixed Interest	8.00%
Absolute Return	7.00%
Property	6.00%
Infrastructure	6.00%

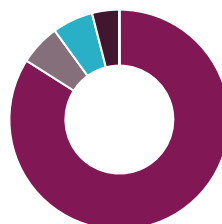
Multi Asset F - Global Opportunities

The investment objective of the Parallel Global Opportunities Portfolio is to achieve capital growth over the medium to long term (5-10 years) with a significant bias towards equity holdings which could account for 100%. In seeking to maximise returns the Portfolio may also include exposure to some specialist or thematic collective investments.

Benchmark: IA Flexible Investment sector

The Portfolio has a targeted return of the Consumer Price Index (CPI) + 6% over a rolling three-year period.

Asset Allocation



Equities	84.00%
Infrastructure	6.00%
Absolute Return	6.00%
Property	4.00%

Multi Asset B Inc - Conservative Income

The objective of the Parallel Conservative Income Portfolio is to provide a regular income with the prospect of some capital growth over the medium term (5 years plus). To reduce investment risk the Portfolio maintains a bias towards fixed income and cash, with equity holdings limited to 35%.

Benchmark: IA Mixed Investment 0-35% Shares

The Portfolio has a targeted return of the Consumer Price Index (CPI) + 2% over a rolling three-year period.

Asset Allocation



Equities	38.00%
Fixed Interest	35.00%
Absolute Return	8.00%
Infrastructure	8.00%
Property	6.00%
Cash	5.00%

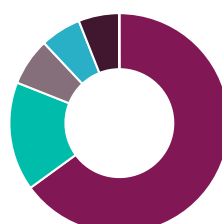
Multi Asset D Inc - Balanced Income

The objective of the Parallel Balanced Income Portfolio is to provide a regular income with capital growth over the medium term (5 years plus). To provide the potential for greater returns than those available from fixed income and cash the Portfolio may have a bias towards equity holdings, although this will be limited to 85%.

Benchmark: IA Mixed Investment 40-85% Shares

The Portfolio has a targeted return of the Consumer Price Index (CPI) + 4% over a rolling three-year period.

Asset Allocation



Equities	65.00%
Fixed Interest	16.00%
Infrastructure	7.00%
Absolute Return	6.00%
Property	6.00%

About Parallel Investment Management

Parallel was formed in 2012 and is part of the Fidelity Group, a diversified financial services group providing a range of services and benefits to private investors, companies, charitable institutions, and professional partners. From its base in Bath, Parallel provides discretionary investment management through a range of investment solutions with the aim of generating attractive real returns over the long term, supported by the delivery of excellent service.

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