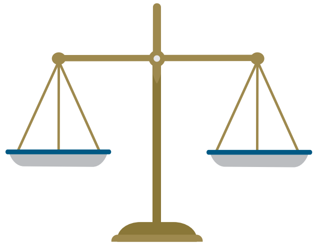
Four investing approaches to consider



	The “Diversification Map”	The “prudent” averaging in	The “Thermostat”	The “Shopping Cart”
What is it?	A strategy to select asset classes which will prioritise the diversification of your existing portfolio under various scenarios	A strategy where an investor spreads the purchase of investments into regular intervals and checks that things are going in the right direction, before continuing	A strategy based on the balance between a safe haven and a diversified risk exposure, allowing an investor to quickly increase or reduce the risk of their allocation	A strategy of selecting asset classes which are favoured under various scenarios, for the already well-diversified investor
Who is it for?	Not limited to but most suitable for investors with a highly concentrated exposure	Useful in a bear market, keeps investors from potential psychological biases and takes the emotion out of investing	Can be used in any market conditions, but best suited for fast-moving markets, minimising effort, complexity and decision times	Good if you have a reasonable view on where the markets are heading
Benefits?	A targeted and fast way of diversifying your portfolio	Helps to avoid mis-timing the market and smooths out the cost of purchases over time	A fast, timely response to market conditions. A smarter way to adjust risk than herding towards the latest fads. Helps to mitigate overthinking	A targeted, flexible approach to help you meet your investing goals
Risks to consider?	Asset classes may not perform as expected	May result in a continued build-up of losses in a prolonged bear market	May be less useful in markets with no clear trends	Views on asset classes may not pan out as expected