



## **Aurora Defined Benefits Fund – Giving You the Diversity You Need**

As we all know, an important way to reduce the risk of investing is to diversify your investments. Diversification is a bit like "not putting all your eggs in one basket." For example, if your portfolio only consisted of stocks of technology companies, it would likely face a substantial loss in value if a major event adversely affected the technology industry. You may gain tremendously, but at what risk? Speaking of risk, stock markets are an excellent way of spreading risk because they permit you to invest in thousands of companies across the globe. That's the principle behind a balanced portfolio and we're all familiar with it so how else can we diversify? Let's see, we've talked about using different equities to spread risk but what else can we do? How about a diversification in currency and asset class? Many investment funds already hold non-equity assets including government and corporate bonds and property so what else can we use?

The AURORA Defined Benefits Fund is an ideal way to bring "Double diversity" to investor's portfolios because it offers additional spread in TWO areas: Asset class and Currency. As Aurora invests only in non-stock market-correlated US and UK life policies and is denominated in US dollars to boot, you get a double dose of diversity in one package! With the US dollar at its lowest levels for years, a Sterling investor stands a chance to gain from this dollar weakness as their pound now buys around two US dollars. As a way of adding some currency diversity into the equation, investing into dollars opens up the opportunity for clients to gain when (and it's most likely to be when, not if) the position is reversed and the pound weakens substantially against its transatlantic cousin. Over the next 7 years, a typical holding period for most medium term investments, there is every chance this picture will change and make a nice little extra return for your investors.

ADDED TO THAT, this "Double diversity" fund invests only in top-quality traded life and endowment policies that have been bought at deep discounts and offer superb opportunities for excellent investment returns, targeted at 7-9% per annum after charges. Our Aurora fund is on course for just over 7% net over the past twelve months and, with a 10% allocation enhancement at outset, can get everyone's investments off to a flying start! So, when stock markets are worrying risk-averse investors and they're seeking diversity, they should look no further than the "Double diversity" Aurora Fund. Check out the full product details or contact us for more information.