

Cantor Fitzgerald Multi-Asset Fund Range

Built on the foundation of a proven and robust investment process that is underpinned by active management and a dynamic approach to markets and to asset allocation



Multi-Asset Fund Range

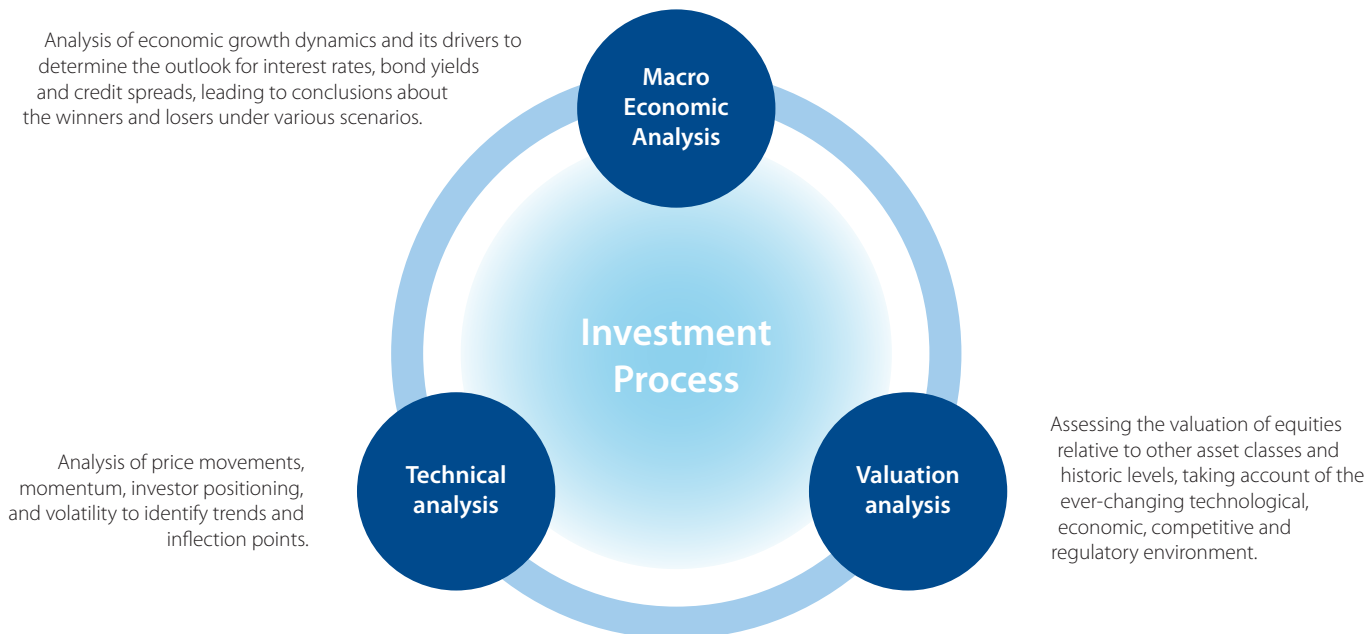
About Cantor Fitzgerald Asset Management Europe

Cantor Fitzgerald Asset Management Europe is Ireland's Number 1 performing pension and investment fund manager in the Irish market since its inception¹. Originally established in 1986, the team has a strong track record in multi-asset investing dating back to 1993. Through an investment approach that is underpinned by genuine active management, the team makes active investment decisions based on a robust three-pillar investment process and manages investments on behalf of institutional, corporate, non-profit clients and high net worth individuals.

How We Manage Our Clients' Investments

We follow a proven and robust investment process that is based on active management and a dynamic approach to markets and to asset allocation. Investment returns are dependent on market dynamics, not on any particular investment style. We aim to deliver superior performance in a range of different market environments.

Our investment process, which has been in operation since the inception of the firm, is built on the three pillars of macro-economic, valuation and technical analysis. Risk is monitored at all levels of this process.



Portfolios are monitored on an ongoing basis, by the portfolio management team to ensure that asset allocation, sector and stock selection remain consistent with the fund's objectives, the requirements of the mandate and our current views on markets. There are regular informal meetings between the investment team and a formal meeting of our investment committee takes place once a week to review macroeconomic, fundamental and technical factors impacting upon our portfolios. The ideas and themes resulting from this analysis are then reflected in the make-up of our funds.

1. Source: Longboat Analytics 31.03.2021 based on MoneyMate inception (Oct 1993) return figure.



Environmental, Social & Governance (ESG)

ESG has become an important consideration in investment markets and is incorporated into the investment process for all our funds. Our aim is to consistently have a higher ESG rating than the market*. We currently have a leading ESG AA rating compared to the benchmark standard A rating. We are fully compliant under the Sustainable Finance Disclosure Regulation (SFDR).

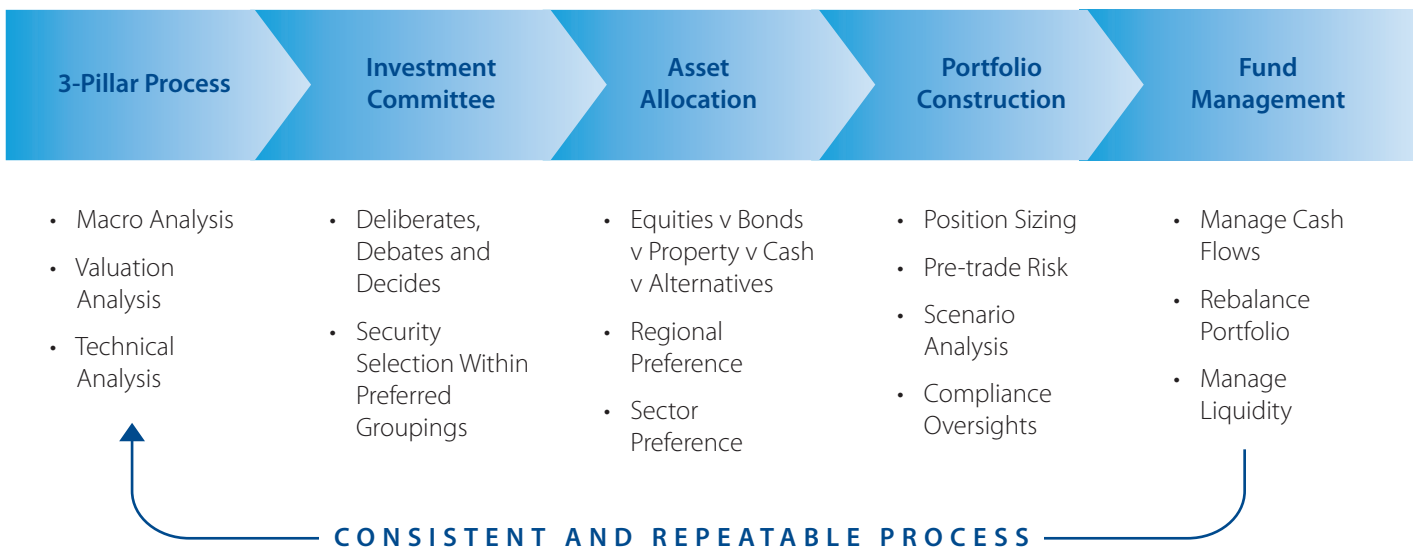
*ESG ratings are applied in relation to the management of ESG risk and opportunity and range from laggard (CCC, B), and average (BB, BBB, A) to leader (AA, AAA).

ESG Ratings Overall Portfolio score vs Global Market

	MSCI ESG RATING	ESG QUALITY SCORE
Portfolio CFAME Equity	AA	7.7
Benchmark MSCI ACWI	A	5.9

Source: CFAME, MSCI as at end March 2021

Well established, robust and proven investment process



Cantor Fitzgerald Asset Management Europe is part of a global network that supports and informs our markets perspective. Decision making has always been based around our three-pillar investment process. As a result, the heads of macro-economic, valuation and technical analysis are the key decision makers for all investment portfolios.



Pearse MacManus

Chief Investment Officer and Head of Macro Economic Analysis



Philip Byrne

Deputy CIO and Head of Equities



Conor McDermott

Head of Technical Analysis

A range of three actively managed and top performing funds designed to suit different risk profiles

Why Invest in Multi-Asset Funds?

Multi-asset funds offer diversification through a single investment, and investors benefit from economies of scale. By investing in a range of assets, the level of risk is more broadly spread while still seeking to generate a positive return on your investment.

The Breadth of Opportunity



Cash



Bonds



Equities



Commodities



Property



Alternatives

At Cantor Fitzgerald Asset Management Europe we can invest on a global scale in all the major asset classes.

Fund Strategy

The flagship Multi-Asset 70 Fund aims to grow your money over time with an anticipated exposure of 60% to 80% in return-seeking investments such as equities, property and alternatives (growth assets) with the balance invested in bonds and cash (defensive assets). The fund forms the basis for the lower risk funds and is the Number 1 performing, global, multi-asset fund in the Irish market since its inception over 20 years ago².

The Multi-Asset 30 and 50 Funds lower their allocation to growth assets, and step up their allocation to defensive assets relative to the Multi-Asset 70 Fund providing investors with a range of options catering for different risk profiles.



² Source: LongBoat Analytics 31 March 2023 based on inception (Oct 1993) return figure for the Cantor Fitzgerald Multi-Asset 70 Fund in the LongBoat multi-asset fund survey.



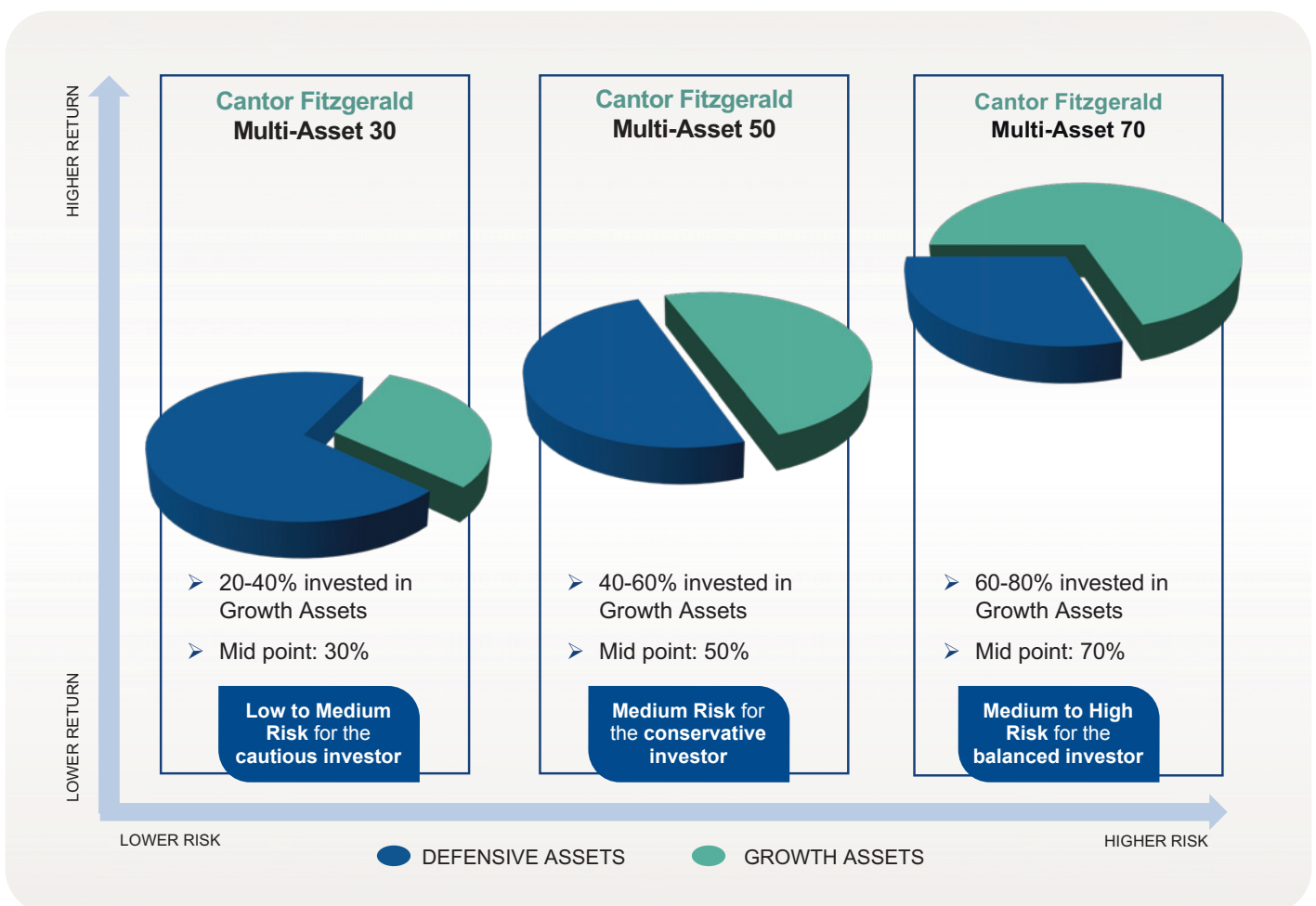
Cantor Fitzgerald Asset Management Europe Multi-Asset Fund Range

The Cantor Fitzgerald multi-asset fund range provides a diversified offering across a range of assets including equities, commodities, property, alternatives, fixed income and cash. Each fund aims to grow your investment over the medium to long term by varying the exposure to return-seeking investments.

KEY FEATURES

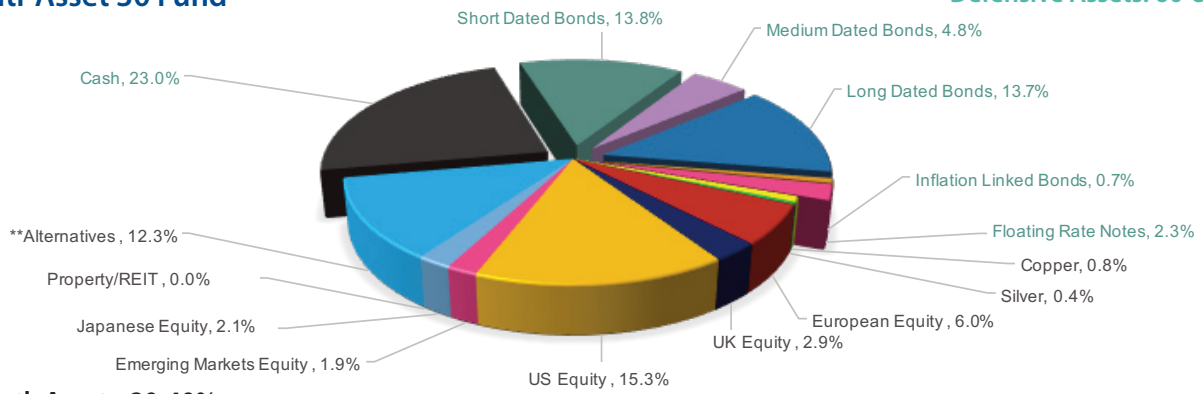
- Actively managed investment process
- Diversification across a range of assets
- Ability to deliver strong returns with reduced volatility in times of market stress
- Long term fundamental holdings with short term tactical opportunities
- Morningstar Rating™ ★★★★★*

*As of 31/3/2021



Multi-Asset 30 Fund

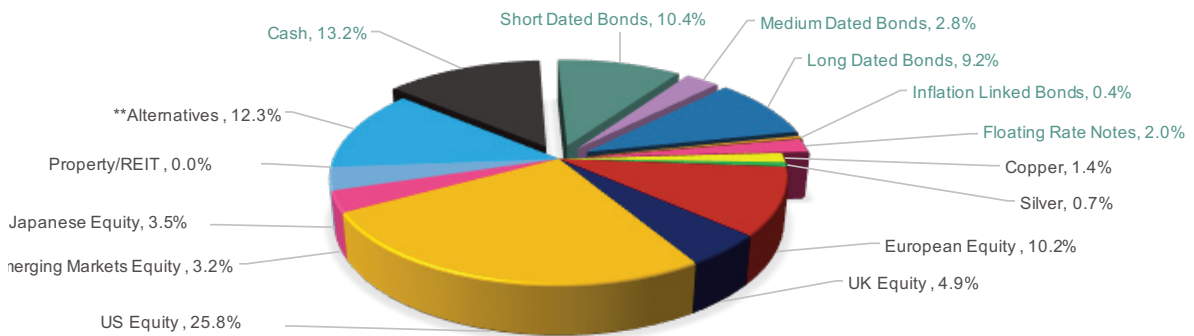
Defensive Assets: 60-80%



Growth Assets: 20-40%

Multi-Asset 50 Fund

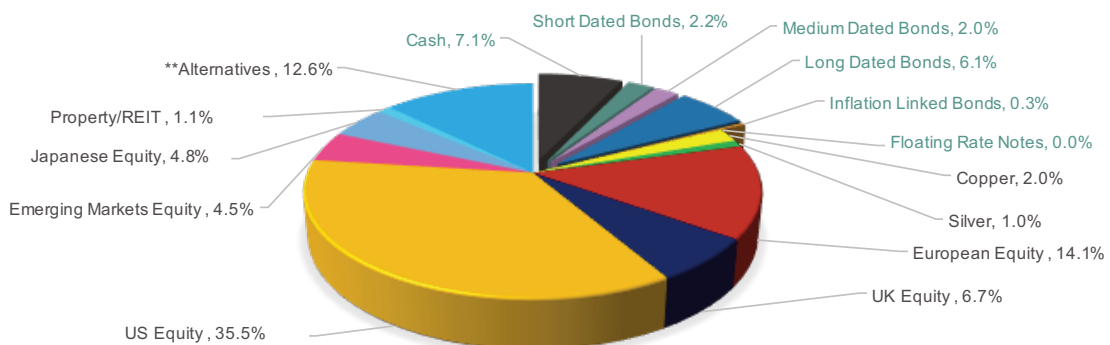
Defensive Assets: 40-60%



Growth Assets: 40-60%

Multi-Asset 70 Fund

Defensive Assets 20-40%



Growth Assets: 60-80%

**Please note - The alternatives allocation for month ending 31st March 2021 is based on a 0.0% exposure to growth assets and the balance being exposed to defensive assets..

WARNING: The value of your investment may go down as well as up.

PERFORMANCE

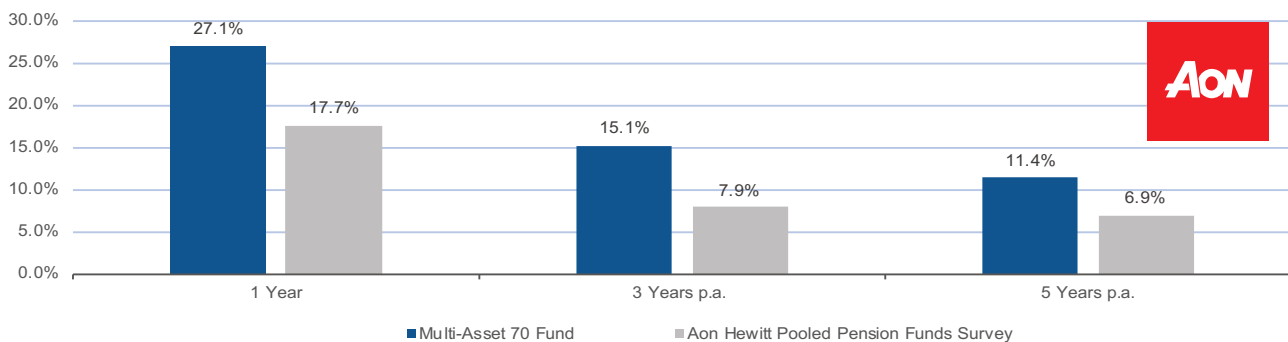
The robust Cantor Fitzgerald investment strategy has delivered exceptional returns for investors over the medium to long term.

The flagship Cantor Fitzgerald Multi-Asset 70 Fund has delivered a gross return of 10.6%³ p.a. since inception and is the Number 1 performing global multi-asset fund in the Irish market since its inception over 20 years ago².

Flagship Multi-Asset 70 Fund Ranked No.1 by Aon Hewitt

The fund has been recognised for its consistent outperformance by the AON Hewitt Independent Survey. Below is the long-term performance for the Multi-Asset 70 Fund highlighting significant outperformance versus the Aon Hewitt Pooled Fund Survey of 40 multi-asset funds in a similar risk category that are available in the Irish marketplace. The Multi-Asset 70 Fund ranks number 1 out of 40 similar styled funds on a one, three and five-year time period.⁴

Cantor Fitzgerald Asset Management Europe Flagship Multi-Asset 70 Fund: Consistent Outperformance to end of March 2021



Source: Source: Cantor Fitzgerald Asset Management Europe and Aon Hewitt Pooled Pension Funds 30.09.21. Fund performance figures are quoted net of all management fees.

WARNING: Past performance is not a reliable guide to future performance.

WARNING: The value of your investment can go down as well as up.

Performance Overview

Funds (As of 31/3/21)	1 Year	3 Years p.a.	5 Years p.a.	10 Years p.a.	15 Years p.a.	Rating
Cantor Fitzgerald Multi-Asset 30 Fund*	20.1%	6.6%	5.2%	7.1%	5.1%	
Cantor Fitzgerald Multi-Asset 50 Fund*	31.4%	9.5%	7.3%	8.5%	5.7%	
Cantor Fitzgerald Multi-Asset 70 Fund	44.6%	13.0%	9.4%	9.6%	6.0%	

*Multi-Asset 30 and 50 Funds step lower their allocation to growth assets, and step up their allocation to defensive assets relative to the Multi-Asset 70 Fund.

*IMPORTANT The performance numbers quoted include both actual and simulated returns. Actual returns from 21.07.15 - 31.03.2021. Simulated returns prior to 21.07.15.

Performance is quoted net of management fees. The Cantor Fitzgerald Multi-Asset (MA) funds were launched in July 2015. The information includes simulated performance for the funds prior to that date, based on the asset allocation of the Cantor Fitzgerald Multi-Asset 70, which has been 60-80% in Growth Assets, reweighted for the MA simulated performance. These funds and the Cantor Fitzgerald Multi-Asset 70 are managed by the same investment team, follow the same investment strategy and investment process. Consequently, we anticipate that the past performance of the Cantor Fitzgerald Multi-Asset 70 based on the asset allocation methodology is representative of the simulated past performance that may have been achieved by the MA funds had they been available over the historical periods shown.

WARNING: These figures are estimates only.

WARNING: Past performance and simulated past performance are not a reliable guide to future performance.

WARNING: The value of your investment may go down as well as up.

3. Source: Cantor Fitzgerald Asset Management Europe as at 31.03.2021.

4. Source: Cantor Fitzgerald Asset Management Europe and Aon Hewitt Pooled Pension Funds 31.03.2021.

MORNINGSTAR RATED

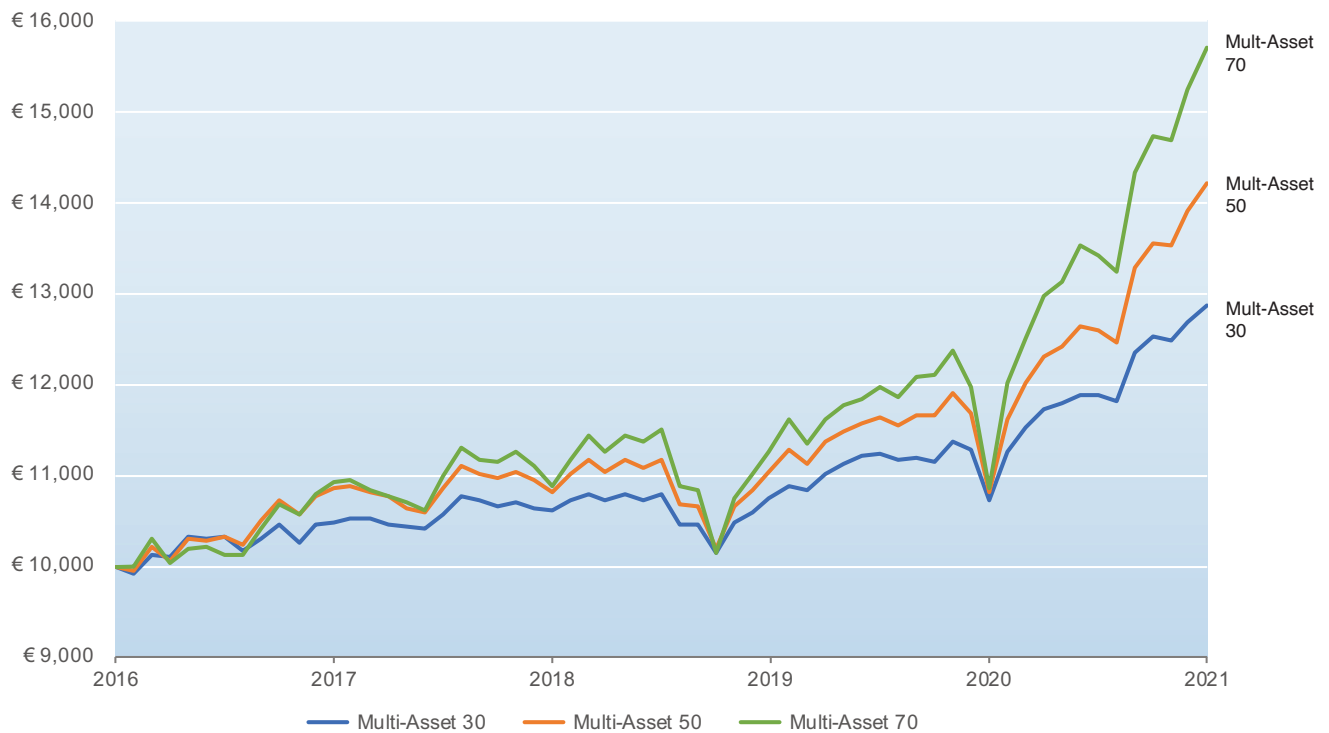


All three funds have received a 5-star Morningstar™ rating*. Morningstar is a global, independent fund ratings company. Each fund is rated one to five stars based on how it has performed (after adjusting for risk) in comparison to similar funds across Europe. Within each Morningstar category, it is only the top 10% of funds which receive five stars. The Morningstar seal of approval is testament to the Cantor Fitzgerald Asset Management Europe tried and trusted investment process, and proven track record.

FLAGSHIP FUND PERFORMANCE: MULTI-ASSET 70 FUND

Below is an example of €10,000 invested from March 2016 to March 2021.

Growth of €10,000 over 5 years



Source: Cantor Fitzgerald Asset Management Europe. Chart is based on net returns.

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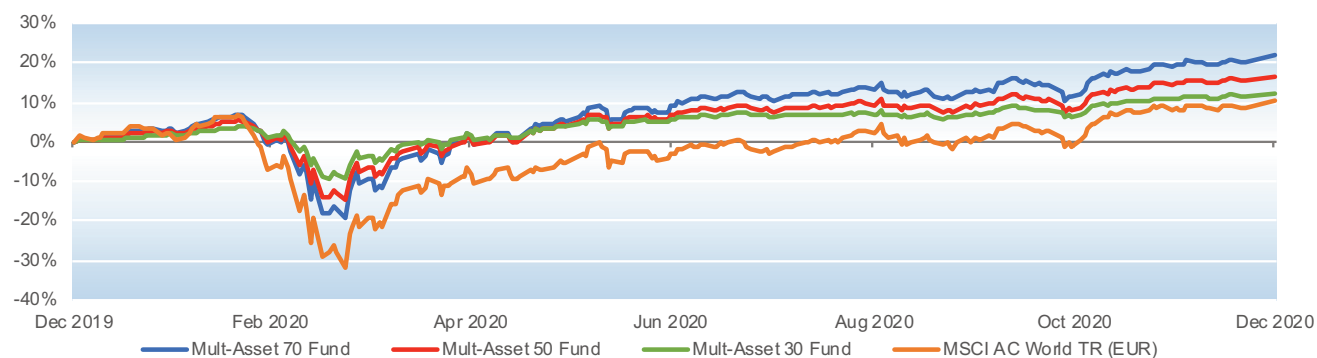
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*Morningstar Ratings as of 31.03.21

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Fund Performance During a Crisis Downside Period

The below chart shows fund movement and returns for 2020, during a major drawdown scenario, compared with equity markets.



Source: Cantor Fitzgerald Asset Management Europe and Bloomberg. Data is based on net daily returns.

WARNING: Past performance is not a reliable guide to future performance.

WARNING: The value of your investment can go down as well as up.

Full list of funds available through Cantor Fitzgerald Asset Management Europe

The funds listed below are all available to investors on a standalone basis and many of them provide the key building blocks to the multi-asset funds referred to throughout the brochure. Funds meet specific risk ratings as defined by the European Securities and Markets Authority (ESMA) and EU guidelines on Packaged Retail & Insurance-Based Investment Products (PRIIPs).

	Fund Name	ESMA Risk Rating*	SRI Rating**
Multi-Asset	Cantor Fitzgerald Multi-Asset 70 Fund	5	3
	Cantor Fitzgerald Multi-Asset 50 Fund	4	3
	Cantor Fitzgerald Multi-Asset 30 Fund	4	3
Equity	Cantor Fitzgerald International Equity Fund	6	4
	Cantor Fitzgerald Irish Equity Fund	6	4
	Cantor Fitzgerald Technology Fund	7	4
Absolute Return	Cantor Fitzgerald High Alternative Investment Fund (RIAIF)	5	3
Fixed Income & Cash	Cantor Fitzgerald Long Bond Fund	4	3
	Cantor Fitzgerald Fixed Interest Fund	4	3
	Cantor Fitzgerald Cash Fund	1	1
Other	Cantor Fitzgerald Ethical Fund	5	3

*The ESMA rating determines the level of risk, based on the historic volatility of the portfolio components and ranks portfolios on a scale of 1 to 7, with 1 indicating a very low risk portfolio, while 7 represents the highest level of risk.

**PRIIPs regulation assigns each product a single SRI (Summary Risk Indicator) from 1 to 7. The SRI calculation relies on both a market and additionally a credit risk measure. When compared to ESMA, the SRI incorporates an alternative volatility and determines a market risk score based on wider bands.

Talk to your broker or portfolio manager today on :

Dublin 01 633 3800 | Cork 021 422 2122 | Limerick 061 436 500

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With a proud history of stockbroking and servicing our private clients and financial advisors in Ireland since 1995, we provide a full suite of investment services, primarily in personalised share dealing, pensions and wealth management, fund management, debt capital markets and corporate finance. Our clients include private individuals and corporate entities, financial institutions, investment funds, credit unions and charities.

Cantor Fitzgerald Ireland is one of the largest wealth management and stockbroking firms in the country, formed through the acquisition of Dolmen Stockbrokers in 2012, L&P Group in 2017 and Merrion Capital Group in 2018.

DISCLAIMER

This document has been prepared and distributed by Cantor Fitzgerald Ireland Ltd ("Cantor") for information purposes only. It is not intended as and does not constitute personal recommendations. Cantor recommends that specific advice should always be sought prior to investment, based on the particular circumstances of the individual investors.

Cantor Fitzgerald Asset Management Europe is regulated by the Central Bank of Ireland. Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland and is a Member Firm of Euronext Dublin and the London Stock Exchange.



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