

Invesco Summit Growth Range

A range of actively managed multi-asset funds investing for growth.



Introduction

Investing is one of the most effective ways to grow and preserve your wealth over the long term, as well as achieving those all-important financial objectives, such as buying a house, funding retirement or leaving inheritance.

Investment risks

The value of investments and any income will fluctuate (this may partly be the result of exchange rate fluctuations) and investors may not get back the full amount invested.

For details of all associated investment risks, please see [page 07](#).

Having a well-constructed investment portfolio is key to securing the future you want, so it's therefore important that it's in safe hands.

The Invesco Summit Growth Range is a set of five actively-managed funds spanning different risk levels. With the help of your financial adviser, you simply pick the one that's right for you, and we'll do the rest.

Dedicated

Investing is the only thing we do at Invesco. We focus entirely on managing investments with no competing priorities or distractions.



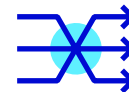
Experience

We're one of the largest asset managers in the UK, having been successfully investing for our clients for over 30 years.



Diversified

Each fund carefully blends investments to achieve an asset class and geographic mix that provides the right balance, aiming to meet its risk target.



Simple

Our investment team does all the hard work – with the help of your financial adviser, you just have to pick the fund from our range that's right for you.



Affordable

The range has a relatively low annual charge.



The funds



For a full breakdown of where exactly the funds currently invest, please check out the latest factsheets and 'fund in numbers' documents.

How an investment portfolio works

When investing for the long term, funds are typically used to build an investment portfolio.

A fund spreads risk by investing across a range of investments, which is known as financial diversification.

Investing through funds like this can therefore offer smoother returns versus putting all your eggs in one basket (or a few baskets) by investing in individual companies or other risky investments like cryptocurrencies.

When building an investment portfolio, multiple funds are blended together, adding another level of diversification and ensuring you have the right balance of investments to suit your tolerance to risk.

Higher risk portfolios will typically allocate to higher risk assets, like equities, while lower risk portfolios will instead favour assets such as bonds. With more risk you have a higher return potential over the long term, but you will also experience greater volatility in the short term.

Our service

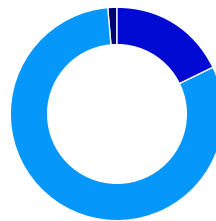
The Invesco Summit Growth Range provides a selection of pre-built, globally-diversified funds for you to choose from.

Fund 5 has the highest risk target and greatest return potential over the long term, but will also experience more short-term volatility. Fund 1 has the lowest risk target, and will consequently have lower return potential and the least volatility of the range. With the help of your financial adviser, you simply choose the one that's right for you and we'll do the rest.



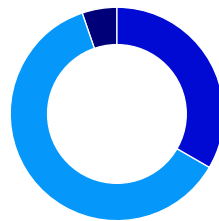
■ Equities ■ Fixed income ■ Alternatives

Invesco Summit Growth 1 Fund (UK)



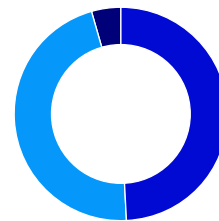
Targets between 15% and 45% of global equity volatility

Invesco Summit Growth 2 Fund (UK)



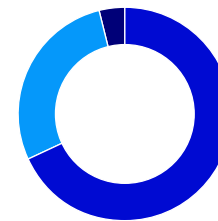
Targets between 30% and 60% of global equity volatility

Invesco Summit Growth 3 Fund (UK)



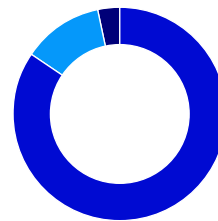
Targets between 45% and 75% of global equity volatility

Invesco Summit Growth 4 Fund (UK)



Targets between 60% and 90% of global equity volatility

Invesco Summit Growth 5 Fund (UK)



Targets between 75% and 105% of global equity volatility

For illustrative purposes only. Risk targets are relative to the MSCI AC World Index. The fund risk profiles may fall outside the range stated from time to time, especially during periods of unusually high or low market volatility. The asset allocations are indicative and due to the timing of an investment, or availability of investments across different platforms, may not fully reflect the constituents of the actual funds.

What are the investments?

The Invesco Summit Growth Range adopts a blended approach that combines active and passive funds, providing exposure to a broad range of asset classes (such as equities and bonds) and geographies.

There are over 800 underlying funds available to the range, all of which are Invesco managed, so you can rest easy knowing that your money is in the experienced hands of one of the world's largest asset managers.

Each portfolio is invested in 20–30 funds, which in turn spreads your cash across 3,000+ investments on average across the range.

Charges

As the range invests only in Invesco funds, we're able to pass cost savings on to you.

This is 0.65% when investing directly with Invesco or alternatively, if you invest via a third party platform, 0.40%.

The Ongoing Charge is a fixed rate and covers the majority of the operating costs of the funds incurred over a year, such as investment management, administration, audit and legal fees. For a full breakdown of charges that apply to each of the funds, please refer to our Costs & Charges document at [invesco.com/uk/icvc-charges](https://www.invesco.com/uk/icvc-charges).

Please note, like other services, this is in addition to platform charges, as well as your adviser's fee.



Annual charge starting from

0.40%



You can rest easy knowing that your money is in the experienced hands of one of the world's largest asset managers.



For a full breakdown of where exactly the funds currently invest, please check out the latest factsheets and 'fund in numbers' documents.

The team

Your cash is in experienced hands. The range is managed by David Aujla, Georgina Taylor, Jeffrey Bennet and Alessio de Longis of our Asset Allocation team – a division of Invesco Solutions.

Invesco has managed multi-asset funds on behalf of UK clients for over 25 years. The Invesco Summit Growth Range is a continuation of that heritage.

David Aujla is the lead portfolio manager of the range alongside co-managers Georgina Taylor, Jeffrey Bennet and Alessio de Longis. They are part of Invesco Solutions, a group of over 165 investment professionals managing approximately £135 billion in assets on behalf of clients worldwide.

Invesco Solutions is composed of fund managers, analysts and strategists whose skills combine to cover every aspect of multi-asset investing.



David Aujla

Lead Portfolio Manager



Georgina Taylor

Head of Client Solutions



Jeffrey Bennett

Senior Portfolio Manager and Head of Manager Selection



Alessio de Longis

Head of Investments

A team of
165+
investment professionals

Over
25 years
of assembling multi-asset portfolios
on behalf of UK clients

Manage over
£135bn
of assets for our clients

Who is Invesco?

Investing isn't a part of what we do at Invesco – it's the only thing we do. All our energy and expertise goes into uncovering the right opportunities to help you reach your financial goals and get more out of life.

Over the last 45 years we've continually grown in order to meet the wide variety and changing needs of you, our clients, to the point where we're now one of the world's largest investment managers, with more than 8,000 investment professionals globally.

To deliver on those needs, we currently manage over 800 investment products, from simple funds to entire portfolios, like the Invesco Summit Growth Range, which altogether currently represent approximately US\$1.8 trillion in assets under management.

The process

The team employs a proven and repeatable investment process when it comes to managing the funds, which can be broken down into these three key stages:

Asset allocation

The fund managers decide how much of each Invesco Summit Growth Range fund should be weighted to different asset classes (such as equities and bonds) and geographies, aiming to meet the five different risk targets while maximising returns.



Fund selection

Individual funds are then selected to represent the asset classes in each of the portfolios, using the wide array of Invesco products available to the range. The outcome is a well-diversified range of 20-30 underlying funds.



Portfolio construction

Before the final portfolios are agreed, they are analysed by the team's dedicated risk manager to ensure that they are aligned with their intended risk targets and that the risk exposures are consistent across the range.



Although we distil it down into these simple steps, the investment process doesn't ever stop. Financial markets never sleep, so we stay on top of the research to ensure that the funds continue to serve our clients as best as possible.

While your overall holding in an Invesco Summit Growth Range fund may be liable for Capital Gains Tax, it is important to note that the buying and selling of the underlying funds within the range (made by the fund managers) are not liable for Capital Gains Tax, unlike a typical investment portfolio.

More information and how to invest

To invest in the Invesco Summit Growth Range, the funds are available on all major investment platforms, such as Hargreaves Lansdown, Fidelity and AJ Bell.

They can be held as standard investments, or in tax-efficient wrappers such as self-invested pensions or stocks and shares ISAs.

If you're unsure which fund to use or about investing in general, we recommend you speak to a financial adviser. Visit www.unbiased.co.uk to find a local financial adviser if you don't already have one.



Glossary

Investing is a complicated world so, inevitably, there are some complicated words. To help improve your understanding, below we've provided definitions for some of the key and commonly used terms.

Equities

When you invest in equities, also called shares, you invest in a company. So, in a small way, you become a part owner of that company. Equities are typically seen as a riskier investment than bonds and cash, but they also have higher return potential.

Bonds

When a bond is bought, the buyer is lending the issuer (government or corporate) money for a certain period. The issuer then pays interest at a pre-determined rate and at the end of the agreed period they repay the value of the original loan in full.

Alternatives

These are investments which do not fit into traditional asset class categories – common examples include real estate, currencies and commodities. Typically alternatives have a low performance correlation with other asset classes, and can therefore serve as a useful diversifier in an investment portfolio.

Cash

The least risky asset available to the funds. Deposit accounts are straightforward, relatively safe and can be accessed at short notice if required.

Contact

Tel: 0800 085 8677

enquiry@invesco.com

Our phone lines are open from 8.30am to 6pm, Mondays to Fridays (excluding Bank Holidays). Telephone calls may be recorded.

Investment risks

The value of investments and any income will fluctuate (this may partly be the result of exchange rate fluctuations) and investors may not get back the full amount invested.

The issuers of the debt securities to which the product is exposed may not always make interest and other payments due to financial difficulties or insolvency. The value of the debt securities may fall due to poor market conditions, such as a decrease in market liquidity, and/or variations in interest rates. These risks increase where the product invests in high yield, or lower credit quality, bonds.

The product may be exposed to securities of emerging and developing markets, where difficulties in relation to market liquidity, dealing, settlement and custody problems could arise which could result in losses.

The product's use of financial derivatives may result in the product being leveraged, that is, the economic exposure created by using a derivative may be greater than the amount invested. The product, therefore, has the potential to lose more than it paid. If a counterparty becomes insolvent this will also result in a loss. The use of certain derivatives may also impair the product's liquidity which may mean the product has to close positions at an unfavourable price.

Important information

All information as at 31 December 2024 and sourced by Invesco, unless otherwise stated.

This is marketing material and not financial advice. It is not intended as a recommendation to buy or sell any particular asset class, security or strategy. Regulatory requirements that require impartiality of investment/investment strategy recommendations are therefore not applicable nor are any prohibitions to trade before publication.

Current tax levels and reliefs may change. Depending on individual circumstances, this may affect investment returns.

Views and opinions are based on current market conditions and are subject to change.

For the most up to date information on our funds, please refer to the relevant fund and share class-specific Key Information Documents, the Supplementary Information Document, the Annual or Interim Reports and the Prospectus, which are available on our website.

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