

In-House Discretionary - Asset Allocation

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This article is a continuation of [In-House Discretionary - Compliance Tab](#)

The Asset Allocation tab allows you to view the Fund Asset Allocation, Fund Risk Summary and Portfolio Asset Allocation information.

The screenshot shows the 'Asset Allocation' tab for 'IHD Test Portfolio 1'. The interface includes a navigation menu with options like Details, Portfolio Builder, Compliance, Asset Allocation, Platforms & Products, Portfolio Factsheet, and Historic Performance. The main content area is divided into three sections:

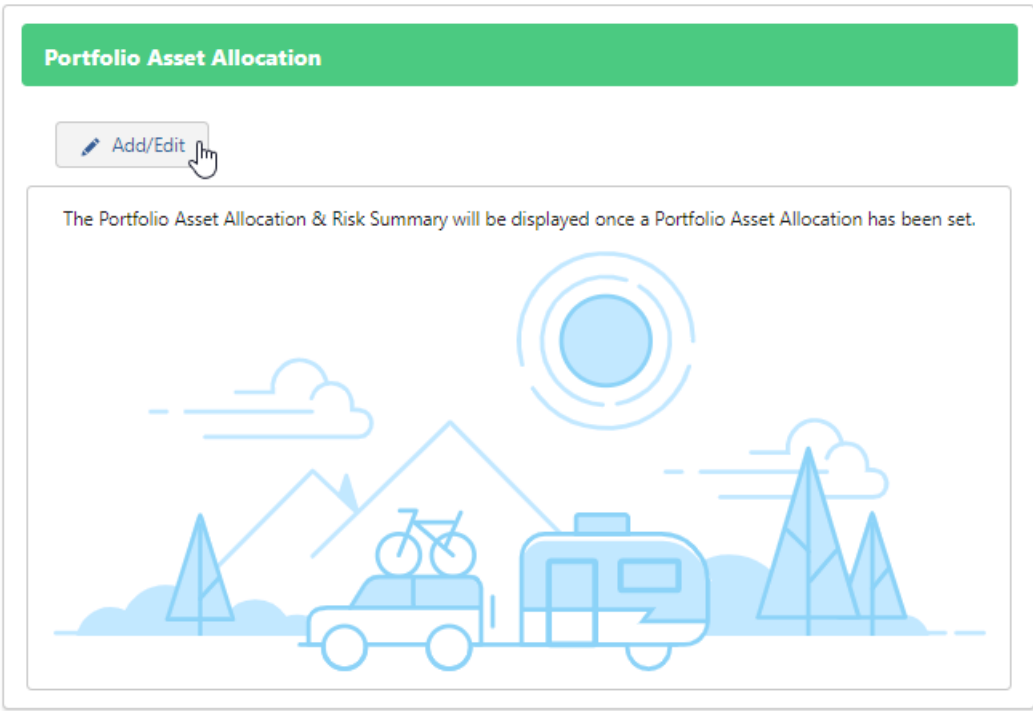
- How it Works:** A text box explaining that asset allocation is based on funds in the portfolio and is updated daily. It also notes that a Portfolio Asset Allocation can be added to the portfolio by choosing to 'Set A Portfolio Allocation'.
- Fund Asset Allocation:** A section with a 'Use Fund Allocation' checkbox (checked) and a sunburst chart showing the asset class weightings for the portfolio as a percentage. Below the chart is a legend with the following data:

Asset Class	Percentage
Global Equities (ex UK)	22.11%
Cash	18.87%
Global Bonds (ex UK)	17.93%
UK Equities	8.82%
UK Corporate Bonds	5.34%
Emerging Markets Equities	4.33%
UK Govt Bonds	3.57%
US Fixed Income	3.52%
European Fixed Income	2.30%
Global Property	2.00%
Commodities	0.84%
Hedge Funds	0.32%
Global Private Equity	0.05%
- Portfolio Asset Allocation:** A section with an 'Add/Edit' button and a message: 'The Portfolio Asset Allocation & Risk Summary will be displayed once a Portfolio Asset Allocation has been set.' Below this is an illustration of a landscape with a sun, mountains, a bicycle, a car, and a house.

At the bottom of the interface, there is a **Fund Risk Summary** section with the following details:

- Risk Profile Category: **Balanced (Low End)**
- Risk Rating: **5**
- Min Gain: **-13.65%**
- Mean Gain: **3.20%**
- Max Gain: **19.15%**

Portfolio Asset Allocation can be added to the portfolio by selecting **Add/Edit**



Complete the weighting of the Portfolio:

Details **Set Allocation**

Override an Asset Allocation
 To set the Portfolio Allocation enter your own allocation values into the portfolio column to equal 100%. RP indicates the Resulting Position change. The Total Funds Assets Allocation is displayed in the fund column, this is the Asset Split of the Portfolio based on the funds contained within the Portfolio.

Asset Class Name	Fund	Portfolio	RP	Asset Class Name	Fund	Portfolio	RP
Cash	0%	0	0%	Japan Equities	0%	0.00%	0%
UK Corporate Bonds	0%	0.00%	0%	Asia Pac (ex Japan) Equities	0%	0.00%	0%
UK Govt Bonds	0%	0.00%	0%	Emerging Markets Equities	0%	0.00%	0%
UK Fixed Income	0%	0.00%	0%	Global Property	0%	0.00%	0%
High Yield Corporate Bonds UK	0%	0.00%	0%	Global Private Equity	0%	0.00%	0%
UK Index Linked	0%	0.00%	0%	Hedge Funds	0%	0.00%	0%
Property	0%	0.00%	0%	Commodities	0%	0.00%	0%
UK Equities	0%	0.00%	0%	Global Infrastructure	0%	0.00%	0%
Global Equities (ex UK)	0%	0.00%	0%	European Fixed Income	0%	0.00%	0%
US Equities	0%	0.00%	0%	US Fixed Income	0%	0.00%	0%
European Equities	0%	0.00%	0%	Global Bonds (ex UK)	0%	0.00%	0%
Remaining allocation:						100%	
Total allocation:						0%	

Cancel Save

Save:

Details **Set Allocation**

Override an Asset Allocation
To set the Portfolio Allocation enter your own allocation values into the portfolio column to equal 100%. RP indicates the Resulting Position change. The Total Funds Asset Allocation is displayed in the fund column, this is the Asset Split of the Portfolio based on the funds contained within the Portfolio.

Asset Class Name	Fund	Portfolio	RP	Asset Class Name	Fund	Portfolio	RP
Cash	0%	10.00%	10%	Japan Equities	0%	0.00%	0%
UK Corporate Bonds	0%	0.00%	0%	Asia Pac (ex Japan) Equities	0%	0.00%	0%
UK Govt Bonds	0%	0.00%	0%	Emerging Markets Equities	0%	0.00%	0%
UK Fixed Income	0%	0.00%	0%	Global Property	0%	0.00%	0%
High Yield Corporate Bonds UK	0%	20.00%	20%	Global Private Equity	0%	0.00%	0%
UK Index Linked	0%	0.00%	0%	Hedge Funds	0%	0.00%	0%
Property	0%	15.00%	15%	Commodities	0%	0.00%	0%
UK Equities	0%	20.00%	20%	Global Infrastructure	0%	0.00%	0%
Global Equities (ex UK)	0%	0.00%	0%	European Fixed Income	0%	0.00%	0%
US Equities	0%	0.00%	0%	US Fixed Income	0%	20.00%	20%
European Equities	0%	0.00%	0%	Global Bonds (ex UK)	0%	15.00%	15%
						Remaining allocation:	0%
						Total allocation:	100%

Cancel Save

You can now view the Asset Allocation and the manually set Portfolio Asset Allocation side-by-side:

Portfolio **IHD Test Portfolio 1** Duplicate Portfolio Import Funds Edit

Details Portfolio Builder Compliance **Asset Allocation** Platforms & Products Portfolio Factsheet Historic Performance

How it Works

The Asset Allocation based on the funds contained in the Portfolio is shown in the Funds Asset Allocation Column, this data is supplied and updated on a daily basis from trusted partners or set where no data is available.

A Portfolio Asset Allocation can be added to the portfolio by choosing to 'Set A Portfolio Allocation'. Once set, the Portfolio Asset Allocation column will be populated with the asset split breakdown and resulting Risk summary.

The Asset Allocation to be used during research and projections in Pathways should be selected when both Fund and Portfolio Asset Allocation have been added.

The Risk Summary for both Fund and Portfolio allocations is displayed when data is set, this shows the Synaptic Risk Category & Rating as well as the Min, Mean, Max, Gain figures determined using the Moody's engine.

Fund Asset Allocation

Use Fund Allocation

Asset class weightings for the portfolio as a percentage

- 32.11% - Global Equities (ex UK)
- 18.87% - Cash
- 17.93% - Global Bonds (ex UK)
- 8.82% - UK Equities
- 5.34% - UK Corporate Bonds
- 4.33% - Emerging Markets Equities
- 3.57% - UK Govt Bonds
- 3.52% - US Fixed Income
- 2.30% - European Fixed Income
- 2.00% - Global Property
- 0.84% - Commodities
- 0.32% - Hedge Funds
- 0.05% - Global Private Equity

Fund Risk Summary

Risk Profile Category: **Balanced (Low End)**

Risk Rating: **5**

Min Gain: **-13.65%** Mean Gain: **3.20%** Max Gain: **19.15%**

Portfolio Asset Allocation

Use Portfolio Allocation Add/Edit Remove

Asset class weightings for the portfolio as a percentage

- 20.00% - High Yield Corporate Bonds UK
- 20.00% - UK Equities
- 20.00% - US Fixed Income
- 15.00% - Property
- 15.00% - Global Bonds (ex UK)
- 10.00% - Cash

Portfolio Risk Summary

Risk Profile Category: **Moderately Cautious (High End)**

Risk Rating: **4**

Min Gain: **-10.67%** Mean Gain: **2.50%** Max Gain: **15.15%**

The Portfolio Asset Allocation can be edited and removed:

Portfolio Asset Allocation

Use Portfolio Allocation

Select which asset allocation you would like to use for this portfolio throughout the system:

Fund Asset Allocation

Use Fund Allocation

Portfolio Asset Allocation

Use Portfolio Allocation

For further information on In-House Discretionary Portfolios, see article [In-House Discretionary - Platforms & Products](#)
