

## Polaris

If you're aiming to grow your wealth as you earn, our Polaris range of solutions may be able to help you achieve your financial goals.

### How they work

When you choose a Polaris solution, we'll diversify your investment by spreading it across several funds on your behalf.

We've designed each Polaris solution as a fund of funds. That means your investment buys units in a single, overarching Polaris solution, which invests in other funds on your behalf. You benefit from the potential returns of several funds at once, with the simplicity of investing in only one.

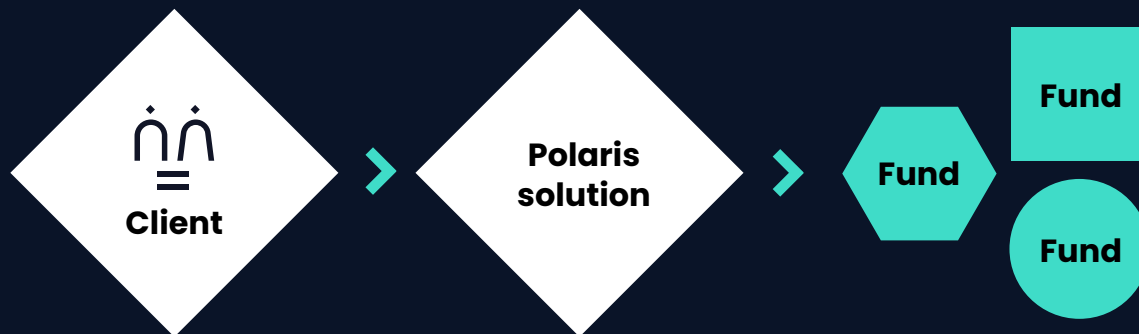
### How you'll benefit

Our Investment Committee is responsible for choosing the mix of assets within each Polaris solution. This process is managed daily by State Street Global Advisors, which means we can respond faster to stay on top of your investment when market conditions change.

For example, when one type of asset performs well, another may perform badly. This can change the mix of assets within your investment, exposing you to unanticipated risks. Automatic rebalancing means your investment stays aligned to your goals and appetite for risk.

### Choose the Polaris solution that's right for you

We offer four diversified Polaris solutions. Which one you choose, with the guidance of your SJP Partner, will depend on your desired level of risk and reward, and your individual circumstances.



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**We distinguish between different risk levels by considering the exposure to equities. If you have a low risk tolerance, Polaris 1 and 2 may be appropriate solutions for you. However, if you're able to accept a greater level of risk, Polaris 3 and 4 may be more appropriate.**  
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### How our Polaris solutions invest

Each Polaris solution invests in a set of SJP funds and may also include some third-party funds. Our Investment Committee makes sure there's an appropriate mix of assets such as equities, bonds and alternatives, as well as regions and [investment styles](#).

The Polaris range is also structured to maximise investment flexibility, allowing a degree of currency hedging. This helps reduce the impact of exchange-rate changes and aims to protect both risk and return.

As the Polaris solutions invest primarily in other SJP funds, you can be sure that they're investing responsibly. It's one of our investment beliefs: we consider the impact of all decisions through the lens of responsible investment, believing that this reduces risk and helps add to returns over the long term.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

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