

# ARE YOU AFRAID OF THE DARK?

## LET US ENLIGHTEN YOU

### 5 Reasons Why ETFs May Be Right For You

01

Low cost, low fees

INVESTORS CAN USE ETFs TO TRACK BENCHMARKS WITHOUT PAYING AN ACTIVE MANAGEMENT FEE. ETFs CHARGE MINIMAL INTERNAL ADMINISTRATIVE FEES COMPARED TO THEIR MUTUAL FUND COUNTERPARTS.

02

You know what you own

ETFs ALWAYS DISCLOSE THE METHODOLOGY, RULES, CONSTITUENTS AND PERFORMANCE RELATIVE TO THE BENCHMARK THEY ARE TRACKING. EVEN SMART BETA ETFs, TRACKING ALTERNATIVELY WEIGHTED INDEXES ARE FULLY TRANSPARENT

03

Risk management

ETFs OFFER A WIDE RANGE OF POSSIBILITIES FOR YOUR INVESTMENT OBJECTIVES – ACROSS ASSET CLASSES AND STYLES. FOR EXAMPLE, IF YOU WANT TO HEDGE OUT CURRENCY RISK, WE OFFER A VARIETY OF CURRENCY HEDGED ETF OPTIONS THAT ALLOW YOU TO DO THIS WITH GBP, USD, EUR, JPY AND CHF.

04

If strategies change, you'll know

ETFs PROVIDE FULL DISCLOSURE OF COSTS, TRANSPARENCY WITH RESPECT TO BOTH THE INVESTMENT STRATEGY AND FUND HOLDINGS. ANY FLUCTUATIONS THAT OCCUR ARE AVAILABLE FOR YOU TO SEE DAILY. ANY SIGNIFICANT CHANGES THAT OCCUR – SUCH AS AN INDEX REBALANCE OR INDEX CHANGE – ARE COMMUNICATED AND ALSO FULLY TRANSPARENT.

05

Intraday trading

ETFs CAN BE BOUGHT OR SOLD AT ANY TIME DURING THE TRADING DAY, JUST LIKE STOCKS. IN CONTRAST, MUTUAL FUNDS ARE PRICED ONLY AT THE END OF EACH TRADING DAY.

The value of an investment in ETFs may go down as well as up and past performance is not a reliable indicator of future performance. ETFs offering daily leveraged or daily short exposures (“Leveraged ETFs”) are products which feature specific risks that prospective investors should understand before investing in them. These can be found in the fund’s prospectus and investors are advised to speak to a financial adviser before investing.

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