

# INSIGHT INVESTMENT FIXED INCOME

July 2025

# INSIGHT INVESTMENT – FIXED INCOME



At Insight Investment, all they do is fixed income. Decades of specialist fixed income experience across global teams provides investors with access to extensive investment opportunities. Insight Investment are dedicated to an approach designed to deliver precision in the way that they invest. With a focus on precision, Insight Investment seek to deliver consistency for investors and the outcomes they rely upon.

## Fast facts

THE UK'S  
**2<sup>ND</sup> LARGEST**  
asset manager<sup>1</sup>

**#1** for overall quality in  
fixed income in 2024<sup>2</sup>

**#1** Highly regarded  
institutional brand<sup>3</sup>

LAUNCHED IN 2002<sup>5</sup>  
Over two decades of  
fixed income experience

AUM: **£622.7 bn<sup>4</sup>**

**167+** Investment  
Professionals<sup>5</sup>

UK HEADQUARTERED

**9** offices  
globally

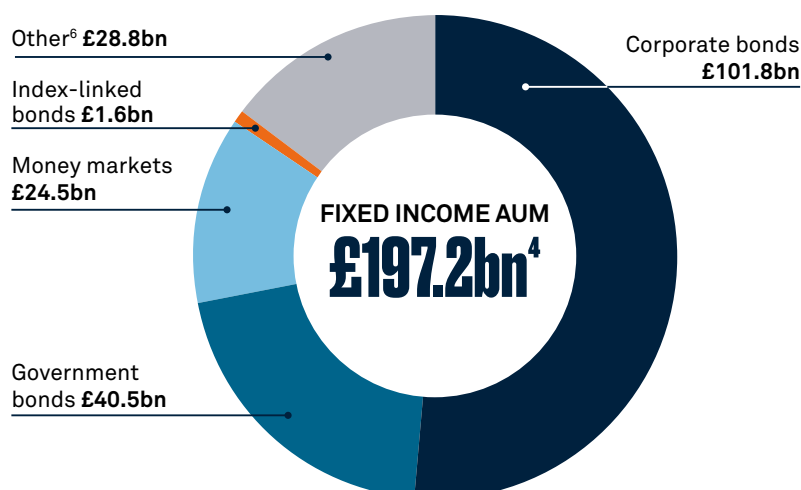


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## Reliability is our responsibility

- Everyone at Insight Investment is driven by a focus to deliver consistency for investors over the long term.
- We firmly believe in the power of incremental returns and our experience tells us that this means taking informed risk.
- We know the very real impact of our decisions on the lives of investors. We dedicate ourselves to an approach designed to bring one major advantage: precision in the way that we invest.
- We believe greater precision can bring improved consistency for clients and the outcomes they rely upon. **We understand that this reliability is our responsibility.**

## A LEADER IN FIXED INCOME



1. Source: IPE Top 500 Asset Managers 2024 rankings as at 31 December 2023.

2. Source: Overall Quality Index results from Coalition Greenwich 2024 UK survey of 11 consultants for fixed income. Insight has ranked number 1 in fixed income in 9 of the past 11 years since 2013.

3. Source: Edelman Institutional Brand Index 2024. The study ranks the 50 largest global institutional managers, analysing firms based on responses from major investment consultants, financial advisers and senior financial journalists. The score is linked to assessment of six brand factors: awareness, distinctiveness, corporate culture, strength of the investment team, rigor of a firm's investment process and quality of the executive management team.

4. Source: Insight as at 30 June 2025. Assets under management (AUM) are represented by the value of cash securities and other economic exposure managed for clients. Where the methodology defines it, some asset reporting focuses on cash securities only. Reflects the AUM of Insight, the corporate brand for certain companies operated by Insight Investment Management Limited (IIML). Insight includes, among others, Insight Investment Management (Global) Limited (IIMG), Insight Investment International Limited (IIL), Insight Investment Management (Europe) Limited (IIMEL) and Insight North America LLC (INA), each of which provides asset management services. "Other" Includes legacy Mellon fixed income assets municipal bonds (£13.2bn), stable value (£14.3bn), and also asset-backed securities, equities, foreign exchange derivatives.

5. Years' investment experience and tenure in the industry are average numbers as at 30 June 2025.

6. Includes municipal bonds (£16.2bn), stable value (£13.6bn), and also asset-backed securities, equities, foreign exchange derivatives.

7. Awards criteria are based on service, innovation, and performance. Full entry criteria can be found <https://ukpensionsawards.com/live/en/page/2025-entry-criteria>

## Insight's approach

Working as a team, everyone is held to account to challenge opinion, leverage expertise and collectively deliver for clients.

A robust, proven, and repeatable process to fixed income security selection, striving to build an understanding of the controllable and variable credit risks.

Insight Investment break down risk into individual units that can be understood in isolation as well as analysed side-by-side.

This process creates a forensic level of detail that drives Insight Investment's precise approach to risk exposure. The aim is to avoid defaults and to deliver intentional, reliable gains.

“All we do is fixed income. With decades of experience and global resources we focus only on what we're good at.”



PETER BENTLEY,  
GLOBAL HEAD OF FIXED INCOME

## Fixed income strategies

Strategy	Responsible Horizons	Domicile
UK Corporate Bond	✓	UK
Inflation-linked Corporate Bond		UK
Strategic Bond	✓	UK
Absolute Return Bond		IRE
Global Credit		IRE
European Credit	✓	IRE
Systematic High Yield		IRE
Global Short-Dated High Yield		IRE
Asset-backed Securities		IRE
Impact Strategies	✓	IRE

## Our UK domiciled funds

	Investment Objective	Performance Benchmark	Inception date
<b>BNY Mellon Gilt Fund</b>	To achieve income together with the potential for capital growth over the long term (5 years or more). The Fund aims to outperform the FTSE Actuaries UK Conventional Gilts All Stocks Index after fees on a rolling annualised 5-year basis (meaning a period of 5 years, no matter which day you start on). However, performance is not guaranteed, and a capital loss may occur.	FTSE Actuaries UK Conventional Gilts All Stocks Index	16 November 2024
<b>BNY Mellon Inflation-Linked Corporate Bond Fund</b>	To generate income and capital growth over the long term (5 years or more).	UK Investment Association's Sterling Strategic Bond NR Sector Average	9 February 2013
<b>Responsible Horizons Strategic Bond Fund</b>	To generate a return through a combination of income and capital returns, whilst taking environmental, social and governance ("ESG") factors into account.	Investment Association Sterling Strategic Bond Sector	24 August 2021
<b>Responsible Horizons UK Corporate Bond Fund</b>	To generate a return through a combination of income and capital returns, whilst taking environmental, social and governance ("ESG") factors into account. The Fund targets the outperformance of the S&P iBoxx GBP Collateralized & Corporate Index after fees over any rolling three year period (meaning a period of three years, no matter which day you start on). However, performance is not guaranteed and a capital loss may occur.	S&P iBoxx GBP Collateralized & Corporate Index	31 March 2021

## Key Investment Risks

**Objective/Performance Risk:** There is no guarantee that the Fund will achieve its objectives.

**Currency Risk:** This Fund invests in international markets which means it is exposed to changes in currency rates which could affect the value of the Fund.

**Changes in Interest Rates & Inflation Risk:** Investments in bonds/money market securities are affected by interest rates and inflation trends which may negatively affect the value of the Fund.

**Credit Ratings and Unrated Securities Risk:** Bonds with a low credit rating or unrated bonds have a greater risk of default. These investments may negatively affect the value of the Fund.

**Credit Risk:** The issuer of a security held by the Fund may not pay income or repay capital to the Fund when due.

**Performance Aim Risk:** The performance aim is not a guarantee, may not be achieved and a capital loss may occur. Funds which have a higher performance aim generally take more risk to achieve this and so have a greater potential for returns to vary significantly.

**Geographic Concentration Risk:** Where the Fund invests significantly in a single market, this may have a material impact on the value of the Fund.

**Concentration Risk:** A fall in the value of a single investment may have a significant impact on the value of the Fund because it typically invests in a limited number of investments.

## Key contacts



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**The value of investments can fall. Investors may not get back the amount invested. Income from investments can vary and is not guaranteed.**



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#### IMPORTANT INFORMATION

**For Professional Clients only. This is a financial promotion.**

Please refer to the prospectus, and the KIID before making any investment decisions. Go to: [www.bnymellonim.com](http://www.bnymellonim.com).

Any views and opinions are those of the investment manager, unless otherwise noted and is not investment advice.

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