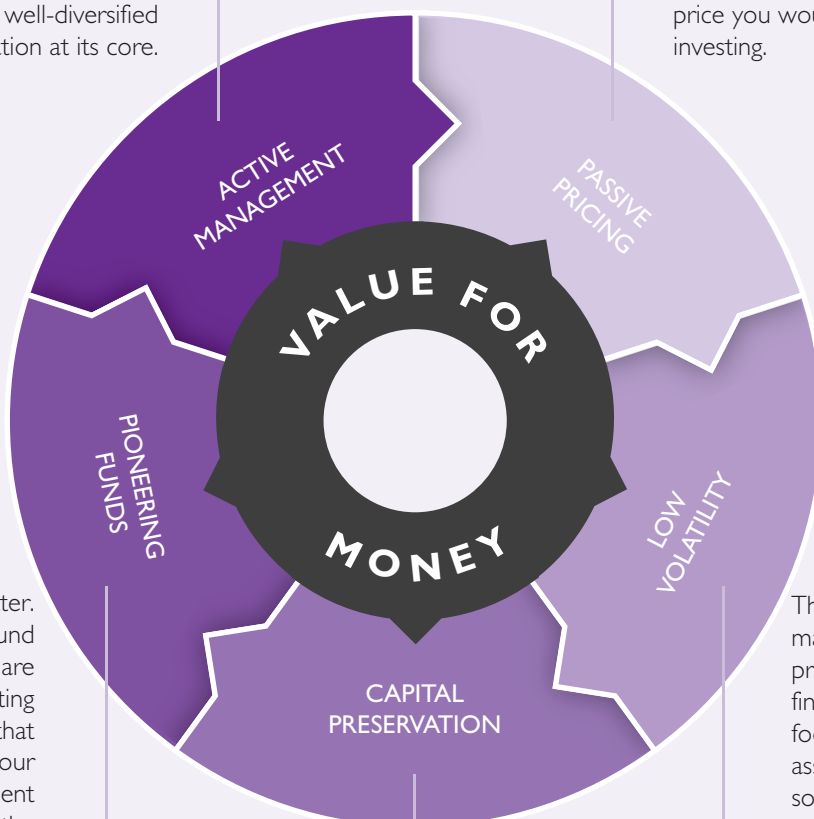


Our aim is to provide you with actively managed, low volatility portfolios focused on delivering both natural income and underlying portfolio growth.

Active management is a constant for us. Markets are in a new paradigm and your assets must be nimble to react quickly to capitalise on opportunities and move away from risks. We continue to see great income opportunities from across the entire market, to build you a well-diversified portfolio with income generation at its core.

In today's DFM market, high-quality active portfolios shouldn't cost the earth. We consistently aim to unearth great active managers and levels of income at the lowest prices we can negotiate. This enables us to provide you with the quality combination of active investing for the price you would usually pay for passive investing.



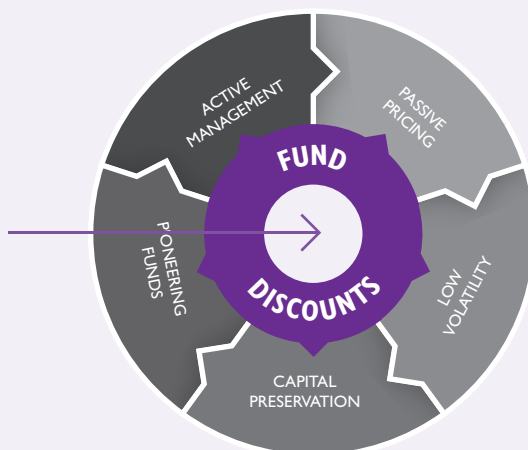
To us, bigger isn't always better. Some of the best fund managers in the world are those delivering market beating returns and income yields that many haven't heard of. It's our job as professional investment managers to screen the investable market, network with the city, negotiate and invest into these innovative investments which are generating income and growth on your behalf - the story matters.

Anyone can make money when markets are performing well. A manager's real skills come into play when those profits need defending. Capital preservation is exactly where we focus most of our efforts, to ensure your investments are never too far from a safe harbour. Some call us boring, but in a volatile market, we take that as a compliment.

The point where active management meets capital preservation is where you will find low volatility portfolios. Our focus on actively defending your assets has helped us to deliver some of the lowest volatility portfolios over both the short and long term. The best phrase to describe us would be "a safe pair of hands."

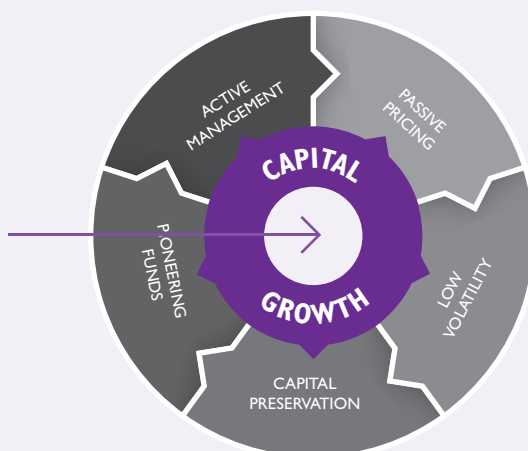
How active management of income-focused investments feeds into the construction of your portfolio.

60% of your portfolio comprises discounted funds



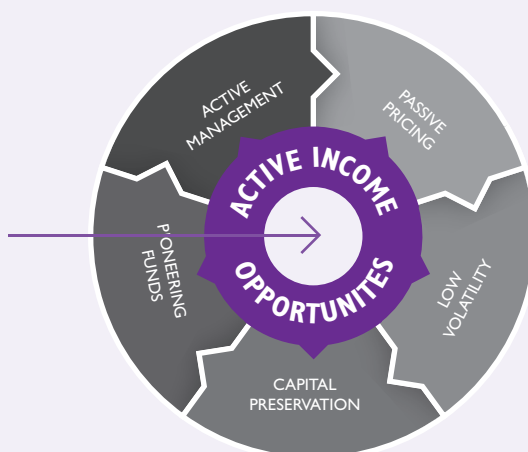
Funds in this category are investments we have uncovered as next generation winners, a requirement which we see as mandatory for any good portfolio manager. Owning the next generation of investment leaders can often come with significant discounts for seeding these funds. One of our goals is to find these funds and secure them at a 50 - 90% discount.

15% of your portfolio comprises accumulation share classes



Your portfolio is focused on delivering growth as well as income, which requires a fine balance. Our 16-year investment management and fund research experience has provided us with the tools to strike that balance. This is why, in addition to those all-important income share classes, your portfolio is also invested in several accumulation share classes of our best performing equity and bond funds, working in the background to generate long-term compounded investment returns.

25% of your portfolio comprises UK assets



Your portfolio will be largely invested in the likes of the UK market, which we see as a fantastic area to generate income, but also one that is undervalued and primed to deliver good levels of growth. Likewise, we actively search for other such opportunities from across the global market, to deliver that all-important combination of great income at great value.