



**Advisory  
Managed Service**



# Providing expertly managed investment solutions



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# Why choose the GHC Capital Markets Advisory Managed Service?



## KEY POINTS:

- You will have the final decision on whether any investment recommendations are implemented
- Professional, dedicated Investment management of your portfolio
- Portfolios managed with investment strategies and processes that have been developed in house over the last 20 years
- Access to the investment manager responsible for your portfolios
- Simple access to an on-line portal showing up to date valuations
- Competitive fee rate

The Advisory Managed Service provides a managed portfolio. It is specifically designed for clients wishing to retain control of the investment decisions, but who want the advice and support of a dedicated professional client executive. The portfolios utilise collective investment vehicles and/or direct investments.

## INVESTMENT STYLE

The Advisory Managed Service provides an actively managed, risk graded, variable weight portfolio to suit your individual requirements. This means that each asset class will have a maximum and minimum percentage within their portfolio.

## ADVISORY MANAGED

GHC Capital Markets will make investment recommendations to you with you having the final say on whether the recommendation is actioned. The recommendations arising from our portfolio management will reflect your investment goals and appetite for risk.

## MINIMUM INVESTMENT

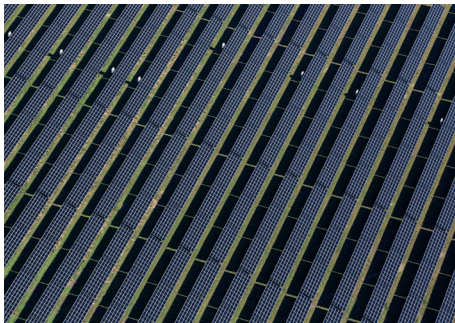
Your client can invest from as little as £100,000 with the ability to add further lump sums

## RISK MANAGED

GHC operates a system of risk grades from 1 to 8, where 1 is the lowest risk and 8 is the highest. This system of investment risk grades is designed to provide you with the most appropriate service based upon your attitude to investment risk as agreed with your financial adviser.



# Selecting the Most Appropriate Investment Portfolio



## YOUR ATTITUDE TO RISK

Your attitude to risk is very important as it helps determine the type of investments most suitable for you. As a rule of thumb, the more risk you're prepared to take, the higher the potential returns could be. The downside is that any losses are potentially greater

The GHC system of risk grades is designed to enable you, with the guidance of your financial adviser, to select the most appropriate service based upon this attitude to risk.

## ADVISORY MANAGED SERVICE RISK GRADES:

### Risk Grade 1 - Extremely Cautious level of volatility

Investments limited to money market/other near cash funds and short dated fixed interest securities.

### Risk Grade 2 - Very Cautious level of volatility

Investments limited to money market/other near cash funds and short dated fixed interest securities.

### Risk Grade 3 - Cautious level of volatility

Over 50% of the portfolio will be invested in fixed interest securities or near cash funds and up to 30% equities.

### Risk Grade 4 - Conservative level of volatility

Over 25% of the portfolio will be invested in fixed interest securities or near cash funds and up to 50% equities.

### Risk Grade 5 - Moderate level of volatility

Up to 75% of the portfolio will be invested in equities.

### Risk Grade 6 - Moderately adventurous level of volatility

Up to 100% of the portfolio will be invested in equities with up to 50% being global equities.

### Risk Grade 7 - Adventurous level of volatility

Up to 100% of the portfolio will be invested in equities with up to 75% being global equities

### Risk Grade 8 - Aggressive level of volatility

Up to 100% of the portfolio will be invested in global equities.

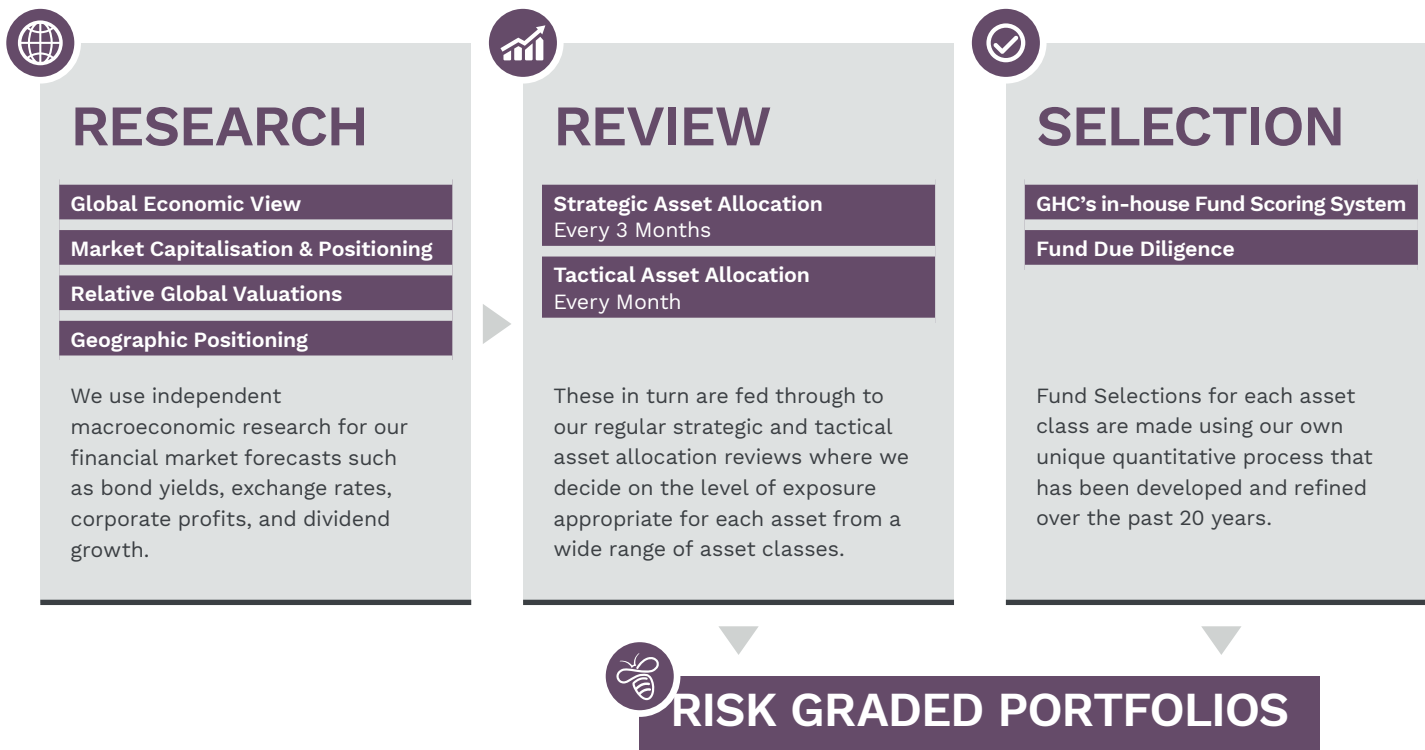


# The GHC Investment Approach & Process



GHC seek to add value to your portfolio through an in-house process developed over the last 20 years. This process is one of defining an asset allocation profile and fulfilling this with individual investment selections.

Looking to outperform appropriate indices over the medium to long term, GHC adopts a **top down approach** to asset allocation process and a **bottom up approach** to individual investments selection





# Summary



The GHC Capital Markets Advisory Managed Service is an actively managed risk graded portfolio.

- You will invest in a portfolio designed specifically to match your unique mandate and your appetite for risk
- All portfolios will consist of a wide diversity of investments including UK equities, global equities, property, commodities and fixed interest
- The portfolios will be actively managed by our highly experienced investment management team using processes honed over the last 20 years
- All investment recommendations will be explained to you for you to make the final decision

## YOU WILL

- Have access to our easy to use online portal
- Receive quarterly valuation statements
- Receive annual tax reports
- Have the ability to have portfolio review meetings with a member of the GHC Investment Team





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