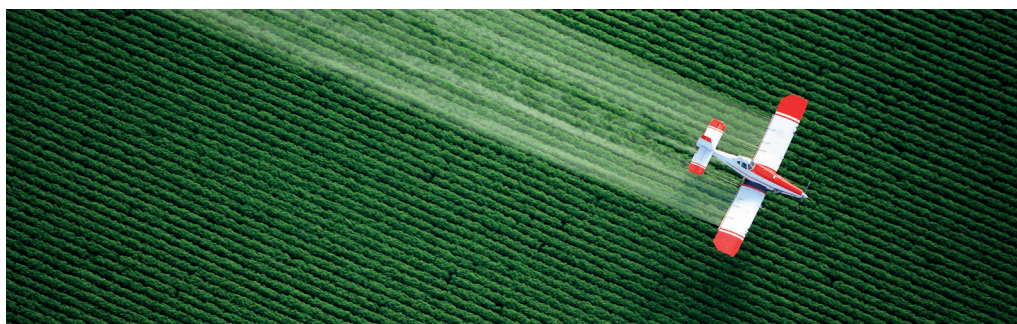


## **Bespoke Portfolio Service**

Only available through your financial adviser



# Providing expertly managed investment solutions



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# Why choose the GHC Capital Markets Bespoke Portfolio Service?



## KEY POINTS:

- A bespoke investment solution aligned to your needs
- ESG and SRI portfolios available
- Professional Investment management of your portfolio
- Portfolios managed with investment strategies and processes that have been developed in house over 20 years
- Access to the investment manager responsible for your portfolio
- Simple access to an on-line portal showing up to date valuations and more
- Competitive fee rate

GHC is a modern and progressive company of investment managers and stockbrokers that focuses on working closely with professional advisers to create innovative and accessible investment solutions.

The Bespoke Portfolio Service provides a discretionary managed portfolio, specifically designed for clients who wish to have their investments managed by a dedicated professional client executive utilising collective investment vehicles and/or direct investments based upon a bespoke mandate. This is ideal for clients wishing to have an Environmental, Social & Governance (ESG) or a Socially Responsible Investment (SRI) portfolio.

Your portfolio will consist of a range of asset classes taking into account your investment objectives, investment restrictions, timescales, and risk appetite all as agreed with your financial adviser.

## MINIMUM INVESTMENT

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

## DISCRETIONARY MANAGED

GHC Capital Markets will make all the investment decisions on your behalf. The portfolios will continue to be monitored and managed to reflect your mandates and risk grades until we are informed otherwise. Your investment manager will commence any necessary portfolio changes as soon as they are requested.

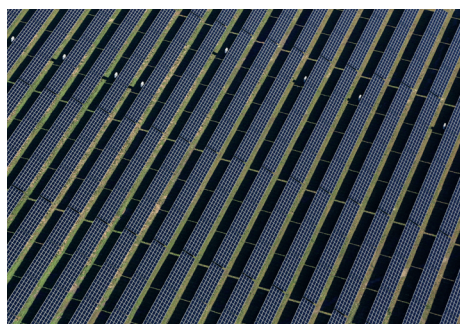
## RISK MANAGED

The GHC 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.

You should note that where regular or ad hoc withdrawals or additional investments are made, these will attract transactional fees. This may in turn impact upon the OCF for the year in which those withdrawals or investments are made.



# 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.

## BESPOKE PORTFOLIO 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.

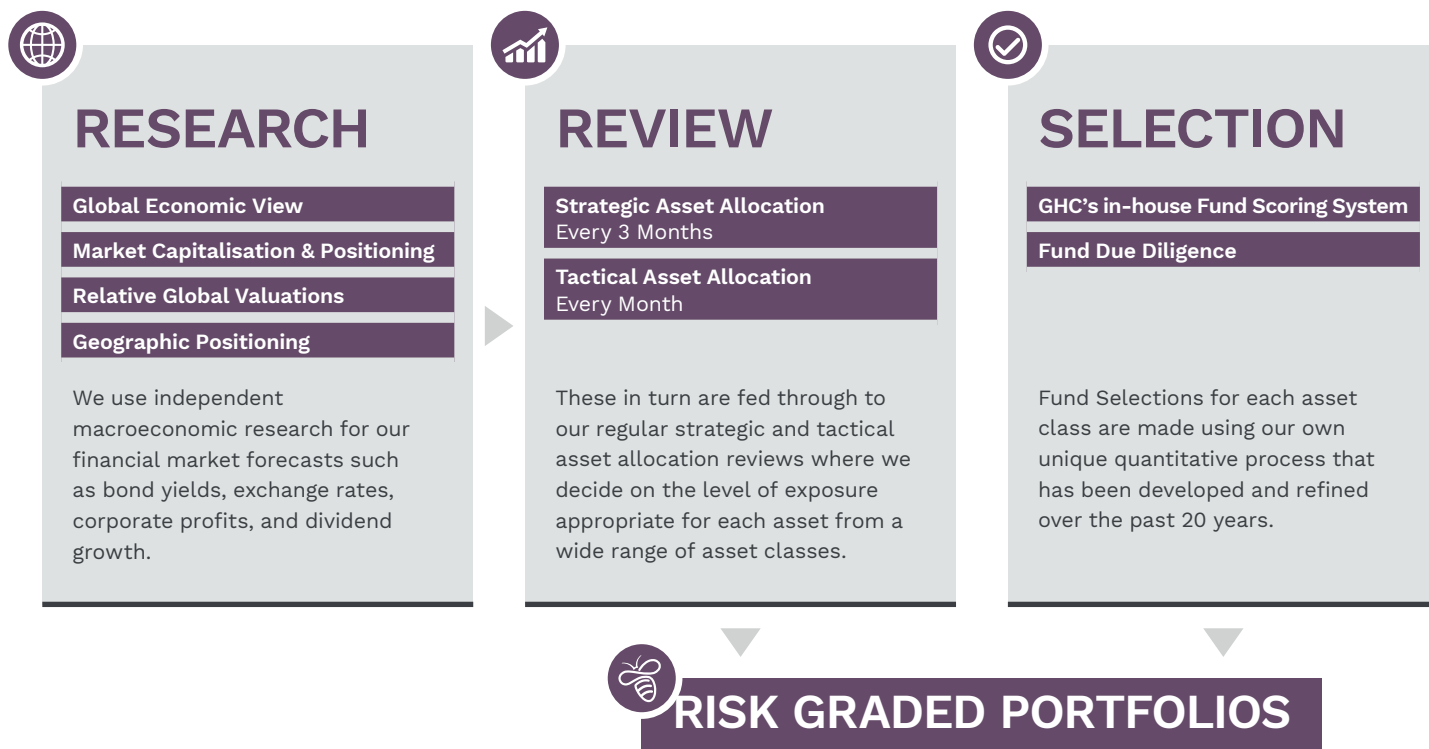


# The GHC Investment Approach & Process



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.

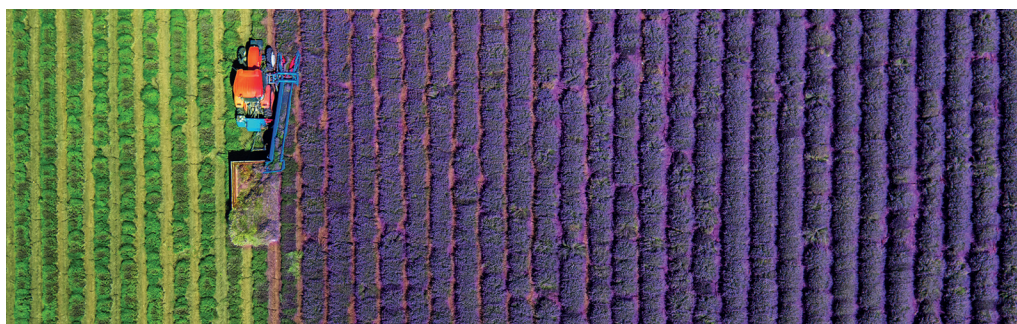
Looking to outperform appropriate indices over the medium to long term, GHC adopts a **top down approach** to asset allocation process and a **bottom up approach** to individual investments selection







# Summary



The GHC Capital Markets Bespoke Portfolio Service is an actively managed risk graded portfolio.

- You will invest in a portfolio designed to match your bespoke requirements whilst mirroring your appetite for risk
- SRI and ESG portfolios available
- All portfolios will consist of a wide diversity of investments including UK equities, global equities, property, commodities and fixed interest. They will take into account any specific restrictions you define
- The portfolios will be actively managed by our highly experienced investment management team using processes honed over 20 years

## 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



## Notes





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