



Optimised Portfolio Service

Only available through your financial adviser



Providing expertly managed investment solutions



CONTENTS

03	Why choose the GHC Capital Markets Optimised Portfolio Service?
04	Selecting the Most Appropriate Investment Portfolio
05	The GHC Investment Approach & Process
06	Summary



Why choose the GHC Capital Markets Optimised Portfolio Service?



KEY POINTS:

- An investment solution aligned to your needs
- 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 Optimised Portfolio Service (OPS) is specifically designed for clients who are looking for their portfolios to be regularly reviewed to take advantage of opportunities when they arise in global economic markets.

You will have a portfolio consisting of a number of Collective Investment Vehicles across a range of asset classes designed to maximise total return, within the confines of your risk appetite and mandate as agreed as 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.

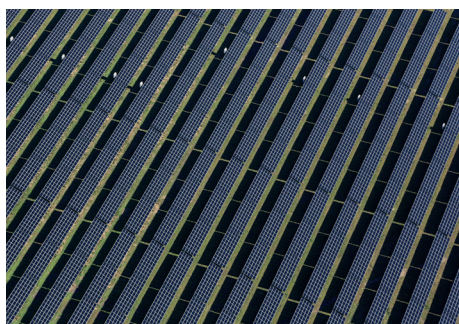
RISK MANAGED

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.

Optimised Portfolio Service Risk Grade 2

For investors who are prepared to accept a very cautious level of volatility. Up to 100% of the portfolio will be invested in fixed interest securities or near cash funds.

Optimised Portfolio Service Risk Grade 3

For investors who are prepared to accept a cautious level of volatility. Up to 50% of the portfolio will be invested in fixed interest securities or near cash funds.

Optimised Portfolio Service Risk Grade 4

For investors who are prepared to accept a conservative level of volatility. Up to 50% of the portfolio will be invested in equities.

Optimised Portfolio Service Risk Grade 5

For investors who are prepared to accept a moderate level of volatility. Up to 75% of the portfolio will be invested in equities.

Optimised Portfolio Service Risk Grade 6

For investors who are prepared to accept a moderately adventurous level of volatility. Up to 100% of the portfolio will be invested in equities with up to 50% being global equities.

Optimised Portfolio Service Risk Grade 7

For investors who are prepared to accept an adventurous level of volatility. Up to 100% of the portfolio will be invested in equities with up to 75% being global equities

Optimised Portfolio Service Risk Grade 8

For investors who are prepared to accept an aggressive level of volatility. Up to 100% of the portfolio will be invested in global equities.

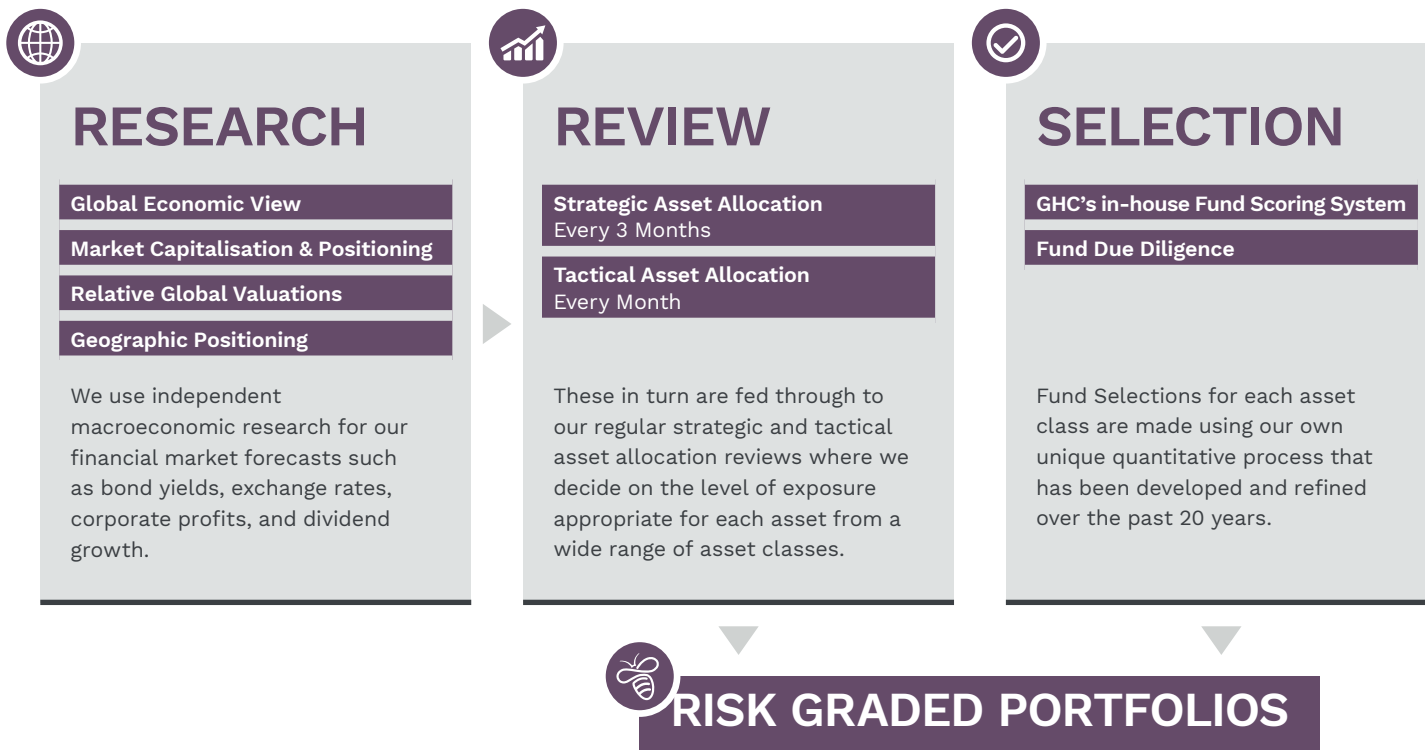


The GHC Investment Approach & Process



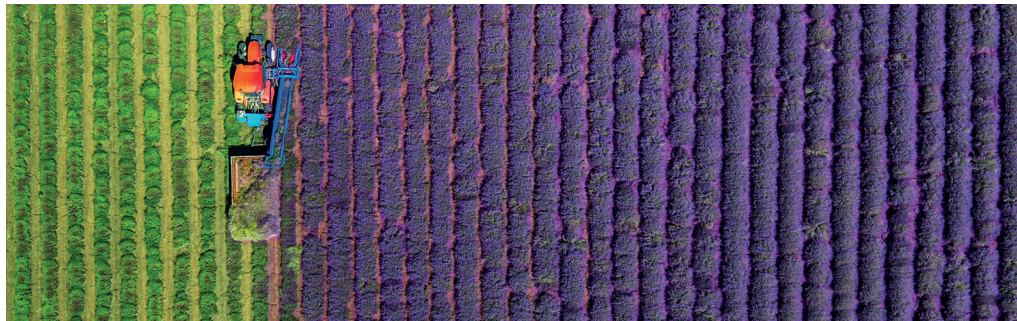
GHC seek to add value to your portfolio through an in-house process developed over the last 20 years. This process is one of defining an asset allocation profile and fulfilling this with individual investment selections.

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 Optimised Portfolio Service is an actively managed risk graded portfolio.

- You will invest in a portfolio designed to match your medium to long term requirements whilst mirroring 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 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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