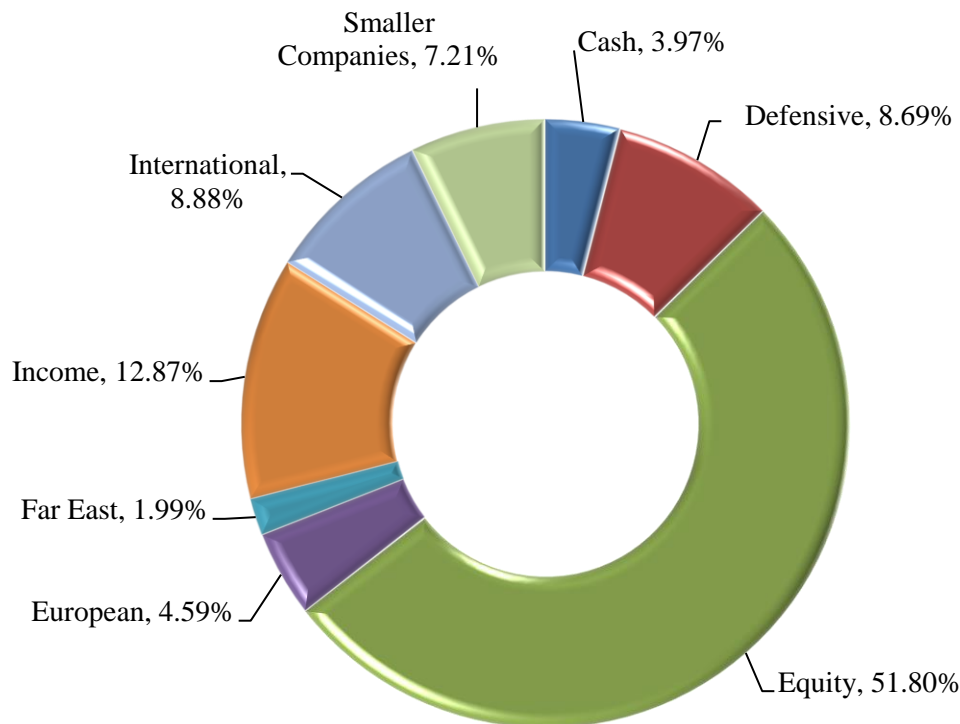


## Discretionary Managed ISA Model A

August 2022

This ISA strategy is designed to create a combination of income and capital growth over the medium-long term through investment within a wide range of Investment Trusts, Unit Trusts, defensive holdings and shares. There will be a bias towards developed and liquid capital markets.



Top Ten Holdings	%	Sectors
Beazley Plc (BEZ)	3.39%	Equity
Diversified Energy Company Plc Ord GBP0.01 (DEC)	2.86%	Income
Premier Foods (PFD)	2.80%	Equity
NatWest Group Plc (NWG)	2.69%	Equity
Hansa Investment Company Limited 'A' Non Vtg Ord 1p (DI)	2.56%	Income
Abrdn Smaller Companies Income Trust Plc (ASCI)	2.54%	Smaller Companies
Vodafone Group Plc (VOD)	2.53%	Equity
BAE Systems (BA.)	2.49%	Equity
Crystal Amber Fund Ltd (CRS)	2.47%	Smaller Companies
Renewi Plc (RWI)	2.44%	Equity



## Key Attractions

- Independent and unfettered investment management
- Very attractive dealing terms negotiated through our market presence
- No additional Income Tax to pay
- Exemption from Capital Gains Tax
- No need to declare returns to HM Revenue & Customs
- Complete flexibility with lump-sum and/or regular contributions
- Flexibility to draw income or reinvest
- ISA A and ISA B are complementary strategies for couples

## Key Facts

Collective Model Strategy Size	£27,358,599.49
Combined ISA Models Value	£70,094,867.66
Annual Management Charge	1.5%
Estimated Annual Underlying Investment Charge	0.6%*
Estimated Annual Transaction Charges	0.525%**
Withdrawal Fee	NIL***
Projected Annual Income Yield for £20,000	4.68%
Minimum Initial Investment	£1,000
Minimum Top up	£500
Minimum Monthly	£50
Valuation and Transaction Reporting Dates	January, April, July and October
Income Options	Monthly or Quarterly
Administrator	Quai Administration Services

\* Certain collective investments that we purchase (mainly Investment Trusts) will benefit from their own underlying investment management for which a small additional charge will apply.

\*\* This takes account of the 1% charge on purchases and 2% on sales and assumes a 15% annual turnover of holdings. On certain shares, Stamp Duty of 0.5% will also apply to purchases, which this figure also includes.

\*\*\* Subject to our agreed notice period to enact stock sales being acceptable

For full confirmation of our charging terms and conditions, please refer to our Discretionary Client Agreement.

## Risk Warning

Past performance is not a guide to the future. The capital value of units and the income from them may fall as well as rise. Yield figures may vary and are not guaranteed. Where a fund holds investments in another currency there may be additional risks due to exchange rate fluctuations. Specific clarification, individual advice and consideration of full terms and conditions is necessary if action is being considered. An investor may not get back the amount invested.