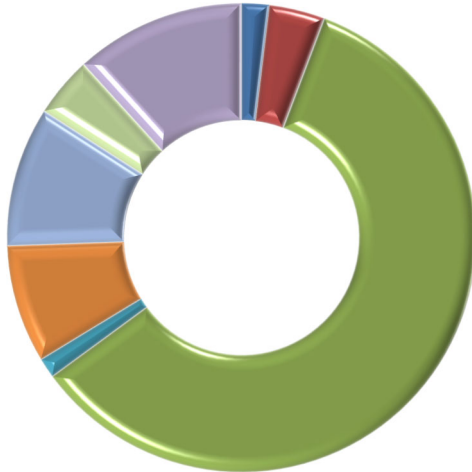


**Discretionary Managed ISA Model B**

September 2024

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, with a medium risk remit. There will be a bias towards developed and liquid capital markets.



**Current Sector Allocation**

- Cash - 1.9%
- Defensive - 3.84%
- Direct Equity - 59.18%
- Far East - 1.39%
- Income - 8.14%
- International - 9.63%
- Smaller Companies - 4.17%

**Presently held Top Ten Strategy Holdings  
 (New investments will not necessarily reflect this)**

Top Ten Holdings	%	Sectors
CMC Markets Plc Ordinary 25p (CMCX)	2.89%	Direct Equity
Costain Group (COST)	2.79%	Direct Equity
Regional REIT Ltd (RGL)	2.79%	Uncorrelated Alternatives
Mitie Group Plc (MTO)	2.76%	Direct Equity
Tesco Plc (TSCO)	2.68%	Direct Equity
Victorian Plumbing Group plc (VIC)	2.56%	Direct Equity
Caledonia Investments plc (CLDN)	2.47%	International
BT Group Plc (BT)	2.45%	Direct Equity
Serco Group (SRP)	2.41%	Direct Equity
Sainsbury (J) Plc (SBRY)	2.39%	Direct Equity
<b>Total Percentage of Strategy Represented</b>	<b>26.17%</b>	



## Key Attractions

- Independent and unfettered investment management
- Very attractive dealing terms negotiated through our market presence
- Comprehensive reporting and quarterly valuations
- 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
- Free access to our highly experienced staff to discuss your options and needs
- Income Options: Monthly or Quarterly all income received or a fixed, regulated sum

## Key Facts

Collective Model Strategy Size	£31,195,998.00
Combined ISA Models Value	£83,600,392.52
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	6.24%
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

\*Collective investments held (mainly Investment Trusts), charge management fees. The figure shown is a fair appraisal of what that may be in total on your account. Direct stocks have no 'management costs' within.

\*\* This covers the 1% charge on purchases and 2% on sales. There is no minimum so small deals are very economic. There is also a £150 upper cap. The appraisal suggests a portfolio turnover of 15% annually. 0.5% Stamp Duty applies to most investments anywhere and is included too.

\*\*\* On standard withdrawal terms

For full details of the terms and charges, please refer to our Discretionary Client Agreement.

## Risk Warning

Past performance is not a guide to the future. Capital values and the income received can fall as well as rise. Income yield figures may vary and are not guaranteed. Where a fund holds assets in other currencies there can be extra risks from exchange rate fluctuations. Individual advice and guidance is recommended if you are unsure of anything.