KINGSWOOD

PROTECT AND GROW YOUR WEALTH

INVESTMENT SERVICES

RISK RATED

PORTFOLIOS

Managing an investment portfolio is a challenge and requires rigorous research, a long term focus and continuous monitoring. Our investment management team have developed six core portfolios to address these issues.

Defensive | Cautious | Balanced | Growth | Adventurous | Income

We know that investment solutions are not one size fits all. That's why we offer Managed, Personal and Bespoke Portfolio Services. These services are designed to help you pursue your financial goals as they grow and change.

INVESTMENT MANAGEMENT

A range of investment services to help you achieve your goals.

MANAGED PORTFOLIO SERVICE

The Managed Portfolio Service has been designed to offer you a high quality investment solution that matches your goals, interests and attitude to risk. It allows us to deliver outstanding value in a highly accessible, cost effective manner.

Our investment management team have developed six model portfolios to address these issues.

Each portfolio has a distinct risk profile and objective and is actively managed. The portfolios are managed on a discretionary basis so you do not need to worry about making tough decisions about when and what to buy and sell.

PERSONAL PORTFOLIO SERVICE

The Personal Portfolio Service is designed for clients who wish to have their own dedicated Investment Manager.

Where clients also subscribe to the wealth planning service, the investment manager and wealth planner work in tandem to support the achievement of the overall financial plan.

The investments are managed in line with our core strategies and risk profiles. However, portfolios in the Personal Portfolio Service are tailored to specific requirements and are managed to optimise your capital gains tax position.

BESPOKE PORTFOLIO SERVICE

The Bespoke Portfolio Service is designed for those who desire a highly personal service with a high level of active ongoing management. Investors may wish to avoid investment in certain markets or sectors; this could be for personal reasons or because they already have significant exposure through their employer.

The Bespoke Portfolio Service is discretionary, which means that investment decisions are made in the light of market conditions and Kingswood investment views. The portfolio is formally reviewed against your documented investment objective and benchmarks on an ongoing basis as market conditions change.

INVESTMENT PHILOSOPHY

G

GLOBAL

Investment opportunities are not constrained by location

R

RISK

A clear understanding of risk versus reward

O

ORIGINAL

We produce our own research and come to our own conclusions

W

WORTH

Valuation is key, the price we pay will drive the return you get

Th

THEMATIC

We identify secular growth themes that will drive long term performance

We have a well-defined investment philosophy, which is fundamental to the service we provide

ASSET ALLOCATION AND INVESTMENT SELECTION

Building upon our investment philsophy is a rigorous and highly disciplined investment process which drives our asset allocation, investment selection and portfolio construction.

Asset Allocation

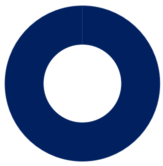
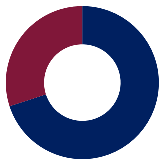
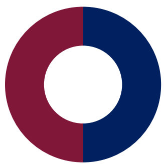
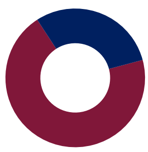
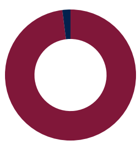
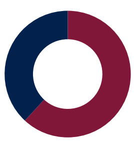
Asset allocation is the primary driver of returns. We draw on the best industry research and our in-house research & strategy team to develop our own views.

Investment Selection

The investments we select are the building blocks of all portfolios. We use proprietary research tools to select the best funds available to construct our portfolios.

MODEL PORTFOLIOS

Our portfolios provide you with a wide range of options. There are six risk levels, each with up to four implementation styles. Your portfolio strategy is principally determined by your financial goals and risk appetite.

STRATEGY	Bonds / Equities	DESCRIPTION	RISK
Defensive		Capital preservation is the main priority with lower levels of reward. Primary exposure is to bonds with minimal exposure to equities. Minimal fluctuations in value. Active **Long term return guideline: 2% pa**	DYNAMIC PLANNER PROFILED 3
Cautious		Capital preservation over the medium to longer term. Primary exposure is to bonds with limited exposure to equities. Modest fluctuations in value. Active | Passive **Long term return guideline: 3% pa**	DYNAMIC PLANNER PROFILED 4
Balanced		Capital growth over the medium to longer term. Significant exposure to bonds and equities and their potential rewards. Moderate fluctuations in value and some protection in times of market weakness. Active | Ethical | Passive **Long term return guideline: 4% pa**	DYNAMIC PLANNER PROFILED 5
Growth		Capital growth over the medium to long term. Substantial exposure to equities and their potential rewards with limited exposure to bonds. Significant fluctuations in value and limited protection in times of market weakness. Active | Ethical | Passive **Long term return guideline: 5% pa**	DYNAMIC PLANNER PROFILED 6
Adventurous		Capital growth over the medium to longer term. High exposure to equities with minimal exposure to bonds. Substantial fluctuations in value and minimal protection in times of market weakness. Active **Long term return guideline: 6% pa**	DYNAMIC PLANNER PROFILED 7
Income		Aims to provide a relatively high level of income and modest capital growth over the medium to long term. Exposure to higher yielding equities and bonds. Significant fluctuations in value and minimal protection in times of market weakness. Income **Income goal: 4% pa**	

IMPLEMENTATION STYLES

Your portfolio strategy is principally determined by your financial goals and risk appetite.

Once your risk profile and investment strategy has been decided you can choose from up to four implementation styles to apply to your investment portfolio.

Active

This is for you if you do not have any specific requirements or preferences as to the underlying investment holdings. The portfolios are primarily built using actively managed funds.

Passive

This is suitable if you want a low cost investment solution which invests only in index tracking funds (ETFs).

Ethical

This style is for you if you want to only invest in companies which are ethically and socially responsible. It uses a mixture of actively managed funds and ETFs.

Income

This is suitable if you are looking for enhanced income from your portfolio. Includes higher yielding investments than those in other strategies and primarily uses actively managed funds.

Kingswood, Kingswood Group and KW Institutional are trading names of KW Wealth Planning Limited (Companies House Number: 01265376) regulated by the Financial Conduct Authority (Firm Reference Number: 114694) and KW Investment Management Limited (Companies House Number: 06931664) regulated by the Financial Conduct Authority (Firm Reference Number: 506600) with a registered office at 13 Austin Friars London EC2N 2HE. KW Investment Management Limited is also regulated in South Africa by the Financial Sector Conduct Authority (Firm Reference Number: 46775). Both companies are wholly owned subsidiaries of Kingswood Holdings Limited which is incorporated in Guernsey (registered number: 42316) and has its registered office at Regency Court, Glategny Esplanade, St Peter Port, Guernsey, GY1 1WW.