

Helping build secure financial futures

A simple introduction to the
products and services we provide



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Introduction

Welcome to Church House Investment Management. Our business is a little different to other investment companies. We are majority owned by our staff and four directors, and our focus is clear - protecting and growing the precious wealth of our clients.

It may help you to know that we work best with individuals, families, trusts and charities who are looking for the perfect blend of expert investment management, sound advice and a service they can rely on. Our clients range from those able to invest tens of thousands of pounds for the long term to those able to invest millions. All our clients are equally important to us and benefit from the same tried and tested investment process.

Our service starts with advice on how to grow the money you have set aside for the future or on strategies for using that money to generate an income or perhaps a combination of the two. We then

recommend investment portfolios that are skillfully designed to balance risk and reward in a way that suits your preferences. Finally, the investments that form the underlying holdings in a portfolio are chosen to deliver the best possible opportunity for growth, income or a mix of both.

We offer three different portfolio-management options, starting with a more straightforward solution, to one with greater flexibility and then, finally, one designed for those with more investment experience or more complex needs. The consistent theme is that we manage them all on a discretionary basis, meaning once we have agreed an initial approach with you, we can maintain that strategy without burdening you with excessive involvement or paperwork.



James Johnsen Director and Head of Wealth Management

Investment Advice

Here are some examples of the areas work with clients to on to help them achieve their financial goals.

Planning for school fees

Providing a long-term income

Gifting wealth

Building funds for retirement

Reducing the effects of Capital Gains Tax

Planning for future expenses

Protecting long-term savings

Funding care costs

Saving for children

Limitations

We limit ourselves to advising on investments so we cannot help with other financial matters such as life insurance or mortgages. We are not authorised to give advice on transferring pension benefits from final-salary pension schemes. Finally, we only recommend our own investment services. If we believe your needs are best served by an independent financial adviser, we will let you know.

Portfolio Management

As mentioned earlier, we offer investors a choice of options as part of our portfolio-management service.

In contrast to a one-size-fits-all approach, this means we can offer a range of investors access to professional investment services.

Our experienced relationship managers will spend whatever time it takes to get to know you and your circumstances, needs and goals before recommending which option is most suitable to you. Or, if they decide we are not the best people to help

you, they'll let you know.

Your relationship manager will carry out a detailed assessment of your attitude to risk, which goes a long way to making sure outcomes are in line with your expectations. The table below illustrates the features of each option we offer.

We will be on hand throughout the process to answer any questions you have and there is more detailed information in our service guides.

Feature	CHAMPS (Church House Advantage Managed Portfolio Service)	Tailored Portfolio Service	Bespoke Portfolio Service
Choice of portfolio designs	Seven fixed portfolios	Seven flexible portfolios	At the discretion of the manager
Holdings - Church House Investment Funds	✓ Only holds Church House funds	✓ Typically 70% in Church House funds	✓ Included at the discretion of the manager
Holdings - Investment Trusts	✗	✓	✓
Holdings - direct equities, gilts, bonds	✗	✓	✓
Frequency of portfolio rebalancing	Six-monthly	Yearly or as necessary	At the discretion of the manager
Individual Savings Account (ISA)	✓	✓	✓
Self-Invested Personal Pension (SIPP)	✓	✓	✓
Capital Gains Tax management	✗	✓	✓
Quarterly valuation reporting	✓	✓	✓
Online portfolio access	✓	✓	✓
Multi-currency	✗	✓	✓

Investment Funds

To help us better control risk, be tax-efficient and provide transparency over where our clients' money is invested, we manage six investment funds.

The funds provide exposure to the main investment asset classes, such as equities and fixed-interest assets (bonds). Each fund has been designed to perform a specific role in a diversified portfolio, including protecting your original investment

(capital), providing an income, or simply growing the value of your investment. They are run by a team of experienced and expert managers based in our London office.

The funds each have a long-term track record allowing us to demonstrate past performance in both strong and difficult economic climates.

Fund name	Launch date	Objective	Income payment
Investment Grade Fixed Interest	December 2000	To provide quarterly income, while maintaining your capital over the long term	Quarterly
Tenax Absolute Return Strategies	November 2007	To protect your capital by achieving positive returns over rolling 12-month periods at low levels of volatility (see note below)	Six-monthly
Balanced Equity Income	February 2002	To provide a balance of long-term income and capital growth from an actively managed portfolio of equities and bonds	Six-monthly
UK Equity Growth	July 2000	To deliver long-term capital growth from an actively managed portfolio of UK equities	Six-monthly
Esk Global Equity	November 1996	To deliver long-term capital growth from an actively managed portfolio of international equities	Six-monthly
UK Smaller Companies	February 2012	To deliver long-term capital growth from a portfolio of UK smaller companies	Does not apply

Note: Volatility is a measure of the rate and range of changes in a fund's price over time. Stable prices result in lower volatility, while frequent price changes mean higher volatility.

If you have any questions after reading this document, please get in touch with your relationship manager or contact our Client Services team on 01935 382620.

We only make recommendations from our range of investment portfolio services and associated accounts. You can find full details of our services at www.ch-investments.co.uk/important-information or you can ask us for further information.

We cannot guarantee that you will get back the amount of your original investment as the value of investments, and the income you could get from them, may fall as well as rise. You should also be aware that past performance is not a reliable guide to future performance.

Church House Investment Management is a trading name of Church House Investments Limited, which is authorised and regulated by the Financial Conduct Authority.