

# *A guide to the Church House Advantage Managed Portfolio Service (CHAMPS)*

CH Church House  
Investment  
Management



## About Church House

We specialise in portfolio and fund management combined with investment advice.

Majority-owned by the directors, Church House has been providing trusted advice to generations of families and other investors for over 20 years. Our belief is that successful investing is about effective risk management.

## Contact Us

### **London office**

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### **Sherborne office**

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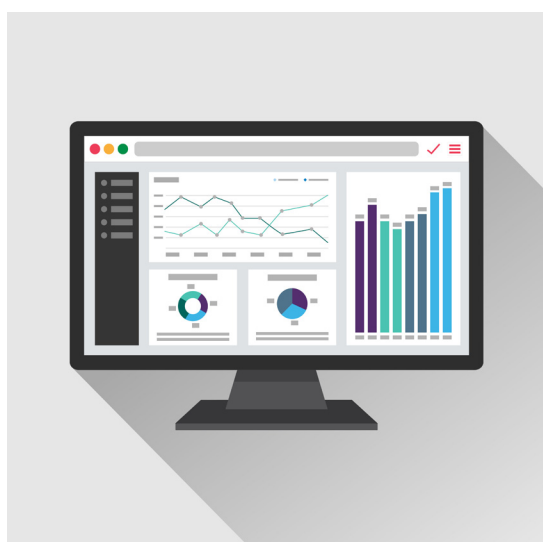
[enquiries@church-house.co.uk](mailto:enquiries@church-house.co.uk)  
[www.ch-investments.co.uk](http://www.ch-investments.co.uk)

## Who is this service for?

The Church House Advantage Managed Portfolio service appeals to investors who are looking for a straightforward and accessible approach to discretionary investment management.

We offer a range of portfolios designed to meet a variety of needs and risk profiles. This is combined with a selection of accounts, including tax-efficient options such as Individual Savings Accounts (ISAs) and Self Invested Personal Pensions (SIPPs), ensuring there is something suitable for most investors.

The use of Church House investment funds, as building blocks of the portfolios, provides greater control of investment risk, improved tax efficiency and complete transparency regarding where your money is invested.



## Benefits of CHAMPS

A combination of portfolio and fund management means improved risk control

No portfolio management fee

No transaction costs

Range of investment accounts including ISA & SIPP

Choice of portfolios to suit different objectives and tolerances for investment risk

Online access to portfolio valuations and reports

## Range of Investment Portfolios

**Defensive (Risk Level 2)** - our most cautious portfolio, it aims to preserve the 'real value' of an investor's capital i.e. after taking into account the effects of inflation.

**Cautious Income (Risk Level 3)** - a low-risk portfolio where generation of a stable income is the primary focus, combined with modest capital growth.

**Income (Risk Level 4)** - a lower-moderate risk approach to providing a balance of income and capital growth.

**Income and Growth (Risk Level 5)** - a typical moderate risk portfolio designed to provide a balance of capital growth and income. Often referred to simply as a 'Balanced' portfolio, capital returns can be boosted over the long-term if the investor opts to reinvest income.

**Equity Growth with Income (Risk Level 6)** - is the upper-end variant of a moderate risk portfolio. The principal target is capital growth; so the income generated is usually a lower proportion of the total return.

**Equity Growth (Risk Level 7)** - is the higher-risk portfolio targeting long-term capital growth. Income is not a priority for this investor.

**Higher Risk Equity Growth (Risk Level 8)** - is the highest risk portfolio where the emphasis is on equities, the asset class that has the potential to deliver the best returns over the long term but with the risk of higher levels of volatility.

# Investment Portfolio Allocations

Our experienced portfolio managers combine Church House investment funds to create a set of diversified portfolios that skillfully balance risk and reward. This approach provides investors with appropriate levels of exposure to major asset classes.

Portfolio Name	Risk Scale	Current Yield	Investment Grade Fixed Interest	Tenax Absolute Return Strategies	UK Equity Growth	Balanced Equity Income	UK Smaller Companies	Esk Global Equity
Defensive	2	4.10%	32.50%	47.50%	0.00%	20.00%	0.00%	0.00%
Cautious Income	3	3.70%	38.00%	13.00%	9.00%	35.00%	0.00%	5.00%
Income	4	3.30%	29.00%	12.00%	15.00%	35.00%	0.00%	9.00%
Income and Growth	5	2.60%	20.00%	13.00%	30.00%	24.00%	0.00%	13.00%
Equity Growth with Income	6	2.00%	10.00%	12.00%	30.00%	18.00%	5.00%	25.00%
Equity Growth	7	1.30%	0.00%	12.50%	40.00%	7.00%	7.50%	33.00%
Higher Risk Equity Growth	8	1.10%	0.00%	10.00%	35.00%	0.00%	10.00%	45.00%

## Charges

The costs associated with this service can be broadly divided into two groups. **Service** costs are deducted from your portfolio, while **product** costs consist of the charges levied by fund managers which are already reflected in the daily price of those fund holdings. Certain investment accounts such as Self-Invested Personal Pensions may be subject to additional charges.

Service Costs	Deducted from your portfolio	Church House	Discretionary Management Fee			0.00%
		Parmenton	Custody Charge*  (based on value of investment)	Min Value	Max Value	Charge
				£0	£299,999.99	0.30%
				£300,000.00	£599,999.99	0.25%
				£600,000.00	£1,499,999.99	0.20%
				£1,500,000.00	£50,000,000.00	0.15%
Product Costs	Reflected in asset price	Church House	Investment Fund Ongoing Charges			Ranging from 0.85% to 0.99%  (as at 25.06.24)

Details of charges are for information only and may be subject to change. Other costs may apply. Total actual costs of investing are based on individual circumstances, and a personal illustration is provided with any investment proposal. \* Investments valued at less than £20,000 will be subject to a minimum custody charge of £5 per month. This does not apply to investors under aged 18. Investments for under 18s will be subject to additional charges if the value does not exceed £20,000 when they reach their 18th birthday.

## More on our funds

Each of our six investment funds has been specifically designed for use in a diversified investment portfolio.

They provide investors with access to the major asset classes and are all managed to a consistent investment process. Managers closely monitor the companies in which they invest and their focus is on quality businesses and, where feasible, supporting companies that place a high priority on initiatives to create a more sustainable society.

With control over the design of portfolios and the management of funds, we are ideally positioned to provide the returns investors expect without the shocks they fear.



## Parmenion

### Who are Parmenion?

Parmenion are a provider of custody, administration and technology services to UK wealth managers. They specialise in enabling discretionary managed solutions and manage £11bn of investments on behalf of 81,000 investors\*. By using Parmenion to support our Managed Portfolio Service, we can focus more on what our clients value most - expert investment advice, skilled portfolio and fund management all supported by a high standard of personal service.

\* Correct as at 31st December 2023

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Allocation and yield data are correct as at 31.03.24 The information in this document is believed to be reliable but Church House does not warrant its completeness or accuracy.

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](http://www.ch-investments.co.uk/important-information) or you can ask 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.