

Portal Investment Selections

The Portal brings together a simple, cost effective range of investment vehicles with common features. It provides you and your financial adviser with the tools necessary to help you achieve your goals, irrespective of your stage in life.

Featuring only investment vehicles that have been carefully designed by us, it is a simple and refreshing way to track your investments and get all the information you need.

Investment Options

When you invest through our Portal, you will be offered one of two clear pathways, both of which are able to deliver strategies suited to your individual risk profile.

Our range of ready-made investment portfolios can suit a wide range of objectives, and, as life changes, you'll have the freedom to adapt your selection across the entire range of investment vehicles.

You also have the option to select individual funds which can be matched to your risk profile, income needs and investment objectives.

Model Portfolio Service

Our risk targeted portfolios are designed to provide access to the markets whilst always ensuring that your money is managed within your expectations. Each of our portfolios is looked after by a professional investment manager appointed by us on a discretionary basis. By selecting our portfolio solutions, you give them the authority to buy and sell assets on your behalf, enabling them to make quick decisions and regularly update your portfolio, giving you the peace of mind that, as conditions change, your money remains invested as per your instructions

Your adviser will assess your risk rating which will consider risk tolerance, capacity for loss, investment objectives and your knowledge and experience of investing both at the outset and on an ongoing basis.

The Model Portfolio styles are:

- **Active** - Our active model portfolios are a range of investment funds blended in line with specific risk profiles and managed by a team looking to outperform the relative benchmark. We create portfolios by combining actively managed third-party funds from the whole of the market, which we blend according to the investment environment and outlook for potential returns. By adjusting the mix of funds, we ensure the portfolios remain within the agreed level of risk.
- **Index** - A lower-cost option for those who are more sensitive to fees or don't believe it's possible to outperform a benchmark through active management. The investment team constructs and manages the portfolios in line with their risk profiles by combining index-tracking vehicles, such as exchange-traded funds (ETFs). They aim to match, as closely as possible, the risk and reward of the Countrywide Assured plc ("Countrywide Assured") risk benchmark over the long term.
- **Socially Responsible Investment (SRI)** - Socially responsible investing is increasingly popular, particularly among a new generation of younger investors. We offer a straightforward way to access SRI investments through our range of risk-rated model portfolios. The investment team combines investment funds with a bias towards SRI investing, which they blend according to risk profiles.

Select Fund Service

Where our portfolio solutions do not meet your needs, you can use this service to access a wide range of both Countrywide Assured and external funds, to suit your requirements and risk level. Full details of all the funds available are obtainable from your financial adviser.

How does it work?

	Model Portfolio Service	Select Fund Service (see example)
Money in e.g. contributions, subscriptions, lump sum payments, etc.	Money is received into the cash facility. All cash in excess of the 1.5% cash facility is then invested in line with the Model Portfolio structure.	Money is received into the cash facility. All cash in excess of the 1.5% cash facility (1% if only IFSL atomos Multi-Asset funds held) is then invested in line with your fund choice. This means that where more than one fund is selected your investments may be rebalanced in order to maintain your original fund choice.
Money out e.g. withdrawals, adviser fees, product charges, etc.	Money is deducted from the cash facility. Where there is insufficient money in the cash facility, assets are sold pro-rata across the funds that make up the Model Portfolio.	Money is deducted from the cash facility. Where there is insufficient money in the cash facility, assets are sold with the aim of maintaining the original selected fund split.
Rebalance	There is a scheduled quarterly rebalance in February, May, August and November. Rebalancing also occurs where the cash facility tolerance is breached.	The original selected fund split is maintained during each transaction (e.g. money in and money out). Rebalancing occurs quarterly in March, June, September and December, it also occurs where the cash facility tolerance is breached.

Example

Client invests £10,000 at outset with Select Fund Service instruction to invest 50/50 into two funds:

An additional £1,000 is allocated with the aim to maintain the original selected fund split (e.g. 50/50):

Fund A £5,000

Fund B £5,000

Fund A £0.00

Fund B £1,000

After 6 months the asset values have altered due to market fluctuations resulting in an altered fund breakdown:

The value following the 'Money In' transaction would be:

Fund A grows to £5,500

Fund B reduces to £4,500

Fund A £5,500

Fund B £5,500

Please note: The same process will apply (in reverse) where monies are paid out from your product. In addition, for the purpose of this example we have assumed that the full investment is allocated to the funds and that none remains in the cash facility or is used to fund adviser or other charges.