Advisa
WEALTH

empowering people... changing lives

Investment Proposition & Philosophy

www.advisa.je

An investment approach to help you lead the life you want to live without the fear of ever running out of money.

The Advisa Way

As one of Jersey's leading and most trusted firms of independent financial planning professionals, we want to help you to invest your money wisely so that you can carry out all your plans and live your desired lifestyle. We are committed to helping you grow your wealth and help keep it protected. This means enabling you to look to the future with confidence, knowing your money will last.

To do this in a way that will meet your requirements, we will sit down with you and ask specific questions about your investment objectives. What exactly are you saving for? What are your priorities and timescales?

Everyone's motivation is different. You may be:

- Looking to improve the return on your savings
- Saving for a rainy day
- Keen on the idea of investing in general
- Anxious to know your money is working as hard as possible
- Looking to supplement your existing income
- Focusing on providing for a comfortable retirement
- Thinking about how you can pass on your wealth

By taking time at the outset to work out your overall objectives, we will be in a position to make the right investment recommendations for your particular circumstances.

Our Approach to Wealth Management

We offer a wealth management service comprising detailed financial planning based on your aspirations, goals and values and supported by comprehensive investment management solutions.

By paying close attention to your financial objectives around planning, investments and retirement income, we aim to develop a relationship based upon clear and impartial advice. It is not always easy to find straightforward, personalised advice on managing your wealth. Our Portfolio Advice Service offers exactly that!

This unique service brings together a suite of diversified, discretionary, managed investment solutions with exposure to world-class investment managers. As well as diversifying your investment by asset class and geographic region, you'll benefit from having more potential for investment growth whilst managing volatility, all in one service.

Our Investment philosophy is to combine either single style managers or a range of blended solutions. This means we believe we can offer you the best combination of management style, diversification, performance and value in one simple solution which enables your adviser to incorporate every aspect of your wealth into a comprehensive service offering. We call this **unified wealth management**.

Our approach to risk profiling

Everyone will have a different attitude to risk depending on their type of employment, what stage of life they are at and how many dependants they have. We will discuss your circumstances with you and work out how much risk you would be comfortable taking to reach your investment goals, balanced against your 'capacity for loss'. We will consider your overall financial situation so that any investment decisions do not have an adverse affect on your financial security.

Taking into account your personal circumstances, your investment goals and your attitude to risk, we will plot these against one of eight different risk profiles and allocate your money accordingly to one of our risk-rated portfolios. Each portfolio is managed by a number of fund managers, all experts in the type of investment we have identified for you. We adopt a diversified approach to spread the risk across different types of assets, such as property, cash, shares and fixed interest securities to help protect and build your investments over time.

Our investment proposition

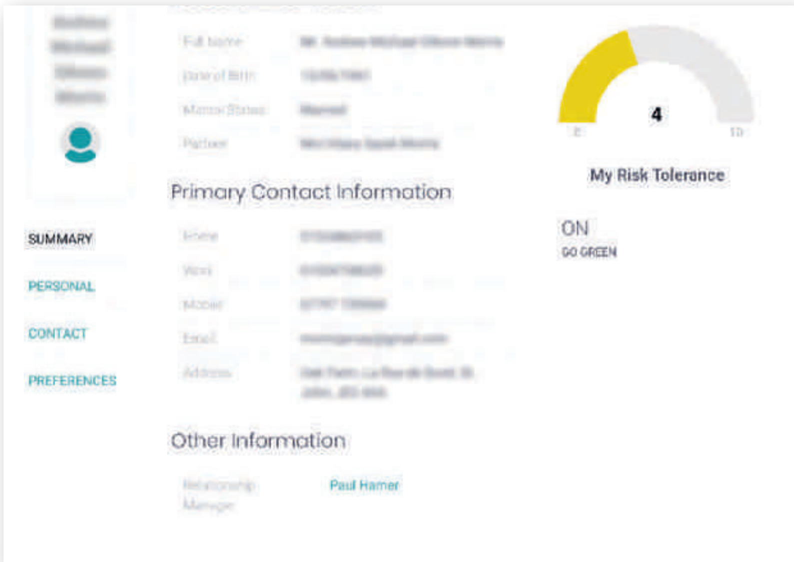
Our range of portfolios can be managed using different investment styles:

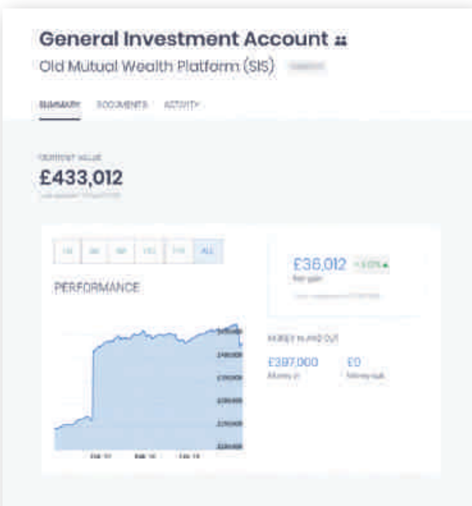
Investment Style	Risk Level	Features
Portfolio	2-10	Invests in portfolios of predominantly active funds from a range of discretionary managers
Tracker	2-10	Invests in portfolios of low cost tracker funds and exchange traded funds from a range of discretionary managers
Ethical	Three strategies 3, 5, 7	Invests in a portfolio of predominantly ethical funds
Income	One strategy (4)	Invests in a portfolio of equity & fixed income funds. Aims to deliver a 5% income p.a. (not guaranteed)
Blends	3-7	**Blended Tracker** uses Tracker and Tactical **Active Blend** uses Portfolio and Tactical **Blended Solution** uses Tracker, Portfolio and Tactical
Tactical	3-7	• Investments are wrapped into a single fund • Tactical asset allocation • Use of sophisticated investment techniques e.g. currency hedging
Wealth Preservation	3-8	Portfolios are invested using a core and satellite approach utilising a behavioural, systematic, rules-based approach to risk management focusing on wealth preservation.
Smoothed	Two strategies 3,6	Investments are wrapped into a single fund. The fund aims to maximise growth over the medium to long term while helping to smooth the peaks and troughs of investment performance. The fund currently invests in UK and international equities, property, fixed interest securities, index-linked securities and other specialist investments.

Investments on demand on our Wealth Platform

Access

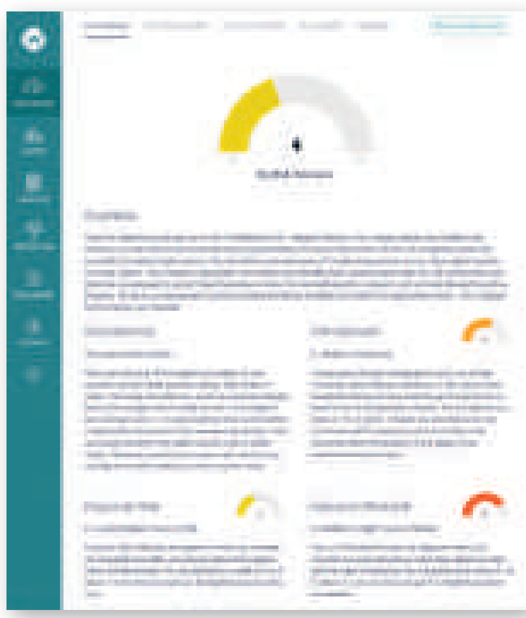
It's your money, so we think you should be the first to know how it's performing. That's why you can track portfolio valuations online 24/7. You can also view your account from anywhere online.





Performance

One login allows you to see how your investments and pensions are performing through easy-to-understand graphs and images designed with you in mind.



Discipline

Our Wealth Platform is focused on keeping you informed and will enhance the relationship you have with the adviser team working with you.

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