

Our service is built around comprehensive financial planning and sound investment principles. By exploring your goals and objectives we can tailor a financial strategy specific to your needs using the products and services of a carefully selected range of companies that share our high standards.

### Additional Services

In addition to the range of products highlighted we can also introduce you to specialists that offer solutions in areas such as discretionary fund management and commercial insurance.

<sup>1</sup> Specialist investment solutions includes products from Close Brothers and Octopus Investments plus Enterprise Investment Schemes and Venture Capital Trusts offered by a range of providers which, due to the nature of these products, can change on a regular basis – please ask your Adviser for details. The products are designed for clients willing to accept a higher level of risk.

<sup>2</sup> Corporate pensions

<sup>3</sup> Paymentsshield Limited offer Home Insurance using a panel of insurers who all use a common insurance policy wording. Insurers are AXA Insurance UK plc, Highway Insurance Company Limited T/A LV= Broker, Legal & General Insurance Limited, Prestige Underwriting Services Limited, Royal & Sun Alliance Insurance plc, UK General Insurance Limited and Zurich Insurance PLC. Optional Home Emergency cover and/or Legal Expenses cover can be included in your home insurance, provided by Property Guard, a trading name of Motorplus Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

<sup>4</sup> Paymentsshield Limited offer Landlords Insurance using a panel of insurers who all use a common insurance policy wording. Insurers are AXA Insurance UK plc, Legal & General Insurance Limited, Royal & Sun Alliance Insurance plc and UK General Insurance Limited. Optional Landlords Emergency cover, Legal Expenses cover and Rent Protection can be included, provided by Arc Legal Assistance Limited. Paymentsshield Limited also offer Tenants Contents Insurance using the following panel of insurers who all use a common insurance policy wording - AXA Insurance UK, Royal & Sun Alliance Insurance plc and UK General Insurance Limited. Optional Tenants Liability cover can be included with Tenants Contents Insurance.

<sup>5</sup> Paymentsshield Limited offer Accident & Sickness cover under underwritten by Covea Insurance plc.



## Investment Solutions

We offer access to a range of investment solutions through our specialist fund management company – Omnis Investments Limited, which provides active portfolio management. A core feature of these solutions is to offer a choice of risk-rated portfolios and funds which means you can be comfortable that your investments will always be managed in line with your own attitude to investment risk.

### Omnis Agility

This aims to offer you a range of global investment opportunities – handpicked by The Omnis Investment Team and using building blocks from some of the world’s most experienced investment managers. We’ll invest the core of your portfolio in Omnis funds, where we have selected some of the leading investment managers to manage these funds. Alongside the Omnis funds, we will also invest in Exchange Traded Funds also known as ETFs. In simple terms, an ETF is a variety of investments that tracks a particular market.

### The Omnis Managed Portfolio Service (OMPS)

OMPS is an actively managed portfolio investing in Omnis funds which are themselves managed by some of the world’s leading investment managers. The Omnis Investment Team actively manages your investments and will increase or decrease the allocations to the different funds depending on the market environment.

Omnis Absolute Return Bond Fund



Omnis Asia Pacific (ex Japan) Equity Fund



Omnis Diversified Returns Fund



Omnis European Equity Leaders Fund



Omnis European Equity Opportunities Fund



Omnis Global Bond Fund



Omnis Global Emerging Markets Equity Leaders Fund



Omnis Global Emerging Markets Equity Opportunities Fund



Omnis Income & Growth Fund



Omnis Japanese Equity Fund



Omnis Short Dated Bond Fund



Omnis Sterling Corporate Bond Fund



Omnis Strategic Bond Fund



Omnis UK All Companies Fund



Omnis UK Gilt Fund



Omnis UK Smaller Companies Fund



Omnis UK Smaller Companies Fund



Omnis US Equity Leaders Fund



Omnis US Equity Leaders Fund



Omnis US Smaller Companies Fund



Additional Omnis funds may be launched in the future to further enhance the range.

### The Omnis Multi-Manager Range

Managed on our behalf by PineBridge Investments, who are a global asset manager. Each fund is managed to a determined risk profile and invests in a selected range of funds managed by other firms which, in turn, invest in a range of individual securities.

### The Omnis Managed Range

Managed by Columbia Threadneedle Investments Asset Management. Each fund is managed to a determined risk profile and invests primarily in funds, but may also invest directly in stocks and shares, and bonds.

### Income Solutions

And for income-led investors, the Omnis income funds seek to produce a steady, sustainable level of income, higher than cash-based savings accounts, as well as a rising capital value which keeps pace with inflation. The Omnis Multi-Manager Distribution Fund, managed by PineBridge Investments, invests in a range of funds; The Omnis Multi-Asset Income Fund, managed by Newton Investment Management (part of BNY Mellon Investment Management), holds direct investments.

Omnis Multi-Manager Range



Omnis Managed Range



Omnis Multi-Asset Income Fund



Omnis Multi-Manager Distribution Fund



Our Recommended Funds Range provides access to more than 100 further funds from a variety of carefully selected established fund managers. These can be accessed individually to either complement any of the core investment solutions described on this page or selected on their own to create a bespoke portfolio to meet your investment needs.

The Omnis Managed Portfolio Service (provided by Omnis Investments Limited) and Omnis Agility Model Portfolios access exclusively funds provided by Omnis Investments Limited. Omnis Investments Limited is a company within the Openwork Group controlled by Openwork Holdings Limited.

*HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances*

DON'T INVEST UNLESS YOU'RE PREPARED TO LOSE ALL THE MONEY YOU INVEST. THIS IS A HIGH-RISK INVESTMENT. YOU MAY NOT BE ABLE TO ACCESS YOUR MONEY EASILY AND ARE UNLIKELY TO BE PROTECTED IF SOMETHING GOES WRONG.

YOUR CAPITAL IS AT RISK. THE VALUE OF INVESTMENTS AND ANY INCOME FROM THEM CAN GO DOWN AS WELL AS UP AND YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED. PAST PERFORMANCE IS NOT A GUIDE TO FUTURE PERFORMANCE AND SHOULD NOT BE RELIED UPON.

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