



Psigma
Investment Management



June 2019

At a Glance

Launched in 2002, Psigma Investment Management is a discretionary wealth manager. We provide tailored investment solutions to private clients, pension schemes, trusts and charities and control over £3.12bn in assets*. Our established expertise in multi-asset investing can be accessed through a range of investment solutions that are outlined here.

Inflation-Plus Investment Solutions

From the outset, we asked our clients what they wanted from their investments. They told us that they wanted to maintain and grow the real value of their assets and that is why, since launch, we have focused on delivering real, inflation-plus returns.

Psigma pioneered the use of 'Inflation-plus' investing and this diversified approach to investing has been instrumental in delivering real returns with lower volatility. Our flexible and forward thinking investment process allows us to adapt and act quickly, capturing value as well as having the ability to protect investments in falling markets.



INFLATION-PLUS
INVESTMENT
SOLUTIONS



MULTI-ASSET
INVESTMENT
CAPABILITY



DIVERSIFIED AND
HIGHLY DISCIPLINED
APPROACH TO RISK



DEFAQTO 5 STAR
RATED OVER 7
CONSECUTIVE YEARS



ONLINE ACCESS
AND EFFICIENT
ADMINISTRATION
SUPPORT



DIRECT RELATIONSHIP
AND CONTACT WITH
YOUR INVESTMENT
MANAGER



£3.12BN
ASSETS UNDER
CONTROL*



PRIVATELY OWNED
AND OPERATIONALLY
INDEPENDENT

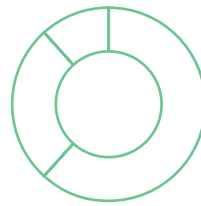
*AS AT 30/06/2019



Bespoke Portfolio Service

The foundation of Psigma's Bespoke Portfolio Service is the relationship between our clients and their dedicated investment manager. Using our expertise, the investment managers will make the day-to-day investment decisions to ensure that the portfolios are best positioned to meet our clients' expectations and goals.

- As a starting point, the investment manager will establish what the client's circumstances are, what they want to achieve and ascertain how much risk they want to take. This will ensure that the bespoke portfolio reflects the client's lifestyle and priorities from outset.
- Our portfolios can include a diverse range of investments and can be managed to reflect each client's tax position as well as to generate income, if required.
- Regular reviews are an integral part of our bespoke service to ensure that the investment strategy evolves as the client's circumstances and needs change over time.
- Clients will have direct access to their investment manager whenever required and regular reporting is provided to ensure that clients have the necessary information to compile their own accounts, or calculate tax liabilities.
- Minimum investment of £250,000.



Managed Portfolio Service

Psigma's Managed Portfolio Service (MPS) offers clients and trustees a cost-effective way of accessing our investment team's expertise through a series of models, each of which is rebalanced on a quarterly basis to reflect our best ideas.

- We offer a broad range of strategies - from Cautious to Aggressive Growth - presenting investors with multiple options including two income-oriented models.
- Each strategy is actively managed and investors benefit from the continual oversight of our investment team.
- All of our MPS strategies can be held within a variety of tax wrappers and income withdrawals can be made monthly, quarterly or annually.
- Minimum investment of £50,000.

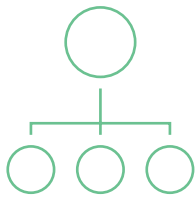
Psigma Platform Portfolio Service

Financial Advisers are able to access our multi-asset investment portfolios via our Platform Portfolio Service.

- These portfolios aim to replicate those available directly through our MPS and have differing minimum investment levels, depending on the platform.
- Our MPS Portfolios are currently available on the following platforms: Ascentric, Aviva, FundsNetwork, Fusion, Standard Life, Transact, and 7IM.
- Minimum investment levels are set by each platform.

Part of the Punter Southall Group

Psigma is part of the Punter Southall Group (PSG), which was established in 1988 and offers a unique combination of pension consultancy, administration and investment services. As part of PSG, we are able to leverage their extensive investment expertise and ensure that we provide the innovative institutional-style investment solutions that benefit our clients.



Psigma AIM IHT Portfolio Service

According to the HMRC, £4.6bn was collected in inheritance tax receipts during the 2015-2016 tax year. The Psigma AIM IHT Portfolio Service is designed to help individuals obtain tax relief by investing in a diversified portfolio of companies quoted on AIM (formerly the Alternative Investment Market) that qualify for Business Relief (BR).

- The Portfolio holds shares in companies that qualify for BR meaning that they should be exempt from inheritance tax, provided they have been held for a minimum period of two years at the date of death.
- Our highly experienced AIM IHT Portfolio Service team follows a robust investment process to build a portfolio of profitable and well-managed companies that they believe have the potential to generate good returns, as well as qualifying for BR.
- The team has over 30 years' collective experience in managing AIM IHT portfolios, while the Psigma AIM Committee has more than 95 years' collective experience investing in equity markets.
- As this is a discretionary service, each client will have their own dedicated investment manager, who will monitor the portfolio holdings on a day-to-day basis.
- Clients retain full access to their capital with the option to withdraw funds at any time.
- Minimum investment of £100,000 limited to 25% of client's total wealth.



Psigma Fixed Interest Portfolio Service

Our Fixed Interest Portfolio Service is a discretionary service, that invests in a range of funds across the fixed interest spectrum. The main objective of this portfolio service is to grow clients' wealth above the rate of inflation and achieve a net return of approximately 4-5% per annum.

- Working with four specialist fixed interest fund managers, our Fixed Interest Portfolio is constructed using different types of fixed interest investments including Sovereign Debt, Investment Grade Corporate Credit and High Yield Corporate Credit.
- We have a global approach that does not specifically focus on the UK and via our external partnerships we have excellent insight into markets and receive high quality research.
- Our investment team has over 40 years' collective experience investing in fixed Interest markets.
- Minimum investment of £50,000.



Multi-Asset Fund of Funds Range

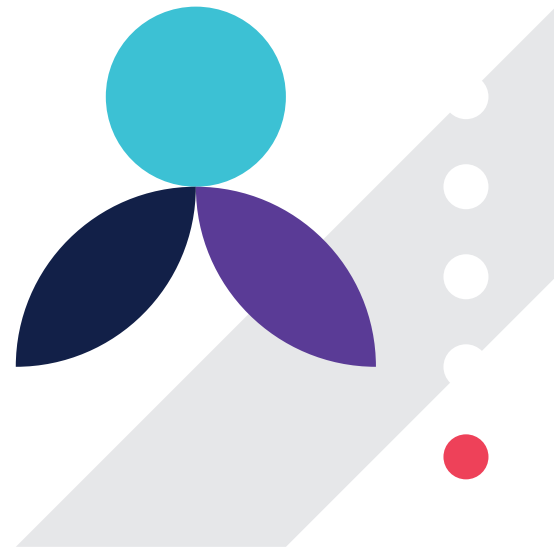
Psigma has launched two multi-asset strategies, with an additional four strategies launching soon, aiming to deliver a range of returns above inflation.

The funds allow advisers and clients to access Psigma's asset allocation and fund selection expertise, in an Open Ended Investment Company (OEIC) structure.

- Investors can choose an active or index fund solution and from a number of risk return options based on their appetite for risk.
- Our range of funds employs the same investment process, asset allocation and fund selection process as Psigma's Managed Portfolio Service (MPS).
- The funds are available on a number of major platforms.
- Minimum investment: £1,000



Psigma
Investment Management



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The investments contained in this document may not be suitable for all investors. Prospective investors should consider carefully whether any of the investments contained in this document are suitable for them in light of their circumstances and financial resources.

If you are in any doubt whether any of the investments contained in this communication are suitable, you should speak to your Investment Director, or take appropriate advice from a professional adviser, such as an accountant, lawyer or Financial Adviser authorised and regulated by the Financial Conduct Authority.

Investment Risks:

- The value of investments and the income from them can fall as well as rise. An investor may not get back the amount of money that he/she invests. Past performance is not a guide to future performance.
- Foreign currency denominated investments are subject to fluctuations in exchange rates that could have a positive or adverse effect on the value of, and income from, the investment.
- Investors should consult their professional advisers on the possible tax and other consequences of their holding any of the investments contained in this publication.

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