

## Vision IFP ATR Descriptions

Vision Attitude to Risk Score	6-9	10-13	14-17	18-21	22-25
Vision Attitude to Investment Risk Category	Conservative	Cautious	Balanced	Adventurous	Speculative
Vision Description of the Attitude to Investment Risk Category	<ul style="list-style-type: none"> <li>Your preferred investments will be in cash.</li> <li>While your investment will not fall in absolute value, excepting a significant banking collapse, inflation may mean its value in real terms may fall.</li> <li>You are not willing to take any investment risk with your money.</li> <li>You are aware returns may be impacted by inflation.</li> </ul>	<ul style="list-style-type: none"> <li>While you are likely to be concerned with not getting as much back from your investments as you put in, you may also want to make higher returns on your investments.</li> <li>Your preferred investment solution is likely to be mainly low-risk investments such as cash and bonds, with a few higher-risk investments such as shares</li> <li>You are aware that at any time, the investments may be worth less than the amount invested but have potential for greater returns than cash.</li> <li>You are aware returns may be impacted by inflation.</li> </ul>	<ul style="list-style-type: none"> <li>While you are likely to be concerned with not getting as much back from your investments as you put in, you also probably want to make higher returns on your investments.</li> <li>Your preferred investment solution is likely to include a balanced mix of lower-risk investments such as cash and bonds, and higher-risk investments such as shares</li> <li>You are willing to accept a moderate amount of investment risk with your money and accept a greater risk of losses for the benefit of potential gains over the longer term.</li> </ul>	<ul style="list-style-type: none"> <li>Your priority is likely to be making higher returns on your investments but you are still probably concerned about losing money due to rises and falls.</li> <li>Your preferred investment solution is likely to contain mainly higher-risk investments such as shares with a few lower-risk investments such as bonds.</li> <li>You are aware of, and happy to take, the risk of losses and significant fluctuations in the value of your portfolio.</li> <li>You are willing to accept a considerable amount of investment risk with your money and accept a greater risk of losses for the benefit of potential gains over the longer term.</li> </ul>	<ul style="list-style-type: none"> <li>Your priority is likely to be making higher returns on your investments and so you accept that you may not get as much back from your investments as you put in.</li> <li>You are unconcerned over the risk of losses in your portfolio and are prepared to accept a significant level of investment risk and significant fluctuations in value in the hope of potentially greater gains over the longer term</li> <li>Your preferred investment solution is likely to contain a large percentage of higher-risk investments such as shares including some outside of the UK.</li> </ul>

Source: Vision IFP

## Discretionary and Socially Responsible Investment (SRI) Service

Psigma Strategy	N/A	Defensive	Cautious	Cautious Balanced	Balanced	Balanced Growth	Growth	High Growth	Aggressive Growth	Equity
Psigma Return Expectations	N/A	Inflation + 1%	Inflation + 2%	Inflation + 2.5%	Inflation + 3%	Inflation + 3.5%	Inflation + 4%	80% of Equity Benchmark* Returns	90% of Equity Benchmark* Returns	100% of Equity Benchmark* Returns
								*Equity Benchmark: 50% FTSE All World ex UK Index / 50% FTSE All Share Index (Total Return, GBP)		
Minimum Equity Weighting	N/A	5%	15%	20%	35%	40%	45%	60%	70%	80%
Maximum Equity Weighting	N/A	25%	40%	50%	60%	70%	75%	90%	100%	100%
Recommended Investment Period	N/A	5 Yrs. +	5 Yrs. +	7 Yrs. +	7 Yrs. +	7 Yrs. +	10 Yrs. +	10 Yrs. +	10 Yrs. +	10 Yrs. +

Portfolio Characteristics are subject to change.

Please use Strategy Objectives in conjunction with the Risk and Return Characteristics below.

Source: Psigma.



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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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