

Psigma Multi-Asset Fund of Funds

Supplementary form for B Share Class

Client Details

Client or account name	<input type="text"/>				
Account type	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> SIPP	<input type="checkbox"/> ISA	<input type="checkbox"/> Trust
Sum of investment (£)	<input type="text"/>				

Investment Strategy

I would like to select the following Psigma Multi-Asset Fund of Funds. Please see overleaf for strategy definitions.

MI Psigma Multi-Asset Fund of Funds Cautious Balanced Growth

Fee Schedule

Psigma Annual Management Charge (AMC)

The annual management charge (AMC) is calculated using the daily fund value, accrued over a calendar month and deducted at month end. This charge does not attract VAT.

PSIGMA FUND CHARGES (DIRECT)	AMC (ex VAT)
Psigma Annual Management Charge	0.35%

Product costs not charged by Psigma

Product costs are external costs levied by third party fund managers for providing collective investment schemes for your investment portfolio. These are reflected in the pricing of the fund and affect the value of your holding.

These costs are provided by those third party fund managers and include: fund expenses incurred by third party fund managers, transaction costs as a result of acquisition or sale of assets and incidental costs, which include third party performance fees.

Psigma has access to the fund managers institutional rate that are typically lower than that paid by private investors. We review these charges regularly to ensure you continue to have access to the lowest fees possible.

If your portfolio invests in direct equities the UK government levies Stamp Duty Reserve Tax (SDRT) for UK equity purchases at 0.5%. If your portfolio invests in global equities, depending on the country of the asset the purchase and or a sale will also incur either a purchase or sales tax by that local government.

Charges for additional services

Cash withdrawals that are paid by BACS are free of charge, CHAPS and SWIFT requests will incur an additional cost. These do not attract VAT. Specialised quarter up and probate valuation requests are charged as below and do attract VAT.

CHAPS fee	£15
BACS fee	Nil
Swift payments	£25

Probate or quarter up valuations are charged at a rate of £4 + VAT per line of stock with a minimum fee of £20 + VAT up to a maximum fee of £250 + VAT.

Custody, Settlement & Execution

These charges are included in Psigma AMC.

Adviser Charges

If you would like Psigma to facilitate the payment of your adviser fees from this Psigma Multi Asset Fund of Funds you should complete the relevant section in the account opening form.

Transfers

Please note this is a cash only entry product. If you are intending to invest into our fund of funds using existing investment assets, Psigma will instruct these to be liquidated. Please speak with your Professional Adviser or a member of the Psigma team for further information.

Client Declaration

I/we confirm that I/we have read, understood and agree to be bound by Psigma's Terms and Conditions for Discretionary Investment Services. I/we confirm that we will inform Psigma at least annually if there are any material changes in my/our personal or financial circumstances that may affect the suitability of the selected MI Psigma Multi Asset Fund of Funds. I/we also agree to the fees for the service as set out above.

We agree to the fees and charges set out in this schedule.

Signed by the account holder(s)

Account holder one (Please print your name)		Account holder three (Please print your name)	
Signature		Signature	
Date		Date	
Account holder two (Please print your name)		Account holder four (Please print your name)	
Signature		Signature	
Date		Date	

Strategy Definitions - supplied in Appendix 1 of the fund prospectus

MI Psigma Multi Asset Cautious Fund of Funds

Investment objective	The Fund aims to preserve capital and deliver returns in line with the UK Consumer Price Index plus 2% (after Psigma fees), over a five year investment period, by investing in a range of other funds. The Fund aims to generate the returns through diversified investments with a maximum equity weighting of 40% and maximum higher risk fixed interest weighting of 10%.
Investment policy	The Fund will seek investment opportunities globally and comprise, but not be limited to, a balanced blend of actively managed Equity Investment funds, Index Linked Gilts funds, Fixed Interest funds, Property funds, Commodity funds and Absolute Return funds established in Europe. The Fund will be further diversified with alternative investment strategies (limited to 10%), which should reduce the volatility historically associated with a purely equity based portfolio.
Recommended Investment Period	More than five years.

MI Psigma Multi Asset Balanced Fund of Funds

Investment objective	The Fund aims to preserve capital and deliver returns in line with the UK Consumer Price Index plus 3% (after Psigma fees), over a seven year investment period, by investing in a range of other funds. The Fund aims to generate the returns through diversified investments with a maximum equity weighting of 60% and maximum higher risk fixed interest weighting of 15%.
Investment policy	The Fund will seek investment opportunities globally and comprise, but not be limited to, a balanced blend of actively managed Equity Investment funds, Index Linked Gilts funds, Fixed Interest funds, Property funds, Commodity funds and Absolute Return funds established in Europe. The Fund will be further diversified with alternative investment strategies (limited to 15%), which should reduce the volatility historically associated with a purely equity based portfolio.
Recommended Investment Period	More than seven years.

MI Psigma Multi Asset Growth Fund of Funds

Investment objective	The Fund aims to preserve capital and deliver returns in line with the UK Consumer Price Index plus 4% (after Psigma fees), over a ten year investment period, by investing in a range of other funds. The Fund aims to generate the returns through diversified investments with a maximum equity weighting of 75% and maximum higher risk fixed interest weighting of 15%.
Investment policy	The Fund will seek investment opportunities globally and comprise, but not be limited to, a balanced blend of actively managed Equity Investment funds, Index Linked Gilts funds, Fixed Interest funds, Property funds, Commodity funds and Absolute Return funds established in Europe. The Fund will be further diversified with alternative investment strategies (limited to 20%), which should reduce the volatility historically associated with a purely equity based portfolio.
Recommended Investment Period	More than ten years.

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If you are in any doubt whether any of the investments contained in this document 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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