

Seymour Sinclair Investments Fund Information

Spring 2023

Contents

- | | | |
|----------------------------------|---|--------------------------------------|
| 1. Funds and Investment Trusts | 5. Cash Funds | 9. Fund Performance |
| 2. Tellworth UK Select Fund | 6. Better Performing Income Funds | 10. Jupiter Global Value Equity Fund |
| 3. Lower Risk Rated Growth Funds | 7. Higher Yielding Income Funds | 11. Moving to one administrator |
| 4. BNY Multi Asset Funds | 8. Investment Trusts, Share Dealing, ETFs | 12. Portfolios |

FUNDS and INVESTMENT TRUSTS To CONSIDER for 2023

Listed below are a number of funds and Investment Trusts that have constantly been highlighted over the past year as investments that have stood up well during the market turmoil. These funds and Trusts offer capital growth opportunities and some pay a very reasonable income yield. All are worth considering.

Fidelity Global Industrials

The fund aims to provide investors with long-term capital growth, principally through investment in the equity securities of companies throughout the world which are involved in the research, development, manufacture, distribution, supply, or sale of materials, equipment, products or services related to cyclical and natural resources industries. As this fund may invest globally, it may be exposed to countries considered to be emerging markets. The fund is actively managed.

Merchants Investment Trust

Income Yield 4.98% pa

To provide an above average level of income and income growth together with long-term capital growth through a policy of investing mainly in higher yielding UK companies. The Company aims to achieve the objective through a strategy of investing in a portfolio of mainly higher yielding large UK companies and by using appropriate gearing to enhance returns. This strategy is designed for those investors who require a single investment in a diversified and professionally managed portfolio.

Polar Capital Global Insurance

The investment objective of the Fund is to provide an attractive total return irrespective of broader economic and financial market conditions. The Fund will seek to achieve its investment objective by investing primarily in securities of insurance related companies worldwide. These companies include insurance and reinsurance companies, life assurance companies, insurance brokerage companies and other insurance related

businesses including, but not limited to, insurance claims administration companies, insurance support service companies and companies that own insurance related assets.

Polar Capital Global Healthcare Investment Trust

The Company's investment objective is to generate capital growth by investing in a global portfolio of healthcare stocks. The Company seeks to achieve this objective by investing in a diversified global portfolio consisting primarily of listed equities issued by healthcare companies involved in pharmaceuticals, medical services, medical devices and biotechnology. The portfolio is expected to be diversified by factors such as geography, industry sub-sector and investment size.

Jupiter Global Value Equity

To provide a return, net of fees, higher than that provided by the MSCI AC World Index over the long term (at least five years). At least 70% of the Fund is invested in shares of companies based anywhere in the world and which the Investment Manager believes are undervalued. Up to 30% of the Fund may be invested in other assets, including open-ended funds, cash and near cash.

Murray International Inv Trust

Income Yield 4.44% pa

To achieve an above average dividend yield, with long term growth in dividends and capital ahead of inflation, by investing principally in global equities.

Lazard Global Equity Franchise

The investment objective of the Fund is to aim to achieve long-term capital

appreciation. The fund is actively managed and seeks long-term, defensive returns by investing globally in a range of franchise companies. The Fund invests in listed companies which we consider possess a combination of predictable earnings and large competitive advantages.

F&C Investment Trust

Income Yield 1.52% pa

To secure long-term growth in capital and income from an international diversified portfolio of listed equities, as well as unlisted securities and private equity with gearing. The fund is restricted to invest mainly in readily realisable, publicly listed securities.

Guinness Global Energy

The objective of the Fund is to achieve long term capital growth primarily from a portfolio of companies engaged in the oil and gas sector, energy generation and transmission. Additionally, the Fund may invest in companies seeking to develop and exploit new energy technologies, and companies that service the energy sector.

City of London Investment Trust

Income Yield 5.10% pa

The Company objective is to provide long-term growth in income and capital, principally by investment in equities listed on the London Stock Exchange.

Launched in 1891, the City of London Investment Trust is one of the longest-running investment trusts in the UK. It aims to provide growth in income and capital by investing predominantly in larger UK companies with international exposure. It has increased its dividend payment every year for the past 56 years.

Looking For a Lower Risk Capital Growth Fund?

If you are considering a lower risk fund that will increase in value year on year at a steady rate then the **TM Tellworth UK Select Fund** could be the answer. Although this fund does not go up hugely in value, over the past year it has increased by 6.5% and 31.8% over three years. This is not a spectacular performance, however it does exceed any returns from deposit accounts and your investment will keep pace with inflation.

TELLWORTH ~ UK SELECT FUND – Low Risk Rating 22

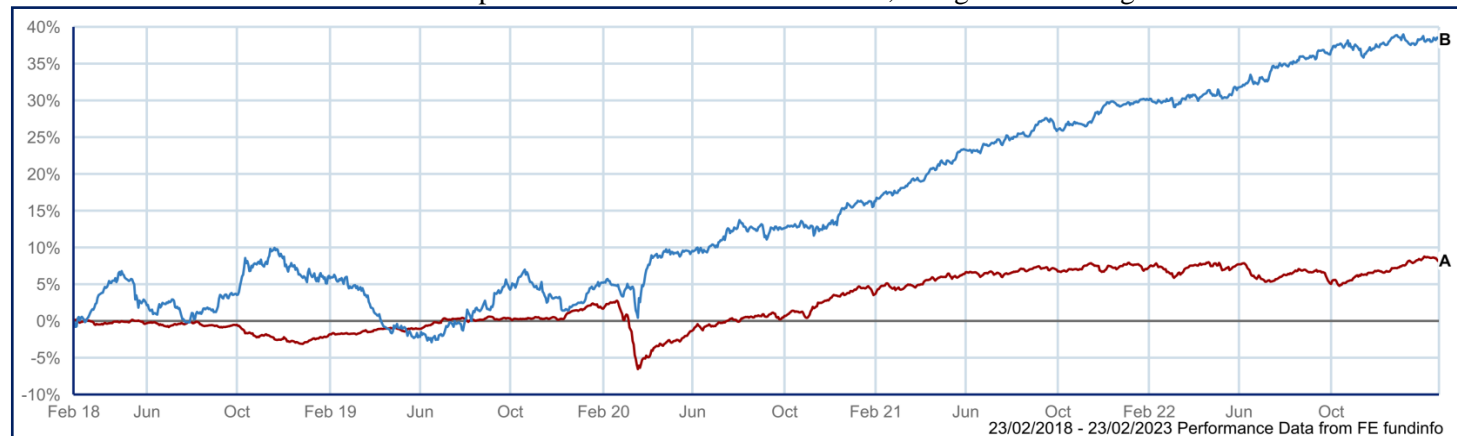
Since its launch in 2017, Tellworth Investments has been making a big splash.

Set up by veteran Schroders duo Paul Marriage and John Warren, the London

boutique has attracted an ever-expanding fanbase of fund buyers attracted by its long/short and small-cap focus.



The objective of this fund is to achieve positive real returns with lower volatility than the FTSE All-Share Index. The Fund will seek to achieve returns that are 2% p.a. in excess of the UK RPI Index, though there is no guarantee that it will do so.



Cumulative performance	1m	3m	6m	1y	3y	5y	10y	Start of Data
A IA Targeted Absolute Return	0.1%	1.5%	1.2%	1.1%	5.4%	8.2%	23.8%	69.3%
B TM Tellworth UK Select A Acc GBP	0.6%	0.8%	1.7%	6.5%	31.8%	38.3%	-	24.3%

LOW RISK RATED GROWTH FUNDS ~ Risk rating below 55

Name	Income Yield %	Risk	6 m (%)	1 y (%)	2 y (%)	3 y (%)	5 y (%)
Tellworth UK Select	1.07	22	1.8	6.4	17.8	33.8	39.3
Jupiter Merian Global Equity Absolute Return	-	32	5.8	8.3	24.7	27.5	5.2
Schroder MM Diversity	0.64	48	4.5	4.8	11	26.6	27.6
Man GLG Alpha Select Alternative	-	40	1.2	6.8	16.8	21.6	35.7
BNY Mellon Managed Targeted Return	0.89	48	4.3	6.3	12.5	21.4	29.7
Man Balanced Managed C Professional	1.65	59	3.8	6.7	13.3	20.7	19
Janus Henderson European Absolute Return	0.1	51	2.1	4.7	5.5	19.5	24.9
Premier Miton Diversified Cautious Growth	2.07	55	0.4	1.6	5.5	18.9	-
Man GLG High Yield Opportunities Professional	5.92	54	4.1	-4.1	-0.2	17.2	-
Trojan Ethical	0.24	44	-3.5	-2.8	7.5	16.6	-
Premier Miton Diversified Income	3.61	55	1.5	1.5	7.3	15.6	26.5
Trojan O	0.26	42	-3.5	-2.5	9.8	15.5	26.8
Jupiter Strategic Absolute Return Bond	1	24	2.3	6.1	4.9	15.1	18.6

One stalwart in the Absolute Return sector that had a slightly better time last year was the **Jupiter Merian Global Equity Absolute Return fund**. Though performance has been dismal in recent years, prompting investors to abandon the fund in droves, it has begun to see a reversal of fortunes. The \$1.4bn (£1.2bn) fund was up 3.1% in H1 2022 and over one year it is up 7.8% versus the -0.8% sector average. The fund has now recovered its momentum and has produced steady growth returns of

almost 10% per annum over the past three years.

In managing the Fund, Jupiter's systematic team adopt a highly active approach. However, their approach is very different from traditional actively managed funds, often known as discretionary funds. Rather than employing traditional techniques, such as manually scrutinising company annual reports, meeting management teams, and studying by hand third-party analysis, they use computer-based techniques to analyse huge

volumes of publicly available information. This allows us to scrutinise a large universe of global stocks against a number of proprietary stock selection criteria, which we have developed and refined over years. Their investment process is data-led, rather than opinion-led. They apply a disciplined, scientific methodology to testing hypotheses and believe that systematic investing has an advantage because it is dispassionate rather than, as so much investment is, prone to human bias.

BNY MELLON ~ MULTI ASSET FUNDS ~ Spread The Risk

Multi-asset is arguably the least homogeneous investment fund class. The last decade or so has seen an explosion of strategies, ranging from the “no frills” to the downright exotic. With such an assortment of options on offer, it is worth looking under the bonnet of such funds to help investors sort the good, the bad and the ordinary.

All equity exposures are not equal. In most multi-asset funds, the “heavy-lifting” in terms of capital returns – and increasingly income generation – will likely be done by shares. It is crucial therefore to understand the asset class’s exact composition within the portfolio and where the fund manager is taking risk. This can vary hugely between funds, so investors should drill down carefully into that exposure to determine the true geographic, sectoral and thematic positioning. This is particularly the case when multiple funds are in play

as doubling-up can conceal unintended biases. You could end up exposing your cash to more risk than you thought.

Why multi-asset?

BNY Mellon Investment Management’s multi-asset range comprises strategies that help a range of investors achieve their goals, whether it’s individuals saving for and in retirement or institutions.

1. Diversification

During volatile times when the traditional 60/40 portfolio model comes into question, diversification is essential to protect an investor’s capital from the vagaries of markets and the global economy. These multi-asset strategies place emphasis on protecting capital while sourcing income and growth by investing across different asset classes, geographies, companies and themes,

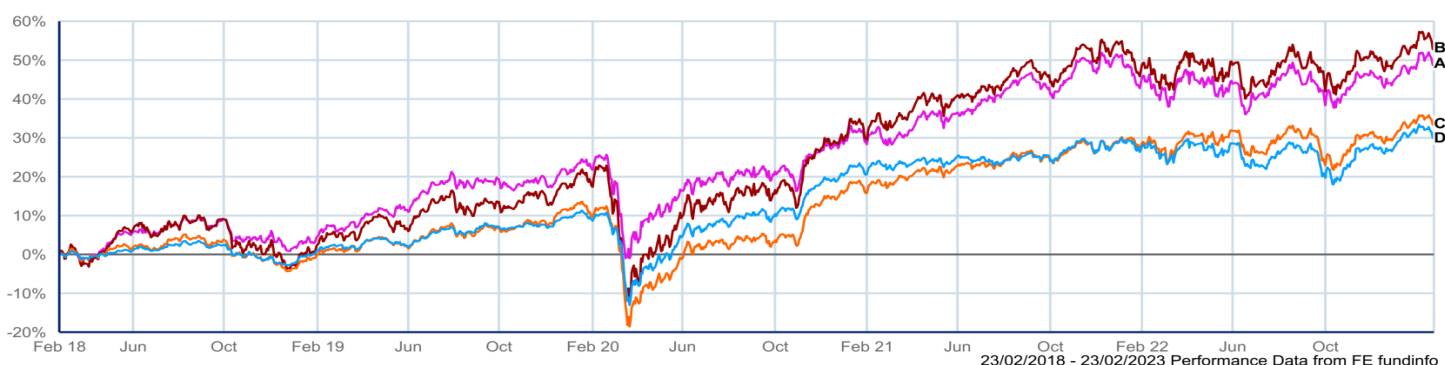
rather than being exposed to a single source of risk.

2. Income and growth

BNY Mellon multi-asset funds seek exposure to asset classes and underlying securities with inflation-linked revenue streams such as infrastructure, property and renewables, including esoteric areas like music royalties and battery storage. Picking companies with sustainable and growing dividends is also a key tenet of the multi-asset range.

3. Risk profiling

BNY Mellon multi-asset funds are risk profiled, meaning they can be matched to a variety of client risk attitudes. As well as helping to manage volatility expectations, the funds target a variety of investment outcomes for a client, whether they are seeking income, growth, a balance of the two, or a cash-plus return.



Cumulative performance		1m	3m	6m	1y	3y	5y	10y	Start of Data
A	BNY Mellon Multi-Asset Balanced Inst W Acc	1.3%	1.9%	1.4%	5.8%	19.4%	49.3%	96.6%	894.3%
B	BNY Mellon Multi-Asset Growth Inst Acc	0.6%	1.7%	1.2%	6.2%	25.8%	53.3%	149.4%	265.4%
C	BNY Mellon Multi-Asset Income Inst Acc	0.5%	2.2%	1.6%	5.1%	19.8%	33.8%	-	29.5%
D	BNY Mellon Multi-Asset Diversified Return Inst W Acc	0.0%	2.7%	2.6%	3.5%	18.4%	30.7%	70.8%	218.3%

If lower risk rating funds are still too high then you could consider....

CASH FUNDS ~ The Lowest Risk Rating

During times of volatile stockmarkets it is possible to move your money within or outside an ISA into a Cash Fund and wait for markets to regain their momentum. Here are some cash funds available that are low risk and pay an income yield.

Name	Yield %	Risk	1m %	3m %	6m %	1y %	2y %	3y %	5y %	YTD
abrdn Sterling Money Market	1.5	2	0.4	0.9	1.5	2.1	2.2	2.3	3.7	0.6
Royal London Short Term Money Market	3.3	2	0.3	0.9	1.5	1.9	1.9	2	3.4	0.5
LF Canlife Sterling Liquidity	2.65	2	0.3	0.9	1.5	1.9	1.8	2.1	3.6	0.5
L&G Cash Trust	2.4	2	0.4	0.9	1.4	1.8	1.8	1.9	3.1	0.5
Fidelity Cash	1.4	2	0.3	0.8	1.4	1.8	1.7	1.8	3.1	0.5
BlackRock Cash	2.38	2	0.3	0.8	1.3	1.7	1.6	1.7	2.7	0.5
Invesco Money (UK) No Trail	3.4	2	0.3	0.8	1.3	1.6	1.2	1.3	2	0.4
Vanguard Sterling Short-Term Money Market	1.25	2	0.3	0.8	1.3	1.7	1.7	1.9	-	0.5
Royal London Short Term Fixed Income	3.1	3	0.5	1.1	1.6	1.8	1.8	2.6	4.7	0.7

BETTER PERFORMING ~ INCOME FUNDS

Name	Income Yield %pa	Risk	3 m (%)	6 m (%)	1 y (%)	2 y (%)	3 y (%)	5 y (%)	Payments
BNY Mellon Equity Income Booster	5.51	92	8.4	8.4	13.6	27.9	19.7	13.1	M
Fidelity Enhanced Income	5.72	75	4.7	3.3	9.7	30.4	20.3	27.6	M
Fidelity Global Enhanced Income	5.18	72	3.1	4.3	10.2	19.5	23.7	48.5	Q
Invesco Global Financial Capital	5.19	80	10.7	14.5	6.7	20.5	20.8	23.9	HY
Man GLG Income C Professional	4.92	119	8.8	11.6	15.1	29.9	24.3	31.1	M
Premier Miton Cautious Monthly Income	4.72	59	2.1	0.6	1.5	5.7	14.8	14.7	M
Premier Miton Optimum Income	6.69	97	5.1	7.7	8.4	25.8	5.7	6.9	Q
Schroder Asian Income Maximiser	7.16	86	5.4	2.1	4.9	8.5	20.6	21.7	Q
Schroder Income Maximiser	6.84	112	7.1	11.3	8.9	34.1	32.6	23.9	Q
Schroder UK-Listed Equity Income Maximiser	6.76	81	6.4	8.2	12.7	31.9	-	-	Q

These higher income funds have continued to perform well even over the difficult period of the last year or two. On many previous Newsletters we have highlighted Fidelity Enhanced Income and Man GLG Income Professional funds, but there are others that are worth considering. The Schroder Income Maximiser range of funds, although can be higher risk, have also produced excellent income of around 7% pa. but also have managed to provide some capital growth. To spread any risk, it might be an idea to invest in a number of the funds within your ISA and all income is tax-free.



Cumulative performance	1m	3m	6m	1y	3y	5y	10y	Start of Data
A Fidelity Enhanced Income W Monthly Inc	2.1%	4.6%	2.9%	9.1%	25.4%	27.5%	-	32.9%
B Fidelity Global Enhanced Income W Monthly Inc	-0.6%	2.1%	3.3%	8.3%	27.7%	47.6%	-	80.3%

Even Higher Paying Income Funds

HIGHER YIELDING ~ INCOME FUNDS

Name	Income Yield % pa	Risk	6 m (%)	1 y (%)	2 y (%)	3 y (%)	5 y (%)
Schroder High Yield Opportunities	7.42	58	1.6	-5.2	-3.4	4.6	11.4
Premier Miton Optimum Income	7.38	97	7.8	7.1	26	10.4	6.9
Schroder Asian Income Maximiser	7.23	86	1	3.6	7.4	23	20.5
Invesco High Yield	6.83	55	2.3	-4.8	-0.2	1.5	10.2
Schroder Income Maximiser	6.82	112	11.7	9.8	34.6	38.6	24.3
Schroder UK-Listed Equity Income Maximiser	6.81	81	7.5	11.6	31.1	-	-
Aegon High Yield Bond	6.58	60	2.6	-3.1	-1.7	5.7	16.3
Premier Miton Global Sustainable Optimum Income	6.57	105	-1.2	1.3	7.4	34.8	-
Royal London Global Bond Opportunities	6.37	39	2.3	-1.2	1	4.5	15.3
Royal London Sterling Extra Yield Bond	6.34	46	0.1	-1.3	2.5	3.6	15.4
Artemis High Income	6.28	59	2.3	-2.9	-2	2.1	6.4
M&G Emerging Markets Bond	6.19	84	4.4	6.5	2.2	-1.9	15.6
Jupiter Monthly Income Bond	6.02	41	1.3	-3.5	-2.2	6.6	19.8
Man GLG High Yield Opportunities Professional	5.92	54	4.1	-4.1	-0.2	17.2	-
Janus Henderson Global High Yield Bond	5.91	56	-1.2	-8.6	-11.8	-	-
JPM Global High Yield Bond	5.87	69	-0.3	-5.9	-5	1.4	9.7
Invesco Monthly Income Plus	5.82	51	0.8	-4	-0.6	6.1	14.2
Liontrust Sustainable Future Monthly Income Bond	5.82	79	-2.1	-9.3	-12.6	-8.9	-2.9
BNY Mellon Global High Yield Bond	5.76	62	1	-7	-9.6	-4.8	4.3
Fidelity Enhanced Income	5.75	75	2.8	9.1	29.8	25.4	27.5
JPM Global Sustainable Equity	5.72	108	0.3	6	-	-	-

Were you aware that we now offer through FundsNetwork alternative investment products? Investment Trusts, Share Dealing Service, Exchange Traded Funds



Seymour Sinclair has been offering discounted ISAs and Investment Funds since 1995 and with the introduction of Platforms nearly 20 years ago we've been able to access thousands of UK authorised funds all in one place. FundsNetwork however enhanced it's Platform back in 2015 being one of the first "fund supermarkets" to host third-party Investment Trusts and then went on in November 2018 to make it possible for clients to invest in individual company UK Shares and Exchange Traded Funds.

What are Investment Trusts, Shares and Exchange Traded Funds (ETF's)?

INVESTMENT TRUSTS

These are funds registered as public limited companies (PLCs) with their own management teams and boards of directors. They can invest in public and private companies, have a specific number of shares in issue and are traded on a stock exchange themselves. There

are 204 Investment Trusts available on the FundsNetwork Platform.

SHARES

Companies issue shares to raise money they can use to grow. Buying a share means owning a small part of that company and its future fortunes. While you may not have any control over day-to-day operations, shareholders can profit from a company's growth. There are over 1,000 UK shares on the FundsNetwork Platform.

EXCHANGE TRADED FUNDS

ETF's are similar to investment funds except that they act like a share themselves, and are openly traded on a stock exchange such as the FTSE All Share. Most ETFs aim to perform in line with a specific index or commodity (like gold) and often have low management fees. There are over 400 ETF's on the FundsNetwork Platform.

What charges apply when investing in shares and investment trusts?

There is a £3.00 charge on each individual lump sum investment. There are two dealing points in the day that Fidelity will execute trades at.

For deals as part of regular savings plans, phased instructions, regular withdrawal plans or automated income reinvestments there is a £1.50 charge.

A stamp duty of 0.5% of the value of your trade applies to purchases. In addition to dealing fees there is a Fidelity platform charge of 0.25% per annum and our service fee is just 0.18% per annum as usual.

Warning

You should only invest in ETC's or ETF's if you have the knowledge, time and understand the higher risks of these types of investments. The value of investments can fall as well as rise so you could get back less than you invest. If you're unsure if these are right for you or where to invest, seek advice or don't invest.

Have you considered a **STRUCTURED PRODUCT** for this year's ISA?

Seymour Sinclair provides a range of Structured Investment and Structured Deposit Plans to private investors on a non-advised basis. We have teamed up with several highly respected institutions who offer a diverse range of products to suit the needs of different clients.

With our reduced arrangement fee of just 0.40% per investment, we make investing transparent and affordable.

Structured investments aim to offer a defined return based on the performance of an index, indices or



a basket of shares. We offer a wide range of products with a potential for growth on your investment or regular income. Investments are for a fixed term and run for between 3-10 years, with many structured investment products offering the potential to mature early (kick-out) subject to certain conditions being met.

There are Plans that can offer returns linked to a stock-market index and others that will return capital in full at the end of the term even if markets fall.

For further information on the current offers on issue, take a look at our website - <https://www.seymoursinclair.co.uk/investment-services-structured-products/>

ALL COMPANIES FUND PERFORMANCE ~ 3 YEARS ORDER

	<i>Fund Performance at 15/3/23</i>	<i>Risk</i>	<i>1 Year %</i>	<i>2 Years %</i>	<i>3 Years %</i>	<i>5 Years %</i>
1	Guinness Global Energy	223	18.6	63.7	152.6	31.0
2	BlackRock Natural Resources Growth & Income	160	4.4	44.9	147.2	76.8
3	Guinness Sustainable Energy	165	17.6	16.4	141.6	144.4
4	BlackRock World Mining	249	-6.5	20.4	136.2	85.6
5	JPM Natural Resources	174	2.2	35.2	125.4	64.4
6	LF Brook Continental European	142	27.3	31.5	121.0	70.1
7	Fidelity Global Industrials	124	13.1	30.5	110.7	70.3
8	T. Rowe Price Global Natural Resources Equity	139	5.9	29.5	104.3	42.0
9	Barings Global Resources	207	11.0	27.8	101.3	38.1
10	Barings Global Agriculture	129	0.7	22.3	99.8	73.0
11	BNY Mellon US Equity Income	119	8.5	32.5	99.5	-
12	M&G Japan Smaller Companies	112	19.9	17.1	99.0	40.1
13	Fidelity Global Technology	154	6.4	11.3	95.1	128.2
14	Liontrust European Dynamic	119	13.9	26.0	94.8	69.0
15	CT US Smaller Companies	156	3.7	5.5	91.5	50.1
16	Invesco European Focus	120	17.5	23.6	88.4	39.0
17	BlackRock US Opportunities	118	3.2	20.9	85.6	68.8
18	Pictet Premium Brands I dy	148	10.7	14.3	84.4	75.1
19	Matthews Asia Small Companies	127	10.8	23.6	83.8	76.6
20	Schroder European Recovery	132	20.9	24.6	83.3	31.0

INVESTMENT TRUST PERFORMANCE ~ 3 YEARS ORDER

	<i>Fund Performance at 15/3/23</i>	<i>Risk</i>	<i>1 Year %</i>	<i>2 Years %</i>	<i>3 Years %</i>	<i>5 Years %</i>
1	Riverstone Energy Limited	271	-8.1	100.7	245.9	-50.2
2	Blackrock Energy & Resources Income	260	3.0	47.5	190.3	107.0
3	BlackRock World Mining	228	-6.7	25.7	188.9	129.7
4	India Capital Growth	200	22.5	27.2	129.6	28.8
5	Pacific Horizon Investment	214	-7.2	-22.9	106.3	73.5
6	Gulf Investment Fund Plc	150	-4.6	64.4	89.3	174.0
7	The European Smaller Companies	177	7.3	-3.0	88.4	22.1
8	JPMorgan American	139	-3.6	15.9	83.9	82.1
9	Merchants Trust	127	11.1	30.8	78.6	59.2
10	Mobius Mobius Investment	146	-1.6	16.4	74.6	-
11	Edinburgh Investment	130	11.8	22.2	74.0	28.6
12	Oryx International Growth	210	-10.5	-17.1	71.5	62.5
13	Law Debenture Corporation	132	8.9	22.2	71.2	70.6
14	Henderson European Focus Trust	147	19.1	12.4	69.7	37.1
15	Fidelity European Trust	138	16.5	23.1	68.2	66.9
16	Polar Capital Global Healthcare Trust	104	16.5	35.2	67.3	73.0
17	BlackRock Frontiers Investment Trust	130	16.7	19.5	66.8	2.1
18	F&C Investment Trust	121	13.9	19.1	66.2	52.9
19	BlackRock Greater Europe	181	3.7	-4.3	65.9	65.5
20	Invesco Asia Trust	168	11.7	2.6	64.8	44.1

JUPITER ~ GLOBAL VALUE EQUITY FUND ~ an ESG Fund to follow

The Jupiter Global Value Equity Fund invests in companies considered by the fund managers to have undervalued share prices, meaning in their view the share prices do not reflect the value of the company. Shares in the portfolio are held for the long term and the fund managers are disciplined and patient in their search for value. Ben Whitmore and Dermot Murphy, the co-fund managers, use screens to initially analyze companies in the market for certain characteristics, narrowing their search for the best value opportunities.

On the Jupiter Value Equities team their goal is to provide good long-term investment returns for clients. Stewardship is a crucial component of that process. 'Stewardship', as they see it, is an umbrella term incorporating both **Environmental, Social and Governance (ESG)** factors and our responsibility to understand and manage investment risks.

With value investing, something has typically gone wrong with one of the companies they invest in, to make their valuations low. It is not unusual for

them to have an ESG issue. This is one reason why Jupiter doesn't simply exclude companies based on ESG ratings, but instead carefully consider ESG risk before deciding to invest. A key part of their investment process is looking for opportunities to engage where they can improve shareholder value. They are supported in this effort by their in-house Stewardship team, who run pre-investment ESG analysis to identify weakness and help them in their engagement strategy.

ESG metrics are often backward looking. Jupiter focus is on engaging with companies to ensure they are improving.

<i>Fund Performance at 31/8/22</i>	<i>3 m</i>	<i>6 m</i>	<i>1 y</i>	<i>3 y</i>	<i>5 y</i>
Jupiter Global Value Equity	6.5	7.4	21.8	76.7	-
Sector Average	0.9	-3.0	1.4	46.2	41.0

MOVE ALL YOUR INVESTMENTS TO ONE ADMINISTRATOR

Seymour Sinclair Investment

Preferred Platform

FundsNetworkTM

Why re-registering your investments and consolidating all your funds makes sense

Having all your investment accounts in one place means convenience and flexibility. You can see all your investments at a glance and easily keep track of their progress. If you have collected a number of different ISA or general investment accounts across several providers, monitoring and managing them can become increasingly difficult.

Move your investments onto the award winning **FundsNetwork Platform** to bring all your funds together and save on annual fees. Your annual charges will reduce on average from 1.50% to **1.18%**.



FundsNetwork is just an administrator that enables you to hold all your investments in one place. This cuts down on your paper work and administration time.

Why should I transfer my ISAs?

If you have ISAs with a provider you are no longer happy with, are looking to consolidate your investments, or want to transfer between cash ISAs and stocks and shares ISAs, you have total flexibility to do this. Give your portfolio a boost and choose new investments from a broad range of funds, Investment Trusts, UK Shares and ETFs.

Starting your portfolio Re-registration or ISA Transfer

Our transfer process makes it easy to bring your investments together – just tell us where they're currently held, and we'll do the rest.

Start your application

Either complete our transfer application form and send it in the post, or we can take the details over the phone.

A wealth of choice

Keep the same funds or choose from the thousands of funds available to reach your investment goals.

Keeping things simple

FundsNetwork will contact your provider and arrange for your investments to be moved over to your new account.

Our office team is here to help

No matter whether you submit a paper transfer or arrange the transfer over the phone, our team are here to make sure it runs smoothly and keep you updated.

If you have any questions, just get in touch – that's what we're here for!

Before you transfer to the FundsNetwork Platform you should consider the following:

1. Check that your existing provider will not charge you fees to move your holdings.
2. You can normally re-register ISAs and Investment Funds without the need to sell them.
3. Be aware that investments will be moved onto the new type of clean share class, whereby charges and fees are not reflected in the unit price.
4. For ISA Transfers the funds are sold so you will be out of the market for a short period during which time your investments can fall or rise.
5. We are unable to do partial transfers apart from Cash ISAs where you can nominate the amount you'd like to move.

Transfer to the award winning FundsNetwork Platform to make the most of your investments

It could be cheaper than you're currently paying and there are NO initial charge or exit fees

Contact us on 020 8870 7072 or email info@seymoursinclair.co.uk

Terms: Seymour Sinclair Investments does not give investment advice and nothing in this information should be construed as advice or recommendation. If you are unsure about moving to a platform, you should seek financial advice. Seymour Sinclair and the Platform Terms and Conditions are available on our website or can be sent to you by post or email on request. In order to move your investments onto the FundsNetwork Platform with us, contact us by phone or email and we can work from your instructions. There is no cost by us or Fidelity Adviser Solutions to move your holdings to us.

*All investments held with FundsNetwork are covered individually by the Financial Services Compensation Scheme ~ 3/23
Seymour Sinclair Investments Limited ~ Freepost: RTUS-RXEY-BJSJ, 2 Blade Mews, London SW15 2NF*

SEYMOUR SINCLAIR INVESTMENT PORTFOLIOS

MONTHLY INCOME PORTFOLIO	Income Yield % p.a.*	Risk Score	1 Year %	2 Years %	3 Years %	5 Years %
BNY Mellon Equity Income Booster	5.89	92	9.4	16.0	41.8	8.2
Fidelity Global Enhanced Income	6.79	75	7.9	20.5	37.1	23.5
Fidelity Enhanced Income	5.71	73	5.5	11.3	34.2	42.8
Jupiter Monthly Income Bond	6.02	41	-2.6	-2.9	10.0	19.3
Man GLG Income Professional	5.34	120	8.5	14.1	41.7	21.7
Portfolio Average %	5.94	54.2	5.74	13.16	32.96	23.10

CAPITAL GROWTH PORTFOLIO	Income Yield % p.a.*	Risk Score	1 Year %	2 Years %	3 Years %	5 Years %
Fidelity Global Industrials	0	124	16.2	32.2	113.7	74.3
Jupiter Global Value Equity	2.08	94	20.8	19.2	73.3	-
L&G Global Technology Index	0.5	161	-0.4	8.7	75.3	108.9
Polar Capital Global Insurance	0	122	16.6	31.8	51.8	66.6
Schroder European Recovery	2.61	132	19.1	20.5	78.5	29.2
Portfolio Average %	1.03	126.6	14.46	22.48	78.52	55.8

CAUTIOUS BALANCED PORTFOLIO	Income Yield % p.a.*	Risk Score	1 Year %	2 Years %	3 Years %	5 Years %
BNY Mellon Managed Target Return	0.91	50	5.3	8.2	18.3	26.1
Jupiter Merian Global Equity Absolute Return	0	33	8.4	23.4	30.3	5.5
M&G Global Target Return	1.07	19	6.1	9.9	22.4	12.8
Schroder Multi Manager Diversified	0.54	47	4.4	7.8	34.8	27.6
TM Tellworth UK Select	1.07	23	5.7	15.8	31.3	36.3
Portfolio Average %	0.57	34.4	5.98	13.02	27.42	21.66

INVESTMENT TRUST PORTFOLIO **	Income Yield % p.a.*	Risk Score	1 Year %	2 Years %	3 Years %	5 Years %
City of London Plc	4.99	103	7.1	18.1	46.7	25.6
Law Debenture Plc	3.87	132	5.8	18.7	67.2	66.7
Merchants Trust Plc	4.95	127	8.1	24.5	74.2	54.9
Murray International Plc	4.31	132	14.8	21.8	58.6	34.3
Polar Capital Global Healthcare Trust Plc	0.66	104	15.1	34.6	66.3	72.1
Portfolio Average %	3.75	119.6	10.18	23.54	62.6	50.7

POSITIVE IMPACT PORTFOLIO	Income Yield % p.a.*	Risk Score	1 Year %	2 Years %	3 Years %	5 Years %
Ecofin Global Utilities & Infrastructure Trust Plc	3.50	174	13.6	27.5	62.3	127.5
Jupiter Global Sustainable Equities	0.40	118	4.1	6.9	39.9	~
Gravis Clean Energy Income	3.97	104	-4.2	4.4	42.3	86.0
Greencoat UK Wind Plc	4.90	133	5.3	40.1	39.0	69.3
Pictet Water	0	117	1.0	14.1	49.2	59.1
Portfolio Average %	2.55	129.2	3.96	18.6	46.54	85.47

LOW-COST INDEX TRACKER PASSIVE PORTFOLIO	Income Yield % p.a.*	Risk Score	1 Year %	2 Years %	3 Years %	5 Years %
Fidelity Index US	1.41	137	1.2	15.4	59.4	73.3
Fidelity Index World	1.77	103	2.3	11.2	53.0	55.0
L&G Global 100 Index Trust	1.80	100	2.4	19.1	67.5	77.1
Vanguard FTSE Developed World ex-UK Equity	1.32	118	1.8	10.3	51.4	57.0
Vanguard US Equity Index	1.01	137	-0.4	9.2	52.7	69.9
Portfolio Average %	1.46	119	1.46	13.04	56.8	66.46

Although we try as far as possible not to change the make-up of our Portfolios, if we find that a fund is constantly underperforming its sector or the whole basis of stockmarket sentiment has altered, then we will make changes. If you are invested in a fund that we have changed, you can switch into the new funds at no charge. Although each

Portfolio is made up of five funds, you do not have to include every fund or trust, but choose those that you want or add others that you may prefer.

The risk score is based upon a FTSE 100 Index Tracking Fund being rated at 100. The total annual fees for a portfolio through the FundsNetwork Platform are

averaged at 1.18% p.a. except the Index Tracking Portfolio which is only 0.53%.

You can buy into a Portfolio via our website and choosing the individual funds or preferably phone us on 020 8870 7072 and we will set up the investment using your debit card.

Remember the value of investments and yields can fall as well as rise and past performance is not a guide to the future. All figures as at 16/3/2023 income reinvested. *Current Income Yields that can change. ** Additional dealing charges and Stamp Duty.