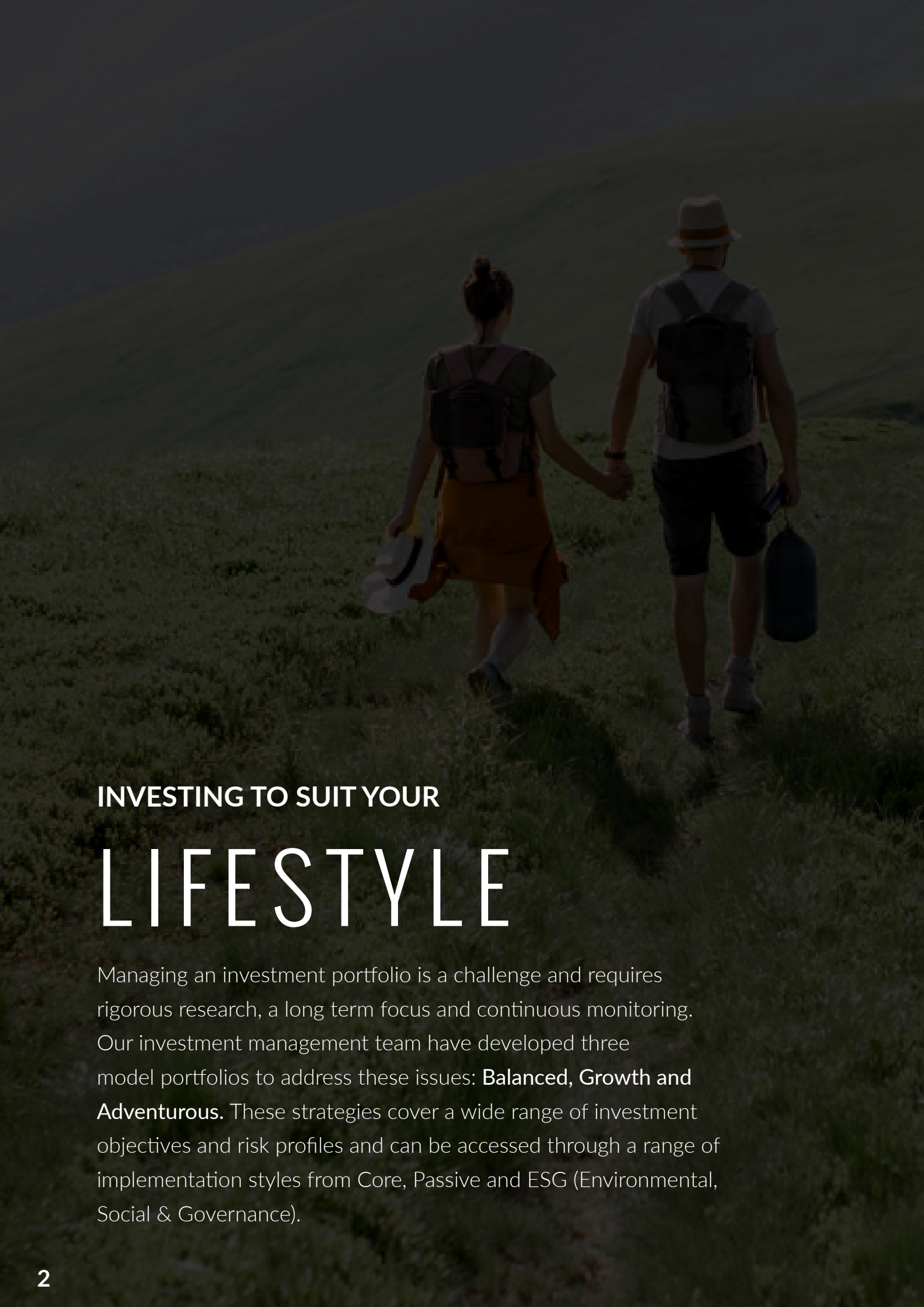




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## INTERNATIONAL PORTFOLIO SERVICE



INVESTING TO SUIT YOUR

# LIFESTYLE

Managing an investment portfolio is a challenge and requires rigorous research, a long term focus and continuous monitoring. Our investment management team have developed three model portfolios to address these issues: **Balanced, Growth and Adventurous**. These strategies cover a wide range of investment objectives and risk profiles and can be accessed through a range of implementation styles from Core, Passive and ESG (Environmental, Social & Governance).

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# ABOUT US

Our aim is to work with you and your family to protect and grow your wealth, by building a strong relationship based on **Teamwork, Integrity and Impact**. Through our proprietary investment proposition, we strive to provide you with the advice and guidance you need to achieve your financial and lifestyle aspirations.

Our service is built around comprehensive research and investment principles. By exploring your goals and objectives we deliver an investment strategy to meet your needs.

We have a growing network of offices in the UK, from major cities to smaller towns along with offices in the US and South Africa. Our owner managed culture means our senior leadership team have an entrepreneurial mindset and are always thinking about ways to drive positive change in the firm with the ultimate goal of enhancing your overall experience.

We believe in the power of teams, which is why our investment managers work in tandem with our dedicated research team to constantly evaluate your investments.

## KINGSWOOD AT A GLANCE

174



EMPLOYEES

65



ADVISERS

£ 4.8 bn



CLIENT ASSETS

16,000



CLIENTS



# INTERNATIONAL PORTFOLIO SERVICE

... WHY CONSIDER KINGSWOOD

The service has been designed to offer you a high quality investment solution that matches your goals, interests and attitude to risk. It allows us to deliver outstanding value in a highly accessible, cost effective manner.

Investors benefit from our established centralised investment process, which utilises a wide range of asset classes extending beyond the traditional combination of equities, bonds and cash. The portfolios are managed on a discretionary basis and therefore there is no need to worry about making tough decisions about what to buy and sell and when.



## THE BENEFITS at a glance

Our aim is to create investments that deliver results for your goals and objectives.



### WIDE INVESTMENT CHOICE

Access to a range of managed portfolios each aligned to an objective and attitude to risk.



### EXPERT INVESTMENT MANAGEMENT

Access to the best asset managers carefully selected by our in-house research team.



### FLEXIBILITY TO EXECUTE

Flexibility to execute trades within days to allow you to capture all opportunities.



### ESTABLISHED TRACK RECORD

Helping clients compare their investments to manage expectations.



### ECONOMIES OF SCALE

Our clients benefit from discounted fees with platform partners and institutional rates.



### AVAILABILITY

Available in offshore or onshore (UK) platforms



We manage your money to meet your financial objectives and aim to provide you with consistent returns over the longer term and within a level of risk that has been agreed by you to suit your lifestyle.

# KINGSWOOD



## INVESTMENT COMMITTEES

The Kingswood Investment Committees comprise of over 12 experienced and diverse members, collaborating together to provide our clients with rounded and robust investment solutions. They generally meet on a monthly basis but in times of heightened market volatility will meet more frequently.

**RICHARD JEFFREY**



### Investment Committee Chair

Richard joined in early 2019 as Chair of our Investment Policy Committee, Richard is a professional economist who started his career at Hoare Govett after his masters in Quantitative Economics at Bristol University. More recently, Richard was Chief Investment Officer and then Chief Economist at Cazenove Capital. Prior to this, he was Chief Operating Officer at Ingenious Securities and Head of Research and Chief Economist at Bridgewell Securities. He also was an Economic adviser to No. 10 Downing Street during the 1990's.

**RUPERT THOMPSON**



### Chief Investment Officer

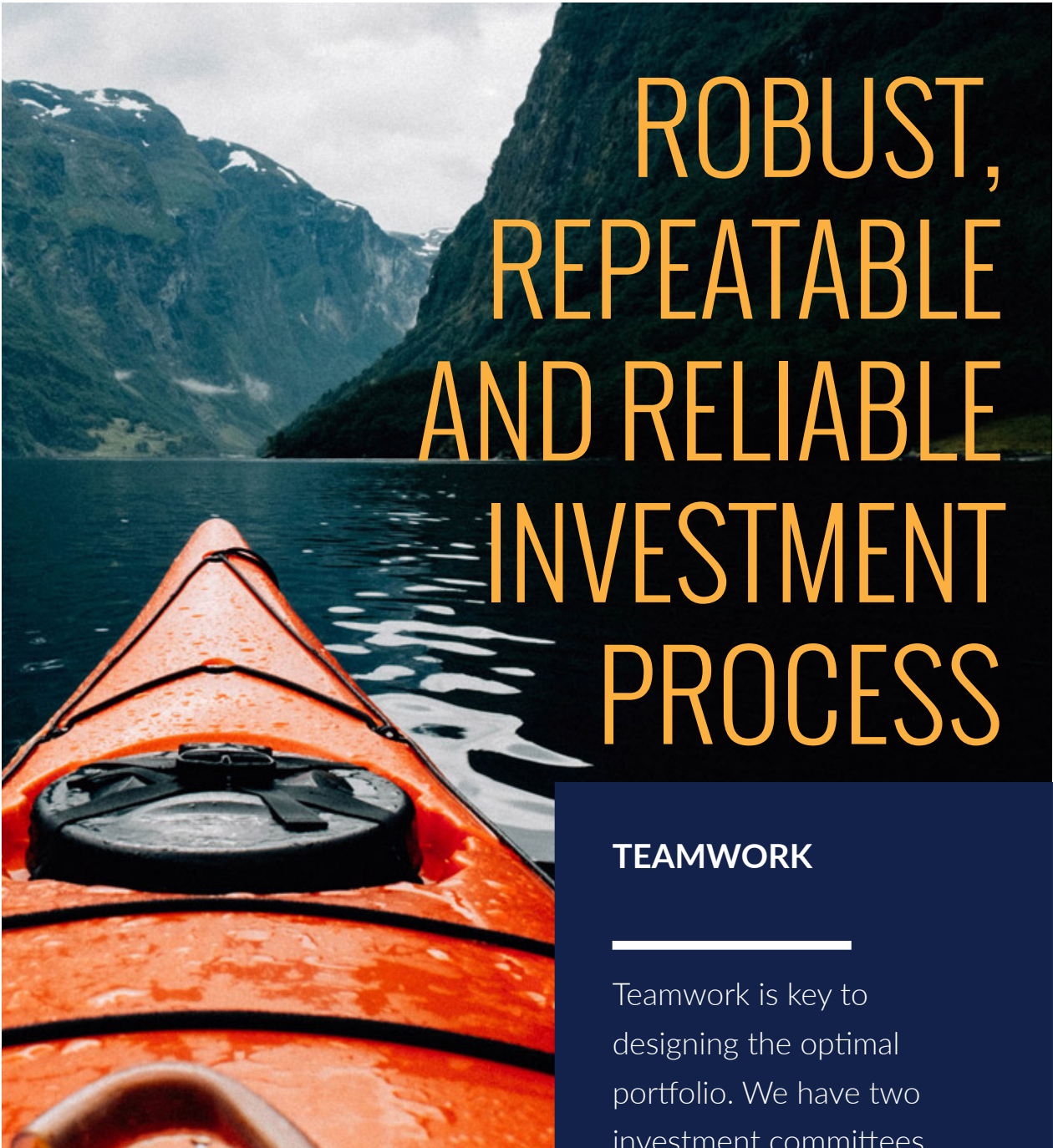
Rupert heads up the Investment Strategy team which leads the asset allocation and fund selection process at Kingswood. Rupert has a MA from Oxford University and has worked in the City for over 30 years as an Economist, Equity Strategist and Head of Research at a variety of institutions including PAM Global Investments, Henderson Global Investors and UBS. He is often quoted in the media as well as with frequent television appearances as a market commentator.

**PAUL SURGUY**



### Head of Investment Management

Paul has 20 years of private client experience since joining the sector after obtaining a BSc in Computer Science from University of Bristol. Early in his career he managed a varied range of private client and institutional portfolios. Latterly, he was Head of Research for an international investment business responsible for £1.5 billion of assets. He has regularly been quoted in the Financial Press and was recognised as one of Citywire's Top 100 on several occasions. Before joining Kingswood Paul was a UK Director at Kleinwort Hambros.



# ROBUST, REPEATABLE AND RELIABLE INVESTMENT PROCESS

## TEAMWORK

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Teamwork is key to designing the optimal portfolio. We have two investment committees with differing areas of responsibility which work very closely with each other.

The **Investment Policy Committee** draws on the best industry research, to decide the most appropriate asset allocation for our portfolios. As part of this process, we look to identify secular themes that will drive superior returns over the long term. A regular dialogue between committee members on a formal and informal basis, as well as ongoing debate with our Wealth Planning colleagues, ensures our portfolios are market leading.

Setting the optimal asset allocation is only the first part of the puzzle. Ensuring that the best funds are

selected to implement these views is equally key and is the responsibility of the **Portfolio Construction Committee**. This team spends their time researching the whole of the market for the best available funds for our clients. This is then an iterative process with regular reviews ensuring our existing holdings remain our top selections.





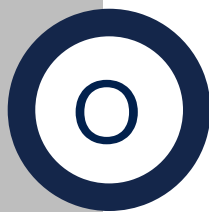
## GLOBAL

Investment opportunities are not constrained by location



## RISK

A clear understanding of risk versus reward



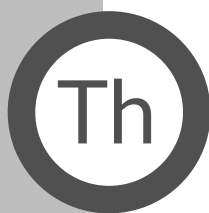
## ORIGINAL

We do our own research and come to our own conclusions



## WORTH

Valuation is key, the price we pay will drive the return you get



## THEMATIC

We identify secular growth themes that will drive long term performance



# PERCENTAGE RETURN IN STERLING BY ASSET CLASS

Asset class returns vary from year to year, highlighting the importance of diversification and active asset allocation

	2013	2014	2015	2016	2017	2018	2019	2020
	30.9	21.3	17.9	34.2	23.9	4.4	30.6	21.0
US equities		UK Property shares	Japan Equities	US equities	Emerging Equities	Gold	UK Property shares	Gold
	24.6	19.5	12.1	33.3	16.9	2.1	26.2	17.3
Japan Equities		US equities	UK Property shares	Commodities	Europe ex UK Equities	Index Linked UK Gilts	US equities	US equities
	24.0	13.9	6.3	30.0	15.3	0.7	21.2	14.8
Europe ex UK Equities		UK Gilts	US equities	Gold	Japan Equities	US equities	Europe ex UK Equities	Emerging Equities
	23.8	12.3	5.5	29.0	13.1	0.6	19.2	12.4
UK Property shares		UK Corporate Bonds	Europe ex UK Equities	Emerging Equities	UK Equities	UK Gilts	UK Equities	Index Linked UK Gilts
	20.8	11.2	1.7	23.3	12.7	0.4	14.9	10.2
UK Equities		Emerging Equities	<b>Balanced Strategy</b>	Japan Equities	UK Property shares	Cash	Japan Equities	Japan Equities
	12.5	7.6	1.0	21.2	10.9	-2.2	14.8	8.6
<b>Balanced Strategy</b>		Index Linked UK Gilts	UK Equities	Europe ex UK Equities	US equities	UK Corporate Bonds	Emerging Equities	UK Corporate Bonds
	1.9	5.9	0.6	16.8	7.0	-5.5	14.1	8.3
UK Corporate Bonds		<b>Balanced Strategy</b>	UK Corporate Bonds	UK Equities	<b>Balanced Strategy</b>	<b>Balanced Strategy</b>	Gold	UK Gilts
	0.5	4.3	0.6	11.8	5.0	-5.7	11.4	7.8
Cash		Gold	UK Gilts	UK Corporate Bonds	UK Corporate Bonds	Commodities	<b>Balanced Strategy</b>	Europe ex UK Equities
	-1.7	2.9	0.5	10.8	2.9	-8.2	11.0	5.3
Index Linked UK Gilts		Japan Equities	Cash	Index Linked UK Gilts	Gold	Japan Equities	UK Corporate Bonds	<b>Balanced Strategy</b>
	-3.8	1.2	-1.9	10.3	1.8	-8.8	6.9	0.4
Emerging Equities		UK Equities	Emerging Equities	<b>Balanced Strategy</b>	UK Gilts	Emerging Equities	UK Gilts	Cash
	-3.9	0.5	-2.1	10.1	1.2	-9.1	3.5	-6.1
UK Gilts		Cash	Index Linked UK Gilts	UK Gilts	Index Linked UK Gilts	Europe ex UK Equities	Commodities	Commodities
	-11.2	-1.4	-5.3	0.5	0.4	-9.5	2.3	-9.8
Commodities		Europe ex UK Equities	Gold	Cash	Cash	UK Equities	Index Linked UK Gilts	UK Equities
	-28.7	-11.8	-20.3	-8.5	-7.1	-13.0	0.6	-15.9
Gold		Commodities	Commodities	UK Property shares	Commodities	UK Property shares	Cash	UK Property shares



# PORTFOLIOS IN DETAIL

Our suite of portfolios provides you with a wide range of options. Three risk levels each with a range of implementation styles. Your portfolio strategy is principally determined by your financial goals and risk appetite.



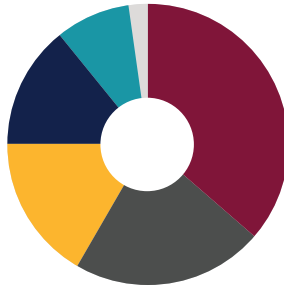
## BALANCED



Capital growth over the medium to longer term. Significant exposure to equity markets and their potential rewards. Significant fluctuations in value and some protection in times of market weakness.

Long-term return guideline is 4%

Core | ESG | Passive



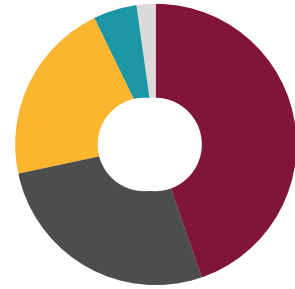
## GROWTH



Capital growth over the medium to longer term. Substantial exposure to equity markets and their potential rewards. Significant fluctuations in value and limited protection in times of market weakness.

Long-term return guideline is 5%

Core | ESG | Passive



## ADVENTUROUS



Capital growth over the medium to longer term. High exposure to equity markets. Substantial fluctuations in value and little protection in times of market weakness.

Long-term return guideline is 6%

Core

- Equities - International
- Equities - UK
- Equities - Thematic
- Bonds
- Alternatives
- Cash

## Core

This is selected if you do not have any specific requirements or preferences as to the underlying investment holdings. The portfolios are primarily built using actively managed funds.

## ESG

This style is for you if you want to only invest in companies which are ethically and socially responsible. It uses a mixture of actively managed funds and ETFs.

## Passive

This is suitable if you want a cost-effective investment solution which invests only in index tracking tracker funds.



# FEES

## CORE PORTFOLIOS

International portfolio management fee ..... 0.40% p.a  
 Third party fund management fee ..... 0.70% (Typical range 0.60% - 0.80%)

## PASSIVE PORTFOLIOS

International portfolio management fee ..... 0.40% p.a  
 Third party fund management fee ..... 0.20% (Typical range 0.15% - 0.20%)

## ESG PORTFOLIOS

International portfolio management fee ..... 0.40% p.a  
 Third party fund management fee ..... 0.60% (Typical range 0.50% - 0.70%) p.a

*\* Platform charges may apply*

## Enhanced Service & Bespoke Discretionary Fund Management

Through our own platform we are able to offer an enhanced, personally tailored portfolio as well as additional services. Additional fees of 0.35% - 0.5% apply, depending on AUM.





Kingswood, Kingswood Group and Kingswood Institutional are trading names of KW Wealth Planning Limited (Companies House Number: 01265376) regulated by the Financial Conduct Authority (Firm Reference Number: 114694) and KW Investment Management Limited (Companies House Number: 06931664) regulated by the Financial Conduct Authority (Firm Reference Number: 506600) with a registered office at 13 Austin Friars London EC2N 2HE. KW Investment Management Limited is also regulated in South Africa by the Financial Sector Conduct Authority (Firm Reference Number: 46775). Both companies are wholly owned subsidiaries of Kingswood Holdings Limited which is incorporated in Guernsey (registered number: 42316) and has its registered office at Oak House, Hirzel Street, St Peter Port, Guernsey GY1 3RH.