Whitechurch
Securities Ltd
WEALTH MANAGERS

Portfolio Management Service
Dynamic Portfolios

Our Dynamic portfolios are available with a management fee from just 0.10% plus VAT if held directly with Whitechurch and 0.20% plus VAT where held on external platforms. This is a reduction from 0.35% plus VAT, and makes it a highly competitive proposition compared to other model portfolios and manager funds.

The Dynamic portfolios are available through our Portfolio Management Service which has been rated as a Defaqto 5 Star service since 2016.

Turn over to see the strategies

defaqto 2018 ★★★★★ DFM MPS Direct

DYNAMIC PLANNER®

defaqto 2018 ★★★★★ DFM MPS on Platform

For more information contact our Business Development Team on 0117 916 6175 or email dfm@whitechurch.co.uk

Whitechurch Dynamic Investment Strategies

The Whitechurch Dynamic Investment Strategies are low fee portfolios which focus on index tracking funds - to minimise costs. Up to 20% can be invested in active funds and the asset allocation is dynamically managed.

The strategies have been rated by independent risk consultants Distribution Technology on their Dynamic Planner platform. Portfolios rated on Dynamic Planner offer added assurance of a sophisticated assessment to meet a client's attitude to risk.

Strategy	Whitechurch Dynamic Defensive Strategy DYNAMIC PLANNER™ PROFILED 3	Whitechurch Dynamic Cautious Strategy DYNAMIC PLANNER™ PROFILED 4	Whitechurch Dynamic Balanced Strategy DYNAMIC PLANNER™ PROFILED 5
Key Objectives	• Aims to generate a medium-term positive return, whilst minimising risks. • The portfolio invests up to a maximum of 20% in equities. • The portfolio will balance equity risk with fixed interest, money market funds and other lower risk strategies. • Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.	• Aims to generate a medium-term positive return, whilst adopting a cautious risk profile. • The portfolio invests up to a maximum of 35% in equities. • The portfolio will balance equity risk with fixed interest, money market funds and other lower risk strategies. • Asset allocation will be actively managed according to the attractiveness of opportunities in each asset class, whilst maintaining the cautious risk profile. • Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.	• Aims to provide an attractive total return through income generation and long-term capital growth. • Invests in UK & international equities (up to 60%), fixed interest and other lower risk assets primarily using passive low-cost index tracking and exchange traded funds. • Asset allocation will be actively managed according to the attractiveness of opportunities in each asset class, whilst maintaining the balanced risk profile. • Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.
Risk Rating	**3/10 - Defensive**	**4/10 - Cautious**	**5/10 - Balanced**
Risk Profile	This is a defensive strategy, where the emphasis is upon capital preservation and steady returns. The majority of the portfolio will be invested in lower risk investments. This strategy will invest up to a maximum of 20% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting the moderate risk in return for potentially achieving returns in excess of cash over the medium to long term.	This is a cautious strategy, where the emphasis is upon steady returns and the majority of the portfolio will be invested in lower risk investments. This strategy will invest up to a maximum of 35% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting the moderate risk in return for potentially achieving returns in excess of cash over the medium to long term.	This is a balanced strategy focused towards investors who accept a degree of risk whilst looking to enhance returns. This strategy will invest up to a maximum of 60% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting a medium level of risk in return for a potentially higher return over the long term.
Risk Factors	Past performance is not necessarily a guide to future performance. Investment returns cannot be guaranteed and you may not get back the full amount you invested. Levels and bases of, and reliefs from, taxation are subject to change and values depend on the circumstances of the investor. Please speak to your Financial Adviser for help in deciding on the level of risk you wish to take with your portfolio.		

Whitechurch Dynamic Investment Strategies

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Strategy	Whitechurch Dynamic Steady Growth Strategy DYNAMIC PLANNER™ PROFILED 6	Whitechurch Dynamic Growth Strategy DYNAMIC PLANNER® PROFILED 7
Key Objectives	• Aims to provide an attractive total return through income generation and long-term capital growth. • Invests primarily in UK & international equities (up to 80%) and fixed interest primarily using passive low-cost index tracking and exchange traded funds. • Asset allocation will be actively managed according to the attractiveness of opportunities in each asset class, whilst maintaining the risk profile. • Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.	• Focused towards providing long-term capital growth from stockmarket investments. • Invested in globally diversified equity portfolios primarily using passive low-cost index tracking funds and exchange traded funds. • Aims to provide a core exposure to the UK stockmarket, together with a mix of the attractive opportunities offered by overseas funds. • Asset allocation will be managed geographically and by investment themes, based on the Whitechurch top down view. • Income generated can be withdrawn quarterly (at the end of March, June, September or December) or reinvested into the portfolio.
Risk Rating	**6/10 - Above Average**	**7/10 - High**
Risk Profile	This strategy is focused towards investors who accept a higher degree of risk whilst looking to enhance returns. This strategy will invest up to a maximum of 80% in equities with the aim of enhancing returns over the medium to long-term and combating inflation. Investors accept that the overall portfolio will show losses over certain periods but are accepting a higher level of risk in return for a potentially higher return over the long term.	This is a higher risk strategy which will invest up to 100% of monies into stockmarket investments. Investors must accept that it may experience material fluctuations and losses of capital do occur over certain time periods. In this strategy there may be additional risks from currency fluctuations via investment in overseas markets. Investors accept a higher level of risk in return for a potentially higher return over the long term.
Risk Factors	Past performance is not necessarily a guide to future performance. Investment returns cannot be guaranteed and you may not get back the full amount you invested. Levels and bases of, and reliefs from, taxation are subject to change and values depend on the circumstances of the investor. Please speak to your Financial Adviser for help in deciding on the level of risk you wish to take with your portfolio.	

Risk Ratings

Risk is defined as the risk to the capital or original investment (based on a minimum 5 year investment term). Whitechurch provides a risk rating of portfolios on a scale of 1 to 10 (1 being the lowest risk and 10 being the highest risk). Full details are listed in the Whitechurch Portfolio Management Service brochure.

We recommend speaking to a Financial Adviser in order to fully understand risk levels, before making an investment.

Investment Term

It is generally accepted that equity investments should be regarded as long term investments and should be held for a minimum period of five years in order to realise their full potential. However, past performance is not necessarily a guide to future performance. Also, investment returns cannot be guaranteed and you may not get back the full amount you invested. The price of an investment may have fallen at the time a disposal needs to be made.

You should speak to your Financial Adviser if you have any doubt about the suitability of this type of investment.

Currency

This service will only invest in sterling denominated funds. However, underlying investments within some of the funds will be denominated in foreign currencies. Exchange rates can fluctuate and may cause the value of the investment to rise or fall.

Property Funds

The value of property is generally a matter of a valuer's opinion rather than fact. Where funds invest predominantly in bricks and mortar they may not be readily realisable, so you may not be able to sell such investments when you want and encashments can be delayed for some time when property has to be sold.

Ethical Portfolios

Please read our Ethical Investment Solutions brochure for further information on the ethical portfolios.

ISA Transfers

Dynamic portfolios can be held as standalone investments and also held within tax wrappers to help minimise tax liabilities - including consolidating existing Individual Savings Account (ISA) portfolios.

Transferring your ISA will have no effect on its current status or the tax benefits you receive from your ISA investment. There is no guarantee that your new ISA will outperform your existing ISA and there is a possibility of a shortfall during the transfer. As this transfer will be a cash transaction between ISA providers, funds will be out of the market, thus, if the underlying investments rise whilst the ISA transfer is pending there is potential for loss of income or capital. Please check if there are any exit charges from your current ISA provider before transferring. Also, if you wish to stop an ISA transfer, you may find your previous ISA manager is not able or willing to undo their side of the transfer out. If this is the case you will lose your ISA and tax free status and your investments may become subject to taxation.

Please see the Portfolio Management Service brochure for further information about this service

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