www.simpsonfs.co.uk

SIMPSON
FINANCIAL SERVICES

Investment *guide*

Plan for your future with confidence by utilising our investment service.

We'll establish your life goals and then develop an investment strategy to help you achieve them.

Our reputation is built on an uncompromising quality of advice, integrity, and service.

Why invest?

Investing is one of the key elements of sound financial planning.

Not investing, or not doing it properly, could result in you having to work for longer. A serious, structured approach to investing could generate the returns that help provide financial stability in the future.

Our investment portfolios provide a professionally managed approach that takes some of the stress out of investment decision making.

We'll help you select the right solution to save and invest for your future, taking into consideration everything from your risk appetite to the term you want to invest for.

All investments are held in your name, and your bespoke investment solution utilises our team's specialist knowledge and in-depth understanding of your plans.

Options to suit you

Whether investing for long-term growth, preserving capital ahead of retirement, or making withdrawals to provide a retirement income, we offer a range of investment options to align to your individual needs and objectives.

"

Everyone at Simpson Financial Services is very friendly and helpful. Portfolio details/changes are explained in terms that I, with no previous experience of an investment portfolio, can understand.

Jayne Whigham

Our philosophy

Our investment philosophy is to focus on getting the right mix of assets or 'asset allocation' to align to your requirements.

The mix of assets - the proportions invested in equities, bonds, alternatives and cash equivalents - is the main driver of portfolio risk and return.

Risk and return are two sides of the same coin, so it's key to get the balance right for you.

Whilst long-term investors can take a long-term approach, for most investors, understanding and managing investment risk is key. Capital markets don't stand still, and nor should your investments. Ensuring they remain up-to-date with changing market and economic conditions is crucial to ensuring returns remain on track, and risks taken remain in line with your tolerance for risk.

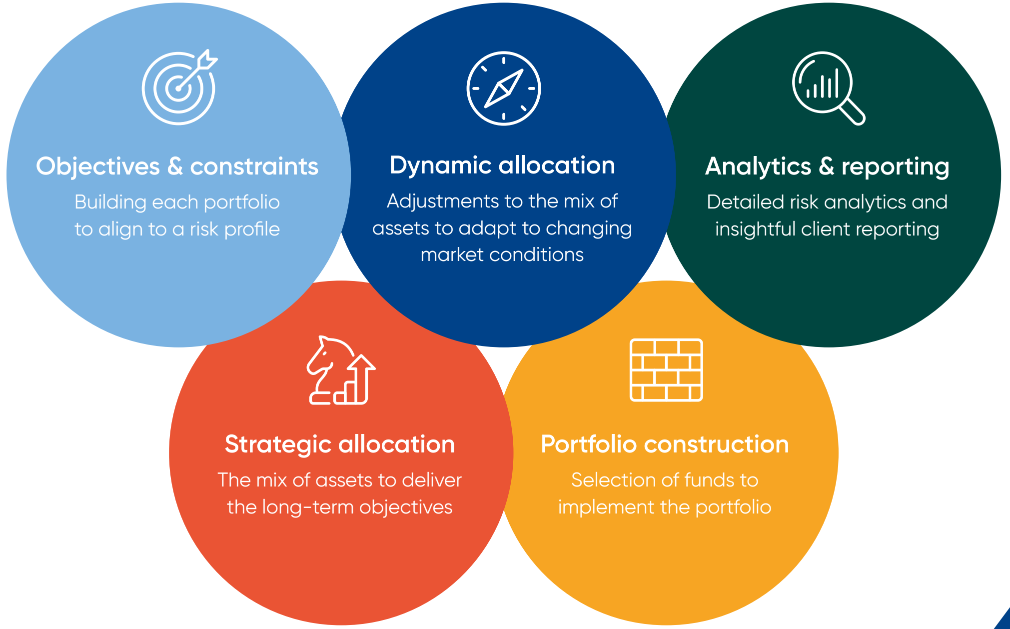
Our portfolios are built to deliver on clearly defined objectives, with rigorous risk controls. They are managed by our appointed investment manager, Elston Portfolio Management, and overseen by our Investment Committee.

As with all investments where capital is at risk, the value of investments may go up and down and you could receive back less than you originally invested.

The building blocks of financial returns

Our portfolios are built and managed to align to your individual needs and objectives and are overseen by our Investment Committee.

Our appointed investment manager has been selected based on their professionalism and expertise. Our portfolios are broadly diversified across and within asset classes, with a keen focus on liquidity, transparency, and value for money.



Fund management

There are two ways that we can manage your investment funds. When you have your consultation, we'll talk through the options with you, answer any questions you have, and give you the choice of how you'd like your funds managed.

Discretionary fund management

This is an agile service where an appointed investment manager makes changes to your investment portfolio as they see fit with the aim of generating the **best** possible return in line with your individual financial aspirations. Whilst we continue to advise and agree with you on the most suitable level of investment risk to take and continue to be responsible for your financial planning, the actual day-to-day management of your portfolio would be undertaken by the discretionary investment manager directly, without the need for your consent for each change. It's efficient and effective.

Advisory fund management

This service means we'll contact you to advise of our recommended changes to your portfolio but will not implement them until we have your approval to proceed.

Our Investment Committee meets quarterly to review your portfolio and makes decisions around any investment changes to recommend to you. We must then get your consent before any change can take place. Some clients respond quickly, others take more time. Sometimes that delay can be costly, particularly if the proposed change is urgent.

To support the work that our Investment Committee carries out on your advisory investment portfolio we employ the services of Elston Consulting who sit on our Investment Committee and provide research, analytics and insights to support our decision making process.

Investment platforms

At Simpson Financial Services we may arrange your investment portfolio with one of a number of platform providers, including the likes of leading companies such as Transact and Nucleus.

The key advantage of using a platform is that you tend to have open architecture, which means access to more investment fund offerings on one administrative platform.

Before you can invest on an investment platform we will need to open an account on your behalf.

Please note that we do not recommend platforms as appropriate for all investors in all circumstances and we can only make a specific recommendation of a platform following a full review of your current financial position and objectives.

Our model portfolios

As part of our investment solution we may recommend that your money is invested in one of a range of model portfolios that we have selected. Regardless of whether you select advisory or discretionary fund management, all portfolios have been designed to meet your individual requirements.

Portfolio range	About this range
SFS model portfolios	For clients looking to grow their wealth, with a focus on asset allocation to deliver the risk-return objectives. Portfolios are constructed with a blend of both actively-managed (for potential outperformance) and index-tracking funds. Available in ten risk profiles.
SFS ethical model portfolios	For clients looking to grow their wealth with a preference for environmental, social and governance (ESG) investing, used to screen investments based on corporate policies and to encourage companies to act responsibly. Portfolios focus on asset allocation to deliver the risk-return objectives, are constructed with a blend of both actively-managed (for potential outperformance) and index-tracking funds and are available in ten risk profiles.

The Simpson Financial Services portfolios are overseen by our Investment Committee. For more information, please speak to one of our advisers.

Managed model portfolios

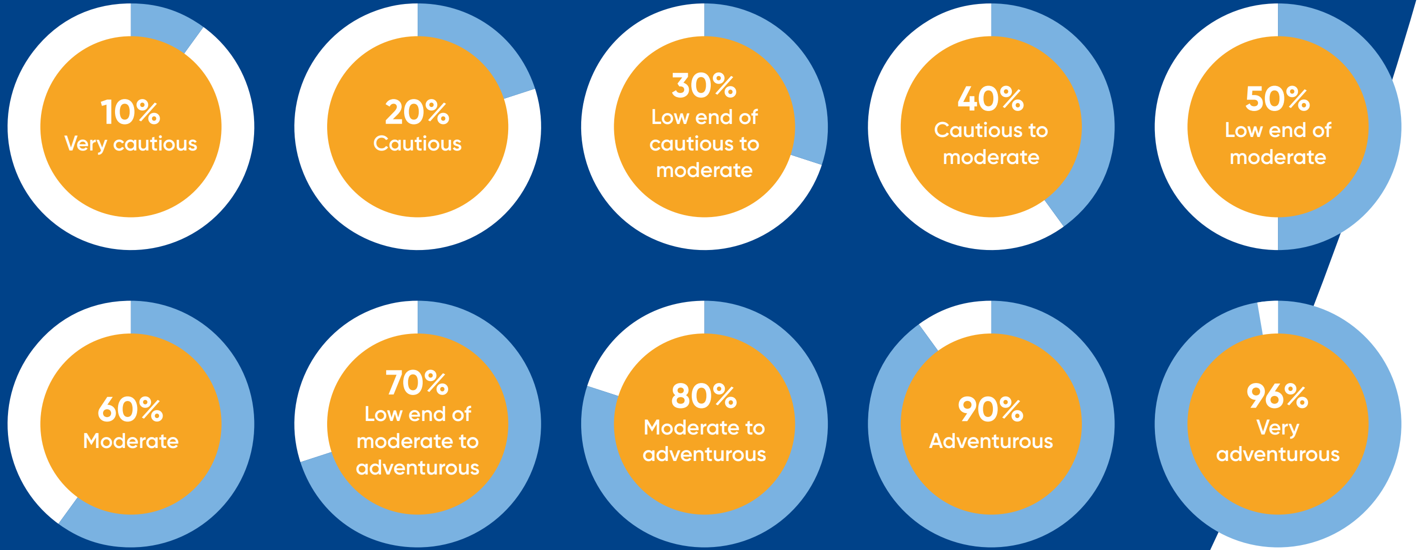
The managed SFS portfolios fall under our discretionary fund management option. They're managed on a day to day basis by the appointed investment Manager, Elston Portfolio Management.

Portfolio range	About this range
SFS primary portfolios (managed)	For clients looking to grow their wealth, with a focus on dynamic asset allocations. The objective of the managed portfolios is to provide a broadly diversified and efficient portfolio designed for long-term growth. Available in ten risk profiles.
SFS ethical portfolios (managed)	For clients looking to grow their wealth with a preference for environmental, social and governance (ESG) investing, used to screen investments based on corporate policies and to encourage companies to act responsibly. The objective of the ethical managed portfolios is to provide a broadly diversified and efficient portfolio constructed with ESG focused funds and designed for long-term growth. Available in ten risk profiles.

Note: Elston Portfolio Management is a trading style of P1 Investment Services Limited (FCA FRN: 752005).

Strategic equity allocation

Whilst equities *are* riskier, they also drive performance and have the potential to yield the highest return. Please note, the equity allocations illustrated here apply to all portfolios, both advisory and discretionary. They're just a guide, and the specifics may vary.



Ongoing service levels

The service you'll receive...	Essential	Core	Comprehensive
Free financial portal (desktop or app) to track your portfolio value 24/7, share documents and communicate with us in a safe and secure environment.	✓	✓	✓
Our professional expertise and governance embedded into your individual investment portfolio.	✓	✓	✓
Regular portfolio rebalancing to manage risks.	✓	✓	✓
Monthly updates on global factors that may influence your investment portfolio.	✓	✓	✓
Our ongoing advice and recommendations for specific changes to the make up of your individual portfolio.	✓	✓	✓
Admin support from our dedicated customer service team.	✓	✓	✓
Formal annual review with your personally appointed financial adviser to discuss your circumstances, any changes to your goals and to ensure your financial products and investment strategy are benefitting you.	✓ online only	✓ *	✓ *
Tax planning advice for the beginning and end of the tax year.	✗	✓	✓
Working directly with your other professional service providers such as your accountant or solicitor.	✗	✓	✓
Direct telephone access to your financial adviser.	✗	✓	✓
Updates to your financial plan as part of your annual review.	✗	✗	✓
Unlimited meetings with your adviser to discuss and plan for changing circumstances, including mapping 'what if' scenarios.	✗	✗	✓
Annual cost expressed as a percentage of your portfolio value and normally taken as 1/12th of the total annual fee on a monthly basis.	0.5%	0.75%	1%

*These can be conducted face to face at our office, at your home, or online.

Meet our Investment Committee

Our Investment Committee combines theoretical expertise with years of practical experience to keep pace with a constantly changing marketplace.

We incorporate the resources and insights of external professionals to support decision making.

This means we're continually improving the service you receive.

Please note, Elston is independent of Simpson Financial Services.

Rob Simpson | DipPFS

Managing Director and Independent Financial Adviser

Simpson Financial Services

Milena Damjanovic | Cert CII (FS)

Paraplanner

Simpson Financial Services

Christian Wilson | DipPFS

Independent Financial Adviser

Simpson Financial Services

Michael Hinett | APFS

Chartered Financial Planner

Simpson Financial Services

Hannah Stanley | DipPFS

Independent Financial Adviser

Simpson Financial Services

Victoria Tolley | DipPFS

Paraplanner

Simpson Financial Services

Alex James | FPFS

Chartered Paraplanner & Head of Paraplanning

Simpson Financial Services

Henry Cobbe | CFA

Portfolio Management

Elston

Hoshang Daroga | CFA

Consulting

Elston

What our investment clients think

Our investment services are centred around the highest standard of client care – but don't just take our word for it.

"Great advice and explanation of the current markets coupled with a professional and friendly approach. I never doubt that the team are working hard to manage my investments!"

Simon Marriott

"The team were extremely helpful throughout the whole investment process and were able to explain in a manner which was accessible to those with no financial background. They were friendly and accommodating at all times."

Ryan Hewitt

"A fantastic, personalised service tailor made to fit my financial needs. The team are always thorough in explaining the current global financial situation which helps me better understand how my money is working for me."

Cathy Sinton

"I have been a client of Simpson Financial Services for over 10 years. The team are great, and they offer advice and guidance that is easy to understand and provides confidence that my investments are in good hands."

Andy Wilson

About us

SIMPSON FINANCIAL SERVICES

Simpson Financial Services was established in 2004 with one aim – to provide our clients with the highest standard of financial advice and care.

Elston

Elston Consulting was established in 2012 and provides research, analytics and insights to wealth managers and financial advisers. Elston Portfolio Management provides discretionary managed portfolio services to financial advisers and is the appointed investment manager for our model portfolios.

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Follow us

Your Capital is at risk, the value of investments may go up and down and you may receive back less than you originally invested. Investments should be considered over the longer term and should fit in with your overall attitude to risk and financial circumstances.