TEMPLE BAR
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PRIVATE CLIENT PORTFOLIO

Temple Bar International is one of the world's premier brokerages specialising in advice on investment opportunities to astute individuals who wish to see their capital grow.

We know your time is precious and have developed this exclusive financial product to meet both your lifestyle and investment needs as an international client of high net worth.

The minimum investment is: UK £100,000, US $100,000 or € 100,000

If you are not in a position to invest the minimum amount right now but your goal is to invest in Private Client Portfolio, we have a unique arrangement with Portfolio Builder Plc. Portfolio Builder Plc allows you to invest a fixed monthly amount and still benefit from the investment expertise of Insinger de Beaufort. *See page 3 for how you can do this.*

We have carefully chosen Insinger de Beaufort International Limited, a wholly owned subsidiary of the Insinger de Beaufort Group, to manage our Private Client Portfolio. They are a private banking group whose origins trace back to 1779. The group manages over US $5 billion and are represented across four continents with 1000 employees. More information about them is contained in the accompanying brochure and on **www.templebarint.com/investment/**

A plain English approach to the language of investment

We try to write all our documents in plain English and set out our products, terms and charges so they are simple for you to understand and work out. To help you we have included a glossary of financial terms. You will find words in *italics* are further explained on the last page.

Global financial expertise

By investing in our Private Client Portfolio you can access global opportunities in the *equity* and *bond* markets with qualified, specialist and experienced investment teams taking all the decisions for you. They are supported by a large Amsterdam-based research team and led by your *portfolio manager* who will personally match the most appropriate funds to your *investment profile*.

You can use your Private Client Portfolio to achieve growth over the *long term* or to balance growth with income from your investments. And you can choose the currency you want to invest in from US Dollars, UK Sterling or Euros.

Your investment strategy is then further refined by your *portfolio manager* who will use complex and tested *asset allocation models* to look at key geographic and industry sector factors before buying on your behalf.

Every time your *portfolio manager* buys or sells a holding you will get a *contract note*. And every quarter you receive:

- A valuation of your portfolio showing the value of your *assets* and a performance report
- An informed review of world markets and our overall investment strategy

You can also change the *risk profile* of your portfolio at any time to reflect changes in your personal circumstances.

Long-term capital growth

Your Private Client Portfolio will be invested in funds that mostly contain *equities*, also known as shares. *Equities* have shown a better investment return compared to other assets over the long term. However, *short-term* market movements can reduce the value of your portfolio. In the *long term*, based on past returns, your portfolio should out perform any cash-based investments.

Balance between income and long-term capital growth

All investments in *equity* and *bond* markets carry a degree of risk. Your portfolio will also contain *bonds* to help offset any *short-term* share market movements and to improve the level of income from your portfolio.

Taxation

Your Private Client Portfolio is managed from the Isle of Man and is free of all personal and *capital gains* taxation there, provided you are not a resident.

Competitive fee structure

We have swept away the complex charging systems that often accompany this level of investing to offer you a straight forward and value for money fee structure with:

- A set up charge of 5% applied to your account at the beginning
- An annual management fee of 0.4875% paid quarterly in advance based on the value of your portfolio
- *Unit trusts* bought for you at *institutional prices*

You **do not pay** hidden or extra costs usually associated with portfolio investment like:

- Early surrender penalties
- Encashment charges
- Additional administration charges

Our fee structure is designed for clients who want to invest for five years because shorter time scales are not appropriate for equity-based investments.

Fixed monthly savings using Portfolio Builder Plc

Portfolio Builder Plc could be just what you are looking for if you prefer to invest by saving a regular monthly amount.

To join the fund by saving monthly you must:

- set a savings target of at least UK £100,000, US $100,000 or €100,000
- make an initial investment of at least 5% of your savings target
- commit to a savings term (the number of months you need to achieve your savings target)
- save a fixed monthly amount

For example:

You want to invest UK £120,000 by saving £2,000 a month

- so your savings target is £120,000
- you make an initial investment of £6,000, this goes into your cash account (5% of £120,000)
- your savings term is 57 months (£120,000 less £6,000 divided by £2,000)

Scheme rules for fixed monthly saving

Your initial investment of 5% of the target amount goes into your cash account and provides a secure platform for your investment. This money attracts a competitive rate of interest until your savings target is achieved.

Your monthly savings are then invested in either the Sterling or Dollar portfolios with the aim of providing aggressive growth in equity markets. If you make payments in addition to your regular monthly savings these will be treated as lump sum contributions.

If you wish to stop your monthly saving before you have reached your target figure you may do so. But you will have to pay a penalty of 5% of the difference between what you have paid in so far and your target figure. This will be charged to your cash account.

Over time your regular contributions will grow into sufficient capital to enable you to invest in your own Private Client Portfolio.

For further details ask your financial advisor for the complimentary brochure or visit **www.portfoliobuilderplc.com**

Your options at the end of the savings term are:

- Cash in your Portfolio Builder
- Keep your money invested in the fund
- Continue contributions for an indefinite period with no penalties
- Upgrade to your own Private Client Portfolio
- Apply any combination of the above

Asset Allocation Models

Deciding which assets to buy. A strategy to balance your investment risk by detailed and continuous research of markets and trading conditions.

Assets

Something that you own that has real value and can be used or exchanged. Examples include, shares and bonds.

Bonds

High quality direct fixed-interest investments where the risk profile is low.

Capital Gains

The gain you make after selling an asset where the selling price is more than the buying price.

Contract Note

A legally binding confirmation of each portfolio transaction showing the:

- *date of each transaction*
- *security description*
- *amount bought or sold*

A contract note is sent to you after each transaction.

Equities

The underlying securities that are either direct Stock Market blue chip companies or unit trusts consisting of individual Stock Market quoted companies.

Institutional Prices

Very advantageous dealing prices in unit trusts which are not available to the general public on a direct basis. Institutional prices are usually the net asset value of a unit trust plus a small percentage difference of around 0.5%. Private clients usually pay retail prices that are often the net asset value plus as much as 5%.

Long Term

A period of time usually longer than five years.

Portfolio Manager

A fully qualified person who has the responsibility for the day-to-day management of your portfolio who regularly reports to a director of Insinger de Beaufort.

Risk Profile

Risk profiles can be low, medium or high. A careful assessment of your individual financial status and needs is required before any of these models are applied to your portfolio. Portfolios can be managed for pure capital growth or a balance between growth or income.

Short Term

A period of up to five years.

Unit Trusts

A fund made up of a group of individual securities specifically linked to either a geographical area or business sector. The price of the fund is the value of all the securities added together divided by the number of units issued. The fund is open and has an unlimited number of unit holders.