For professional intermediaries only

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IHT Portfolio Service

PK Wealth's Investment Philosophy, Strategy and Process

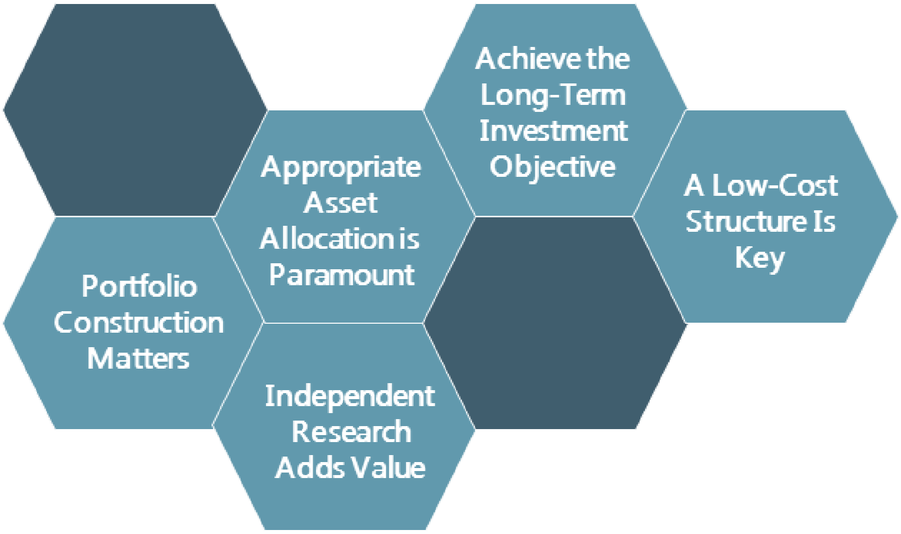
➢ Summary of PKW IHT Portfolio Service

The IHT Portfolio Service offers combined exposure to Alternative Investment Market (AIM) and Asset Backed Investments (AB), incorporating a range of Portfolio Managers with different investment strategies.

We adopt a Discretionary Management approach in building and managing portfolios making sure they remain relevant on a two to three year outlook. All assets are administered via the GrowthInvest platform providing visibility and ease of execution.

➢ Our Investment Philosophy

To provide a high quality portfolio of assets that qualify for Business Relief (BR) purposes which can generate a competitive rate of return over the long term, before inheritance tax allowances.



➢ Investment Universe

To define our universe we use a number of sources including MI Capital Research Limited (MICAP), part of the Indgate Group which also incorporates Intelligent Partnership.

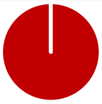
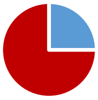
➢ Our Investment Strategy

To invest in AIM portfolio managers which adopt a different thematic approach (growth and value), market capitalisation (large and small companies) with varied sector preferences. This approach enables diversification which helps to reduce risk.

In the AB sector, we focus on portfolio managers investing in renewable energy projects and other qualifying businesses including care homes, data centres, forestry and property development. We also invest with companies offering asset leasing services to government and local authority bodies.

➢ Our Investment Process

We believe these asset groups sit well independently or together in a portfolio structure. We offer five portfolios with different allocations to AIM and AB investments.

Portfolio Name	Asset Allocation
Portfolio 1	100% Asset Backed 
Portfolio 2	75% Asset Backed & 25% AIM 
Portfolio 3	50% Asset Backed & 50% AIM 
Portfolio 4	25% Asset Backed & 75% AIM 
Portfolio 5	100% AIM 

We have run some risk analysis on these portfolios examining volatility and peak to trough performance over the last fifteen years. This analysis is available for discussion.

The PK Wealth IHT Portfolio Service follows the same underlying established process as all our other portfolios.

1. Asset Allocation Review
2. Risk Boundaries
3. Proprietary Research and Investment Selection
4. Blend of Different Investment Styles
5. Regular Portfolio Monitoring

As part of a robust due diligence process, we carry out face to face meetings with portfolio managers to gain an appreciation of process, positioning, performance and costs. We also want to understand where a portfolio manager is able to generate out performance.

AIM Portfolios and AB assets are deemed to be high risk investments, however, there are clear differences between them when assessing volatility. As part of our investment recommendations, we explore this in more detail, helping clients achieve an understanding of portfolio volatility.

➢ Charges

- PKW Annual Management – up to 0.50% p.a (plus VAT)
- Custody
- Third Party Investments

Custody and Third Party charges will vary dependent upon the choice of platform and underlying investments. Actual charges will be confirmed in our Investment Proposal document.

PKW apply no initial, dealing, exit or performance fees. Your Financial Planner may apply charges in relation to advice on suitability.

➢ Contact Details

If you would like to know more about our IHT Portfolio Service, please get in touch. Our team will be delighted to answer your questions.

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Professional Adviser AWARDS 2021 FINALIST Best Discretionary Fund Manager

Background to PK Wealth

- PK Wealth is an independent subsidiary within PK Group and provides investment management services to a range of clients in conjunction with their professional advisers.
- PK Group is a financial and professional services firm founded in 2003 and headquartered in Richmond. PK Group provides wealth management, accountancy, tax and financial planning services.