



CHARLOTTE SQUARE
INVESTMENT MANAGERS

INCOME UPLIFT PORTFOLIOS

OVERVIEW

At various stages in life, the need to generate a steady income stream may assume greater importance than at other times, and that is where our Income Uplift portfolio service comes in. Our Income Uplift strategy is formulated with a focus on portfolio income levels in mind. It may be you are in, or nearing, retirement or simply want to establish an income channel with a degree of inflation protection. Where it becomes clear that you wish a particular focus on income generation with only modest capital growth, your investment manager will discuss with you how an improved level of income can be achieved at a level of risk that is acceptable to you.

KEY FEATURES

Expert Management

- Experienced Team: Our investment managers have extensive experience of investing in income focused portfolios.

Access to your Investment Manager

- You can contact your dedicated investment manager throughout the year – not just at the point of your periodic review.

Flexibility

- To either take all accrued income or a set periodic amount.

Focus

- On a steady income stream with lower volatility and an element of inflation protection.

OBJECTIVE

The aim of this strategy is to generate income comfortably ahead of rates available on cash deposits over the long term – whilst maintaining an interest in capital appreciation.

It offers investors the prospect of immediate income or, alternatively accumulating it for future use.

WHO COULD BENEFIT?

Our Income Uplift Service would suit investors who may require income from their investments, and seek an element of capital appreciation with the potential to maintain the value of their capital.



THIS SERVICE WOULD LIKELY SUIT INVESTORS WITH:

- Primary focus on income generation
- Lower risk tolerance
- Seeking lower level volatility investments
- Time horizon of 5 years or greater



THIS SERVICE WOULD BE LESS LIKELY TO SUIT INVESTORS WITH:

- Primary focus on growth in capital value
- Higher risk tolerance
- Willing to accept a high and increased risk of loss
- Time horizon of under 5 years

RISK CONSIDERATIONS

- Equity investment risk is not right for everyone. For example, during periods of market volatility, the risks normally experienced by our strategies may increase significantly, and in addition, the strategies may be subject to different investment risks.
- Past performance is no guide to future performance. The value of investments may go down as well as up.

TYPICALLY LOWER REWARDS
& LOWER RISK

TYPICALLY HIGHER REWARDS
& HIGHER RISK

INCOME FOCUS

CAPITAL PRESERVATION



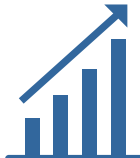
INFLATION PROTECTION

GROWTH FOCUS

With its focus on income generation our Income Uplift portfolios sit firmly in the Income Focus category.

INVESTABLE UNIVERSE

The types of investment we would invest in under this strategy could include but are not limited to;

| DEFENSIVE | ALTERNATIVE | GROWTH |
|---|--|---|
| BONDS | PROPERTY & INFRASTRUCTURE | EQUITIES |
| TEND TO BE LOWER RISK. | TEND TO BE MEDIUM RISK. | TEND TO BE HIGHER RISK. |
|  |  |  |
| Focus to produce an agreed level of income over a set period with redemption of cash at the end | Focus on paying growing income with secondary focus of growing net value of assets such as property or wind turbines | Primary focus on growth but some stocks pay attractive yields. |

LET US SHOW YOU HOW TO ENHANCE
THE INCOME FROM YOUR PORTFOLIO



Disclaimers: Opinions constitute our judgement as of this date and are subject to change without warning. This investment product may not be suitable for all investors. The value of investments, and the income from them, can go down as well as up, and you may not recover the amount of the initial investment. Where an investment involves exposure to a foreign currency, changes in rates of exchange may cause the value of the investment, and the income from it, to go up or down. Past performance is not a reliable indicator of future results and forecasts are not a reliable indicator of future performance. Neither CS Managers Ltd, Charlotte Square Investment Managers, nor any connected party accepts responsibility for any direct or indirect or consequential loss suffered by you or any other person as a result of your acting, or deciding not to act, in reliance upon any information contained in this document. Before contemplating any transaction, we always recommend that any intending investor seek advice from their professional adviser.