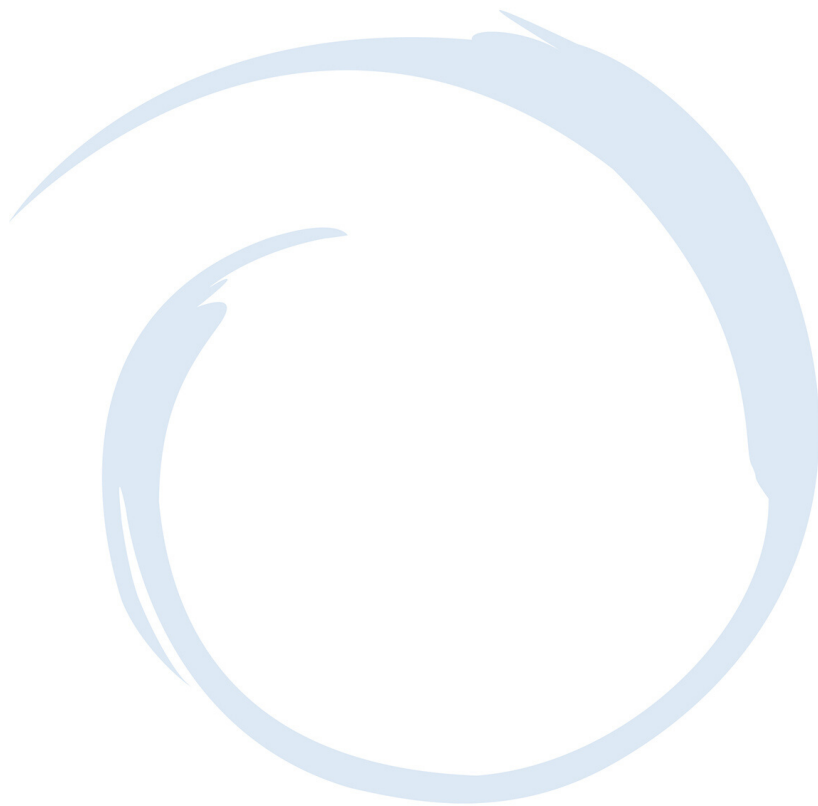


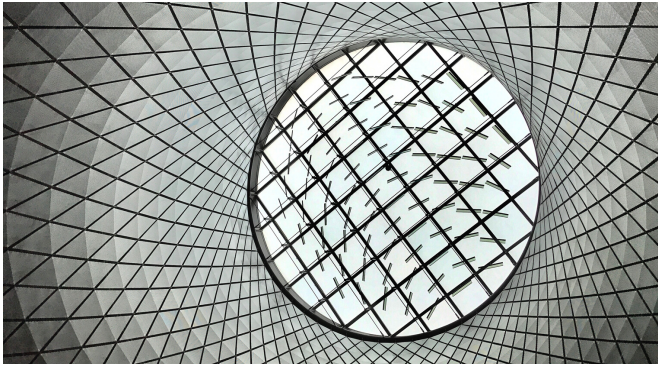
FlexGlobal

A better way to save



www.flexglobal.com

March 2020



FlexGlobal is a low cost, flexible investment solution that provides access to diversified multi asset class solutions from some of the most reputable fund managers.

Administered by the Fairway Group, from the globally recognised international financial centre of Jersey.

○ Why invest through FlexGlobal?

FlexGlobal is an investment solution that has been designed to be simple to understand (so no complicated rules or hidden small print), flexible (since life can be unpredictable) and transparent (so you know exactly what you are getting and at what cost). FlexGlobal is also an efficient savings plan, with an annual administration fee of just 0.45% per annum and no minimum investment limits or fixed savings terms. The investment fund range available typically features institutional priced share classes for diversified investment solutions from some of the largest and most well known asset management firms globally. You can also monitor the value and progress of your personal investment portfolio through our secure online portal.

○ How do you contribute to FlexGlobal?

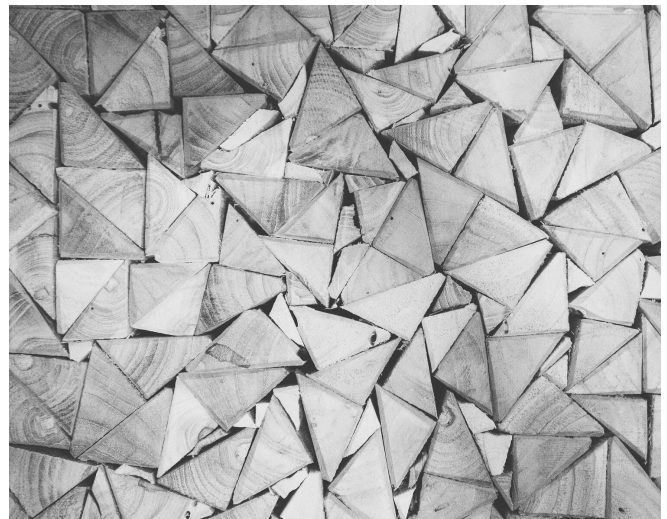
FlexGlobal can be used for regular contributions, one off lump sums, a combination of the two and even in conjunction with pension products, such as self invested personal pensions (SIPPs) and recognised offshore pension schemes (ROPS). With no restrictions about how much you invest or for how long, it has the ability to accommodate your needs, however they may change over time.

○ Certainty of a Jersey estate

All FlexGlobal application forms include a Jersey Will and in the unfortunate event of your demise this ensures prompt distribution of your Jersey "movable" Estate to your nominated beneficiaries. This will include your FlexGlobal savings plan, plus any other "non property" assets, such as an offshore bank account, or any other investments you may have, that are Jersey based.

○ What is FlexGlobal?

FlexGlobal is a Nominee Arrangement based in Jersey, administered by Fairway Pension Trustees Limited, part of the Fairway Group (www.fairwaygroup.com). As a Nominee Arrangement, the investor remains the ultimate beneficial owner of the underlying assets at all times and in full control of their investments. Jersey is one of the Channel Islands and lies off the north coast of France. It is a Crown Dependency of the UK, along with Guernsey and the Isle of Man and is a self governing parliamentary democracy, with its own judicial, legal and financial system. In addition to being a globally recognised International Financial Centre the island has a robust regulatory framework that is overseen by the Jersey Financial Services Commission.



○ What can you invest into?

Typically, most investors will use FlexGlobal to access multi asset funds managed by some of the most reputable fund management institutions. All the funds are highly liquid, well diversified and incorporate the strictest levels of regulatory oversight and disclosure. These types of funds spread their underlying investments over a range of different asset classes, such as equities, bonds, absolute return and alternatives. Your Financial Adviser may also be able to recommend alternative solutions as well.



Ultimately, your personal investment portfolio will aim to blend together the most efficient set of assets for the level of risk incurred, which will be matched to your specific circumstances by your Financial Adviser. This may result in a more cautious, risk averse approach or potentially a more adventurous approach that seeks higher potential returns, but with greater volatility along the way. Your Financial Adviser will also then monitor the portfolio and ensure the ongoing suitability of the investments on your behalf, making sure to recommend any changes should they become necessary.

○ What does FlexGlobal cost?

Set Up Fee	GBP 200 (or currency equivalent)
Annual Administration Fee	0.45% per annum (minimum fee of GBP 60 per annum)
Termination Fee	GBP 200 (or currency equivalent)

The Annual Administration Fee is charged quarterly in arrears through the automatic cancellation of units, subject to the minimum fee noted above. FlexGlobal does not charge any other investment switch fees, dealing fees, discontinuation penalties or impose fixed savings terms or contractual lock ins.

The Annual Management Charges associated with the underlying investment funds are charged directly by each respective fund manager against their fund's net asset value and are therefore already reflected in the daily price of each fund. Your Financial Adviser will be able to confirm to you what the cost of your specific investment fund selection will be in advance, whilst further details can be found on www.flexglobal.com or will be provided by your Financial Adviser.

○ Do I need a Financial Adviser?

In order to invest into FlexGlobal you must first seek advice from an appropriately regulated and qualified Financial Adviser, who will help assess FlexGlobal's suitability for your personal circumstances. Your Financial Adviser may charge you an Establishment Fee for setting up your FlexGlobal arrangement and an ongoing Service Fee. They will discuss this with you in advance and all such charges require your prior approval. Contact your Financial Adviser today or visit www.flexglobal.com for more information.





Disclaimers:

Investors should be aware that the value of investments may fall as well as rise and that you may not get back all that you have invested. To assess your personal suitability for FlexGlobal, or any of the investment funds available through FlexGlobal, you should consult an appropriately regulated and qualified Financial Adviser for specific advice relevant to your own personal circumstances.

Investors should also be aware of their individual tax circumstances and in the event of any uncertainty you should consult with an appropriate tax professional. Investors should also be aware that both the levels and basis of taxation may change in the future and you should therefore continue to be aware at all times of your own personal circumstances and how any changes may either impact or potentially impact upon you.

This document is intended purely for illustrative purposes and should not be construed as a solicitation or an offer to either apply for FlexGlobal or to purchase or sell investments. Each individual investor will have personal circumstances and requirements that will need to be assessed by an appropriately regulated and qualified Financial Adviser first.

It should be noted that Fairway Group refers to: Fairway Trust Limited, a company incorporated in Jersey under registration number 78740; Fairway Pension Trustees Limited, a company incorporated in Jersey under registration number 99073; Fairway Fund Services Limited, a company incorporated in Jersey under registration number 99203; Fairway Fund Trustee Services Limited, a company incorporated in Jersey under registration number 119117; and any other affiliated company or Subsidiary of Fairway Trust Limited.

Members of the Fairway Group are regulated by the Jersey Financial Services Commission in the conduct of trust company and funds administration businesses under the Financial Services (Jersey) Law 1998 (as amended). Details of all regulated entities are published on the website at www.fairwaygroup.com.