

RISK PROFILING & INVESTMENT STRATEGY

Risk Profiling & Investment Strategy

The table below shows which risk level each of our investment strategies maps to within the Oxford Risk assessment process:

Your risk level as indicated by the Oxford Risk assessment	Suggested Investment Strategy
Very High	AIM: This strategy is designed for those looking to benefit from the potential tax shelter from investing in IHT qualifying AIM stocks. Returns are likely to be volatile especially in the short term.
High	This strategy can be created on request, please contact us to discuss your requirements
Medium / High	Growth: This strategy is designed purely for capital growth and as such returns may be volatile especially in the short term.
Medium / High	Balanced Growth: This strategy prioritises capital growth over income and as such returns may be volatile especially in the short term.
Medium	Balanced: This strategy is designed to achieve a balance of income and capital growth over time.
Medium	Cautious Balanced: This strategy is designed to generate an income which can grow modestly in real terms over time whilst retaining the potential for modest capital growth.
Medium / Low	Cautious: This strategy is designed to produce a reasonably high level of income without unduly restricting the potential for capital growth.
Low	Conservative: This strategy can be created on request, please contact us to discuss your requirements.
Low	Defensive: This strategy can be created on request, please contact us to discuss your requirements.
Very Low	

Please note that all of the above models contain equity-based investments which will fluctuate in value and you may not get back the amount originally invested.

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