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The European Investment Services Company

Periodic  
Investment  
Review

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**Name:**

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**Address:**

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**Date:**

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Dear

## Periodic Review: Summary of Personal Investment Recommendations

Account Numbers

Ref: Novia Sipp Account Investments

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## Background

**The purpose of this letter is to confirm whether or not the financial and investment services you hold continue to be suitable for you or not - and to recommend any appropriate new investment funds or investment managers, if applicable.**

You have recently answered an investment risk and suitability questionnaire, and we have provided you with a report based on your answers.

The report has identified an Asset allocation for your portfolio, which is the practice of diversifying your assets between funds, offering exposure to different asset classes. Creating the right mix of assets is an important part of the process of building a portfolio designed to meet your financial objectives. Our recommended asset allocation, in terms of the investment funds chosen for you is shown below.

This attitude to risk is considered, when making the new investment recommendations.

In signing and agreeing to the investment recommendation contained in this report, you are also accepting that you agree with this level of risk. Hence, please do read the risk report and get in touch with us if a) you have any queries or b) you think your risk level should be higher or lower.

## Templar Investment Body Investment Research

**On behalf of all clients, we continually carry out investment research on thousands of funds and investment managers** to a) check if previously recommended funds are still the best funds and b) ensure that any new investment recommendations are the best of breed and appropriate to our clients.

That research has established that for this review, we recommend you change your investment funds and managers.

**Note: This does not mean changing your pension account (Novia) or changing your trading platform (Novia), it simply means switching funds within your current Novia account.**

## Investment Recommendation

**The funds are selected in conjunction with your asset allocation and aligned your risk profile.**

Funds are chosen by our investment body, which reviews the funds and fund managers we use for our clients. The body is informed by third party research, which we purchase, alongside a series of quantitative criteria. All funds are required to have a minimum criteria before they are considered for selection, although we cannot guarantee future performance.

## Asset Intelligence

**In alignment with your attitude to risk we are recommending that moving forwards your investment funds are managed day to day by Asset Intelligence (AI), a discretionary fund manager available within the Novia platform.**

Asset Intelligence run different strategies or ranges of funds that make up portfolios.

## Why Asset Intelligence?

**AI will increase the level of oversight over the funds you are invested in, and will be more active each day in helping to make sure you are allocated to the best investment funds and the risk of the portfolio is maintained.**

As a discretionary fund manager, they have the permission to change any of the above shown funds without your or our permission, as and when they spot a necessary change. Hence in the future your invested funds list will change from time to time.

They are obliged however to maintain your portfolio such that it matches your risk appetite.

You can find out more about AI [here](#)

Templar will continue to monitor AI and confirm on a regular basis if Novia and AI continue to be suitable for you and competitive in the financial services market.

# Your Recommendation

## Summary Current Arrangement

**You currently hold what we call a trading venue or platform** within a personal pension wrapper, each provided by Novia Financial investment platform <https://www.novia-financial.co.uk/>

On the trading platform are a number of funds. We have provided you with a valuation and charges statement as a part of this review. You have 24/7 online access to view your investment account. If you need help with logging in online, please contact us.

## Suitability of the Novia Platform (Investment trading facility)

We confirm the Novia facility continues to be suitable for you, is competitive in the market and continues to be a robust home for your savings.

## Risk and Suitability Report

Within this report, regarding your appetite for risk you have been assessed to be Risk Level .

This guides the range and spread of investments that make up your new portfolio. The portfolio we have recommended consists today of the funds listed in the table below.

The asset allocation or how spread of investments for your risk appetite is shown in column .

<b>Whole of Market Portfolios As of 15/3/2022</b>		<b>20</b>	<b>40</b>	<b>60</b>	<b>80</b>	<b>100</b>
<b>Cash</b>		<b>2.00%</b>	<b>2.00%</b>	<b>2.00%</b>	<b>2.00%</b>	<b>2.50%</b>
Asset Intelligence Defensive Fund	GB00BM9GMF12	39.00%	29.18%	18.87%	7.40%	
iShares Overseas Corporate Bond Index (UK)	GB00B58YKH53	8.86%	6.98%	5.16%		
iShares UK Gilts All Stocks Index (UK)	GB00B83HGR24	7.41%	3.92%	0.91%		
JPM Global Macro Fund C - Net Accumulation	GB00B235HC61	1.98%	2.80%	3.35%	5.75%	
L&G Sterling Corporate Bond Index	GB00B4M01C47	5.90%	3.75%	1.44%		
RobecoSAM Global SDG Credits GBP Hedged	LU1945299961	8.86%	6.98%	5.16%	4.77%	
Royal London Sterling Credit	GB00B8GJ8S05	5.97%	4.38%	2.90%		
Asset Intelligence Growth Fund	GB00BM9GMH36	10.00%	21.60%	32.35%	40.50%	40.00%
Baillie Gifford Positive Change B Acc	GB00BYVGKV59				1.72%	2.53%
Brown US Sustainable Growth	IE00BF1T6V32		1.40%	1.40%	1.50%	4.30%
ES R&M UK Recovery	GB00B614J053	1.24%	2.15%	3.11%	4.12%	5.22%
Harris Associates Global Concentrated Equity GBP	GB00BN405018	1.80%	2.87%	4.34%	6.20%	8.44%
JPM US Equity Income Fund C - Net Income	GB00B3FJQ599	2.50%	3.00%	5.00%	5.00%	8.00%
Liontrust Special Situations	GB00B57H4F11	1.22%	2.70%	3.76%	5.00%	6.11%
Man GLG Japan CoreAlpha Fund Professional Income Shares (Class D)	GB00B3F47512	0.80%	1.30%	2.32%	2.50%	4.90%
Polar Capital Global Tech I Inc	IE00B42W4J83				2.50%	4.50%
Royal London Sustainable Leaders	GB00B7V23Z99	1.46%	3.00%	5.44%	6.50%	8.50%
Schroder Income Fund L Income GBP	GB00B5WJCB41	1.00%	2.00%	2.50%	4.54%	5.00%

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## Aggregated Costs and Charges

**There are no extra Templar costs for the provision of this review and or any fund switch works.** To help you understand the overall costs of our own and all other services involved, including these new recommendations, we have provided an illustration attached.

## Implementation

### Accepting and Implementing The Investments Switch Recommendation

**Please let us know as soon as possible if you have any questions or concerns about the advice set out here.**

If you wish to proceed with our recommendation, the next actions are as follows:

- Please sign and date this recommendation letter.
- Any necessary Novia documentation, we will send to you for completion.
- We may need to update your proof of identity and address details, in which case we will contact you.
- You will receive correspondence from the Novia platform, once the funds switch is completed.

We will set the next review date for one year from now, but feel free to contact us in the meantime should your circumstances change and or you wish an earlier review for any reason.

You have a right to change your mind after applying for a financial product, providing you do so within a set period, known as the cancellation period. You will find details of the cancellation period for the products I have recommended in the accompanying product disclosure documents.

## General Investment Risk Warnings

**Your attention is drawn to the following risks which are applicable whichever funds are invested into:**

- The value of any shares or assets and the income from them will rise or fall as the value of the underlying investments in which your money is invested changes.
- When you sell your investment, you may get back less than you invested.
- Funds may frequently invest in foreign assets. As such movements in exchange rates may cause the value of your investment to go up or down.
- To obtain the benefit of equity investing, a long-term view is usually advised.
- You should be aware that upon death, your investment may form a part of your estate.

## APPENDICES & Relevant information

- A** Suitability & Risk assessment report (Sent previously)
- B** Asset Intelligence Brochure
- C** Novia online login page (Contact us if you need help)
- D** New Funds Allocation Illustration (attached)



## Summary

**We have identified your attitude to investment risk, researched the investments market and confirm this recommendation is suitable for you.**

It is important your investments are reviewed regularly, so please do respond to us in the future and when we contact you.

Should you wish to proceed, we look forward to receiving your confirmation by return of a signed copy of this letter.

Should you have any queries concerning this report or if you feel any of the above is an inaccurate reflection of your understanding, please contact us immediately.

Yours sincerely,



.....  
James Edwards DipFA, DipPFS, CertPFS(DM),  
(Securities)CeMAP, MIFS Director,  
TEMPLAR European Investment Services

I confirm receipt of the 2022 Periodic Investment Review: Novia Sipp account investments, from Templar EIS Ltd.

I agree that the contents of the report and the investment advice recommended, and wish to proceed as detailed (or with adjustments as noted below)

<b>SIGNED</b>		
<b>Name</b>		<b>Date:</b>