

A **AIMS & OBJECTIVES**

The AMR Investment Management Service aims to improve potential performance of monies held within clients' pension and investment arrangements by selecting and monitoring a Portfolio of funds from a wide range available on the platform of the providers concerned. The Portfolios are designed to reflect the stated aims and objectives in light of the AMR Investment Department's reading of anticipated market conditions on a medium to long term view.

We aim to build and maintain an investment Portfolio in line with relevant objectives and risk profile – see Portfolio brochure in conjunction with individual Portfolio specifications. This will be a balanced spread of OEICs/Unit Trust holdings in line with stated capital growth, growth and income, income and growth, income or high income objectives and indicative risk profile and benchmarks. The risk profile is reflected in the current range of 6 risk-graded Portfolios: Cautious, Defensive, Distribution, Balanced Income, Balanced Growth, Adventurous.

Portfolio changes/ongoing management of Portfolios will be primarily with a view to maintaining the objectives/profile in the light of prevailing/anticipated market conditions. Changes may also be as a result of rebalancing client Portfolios to the current % allocation recommended, either due to outperformance of individual holdings/sectors/markets, or due to one or more holdings being changed, which will also automatically reset the % on all holdings in the Portfolio to the current recommended spread. Portfolios may also be reset in the light of market conditions as a separate exercise which does not involve changes to the selection of underlying holdings.

P **PRIMARY RATIONALE / CRITERIA FOR FUND SELECTION**

- Overall market outlook on a medium and long-term view.
- Outlook for underlying sectors including economic, political and liquidity factors.
- Relative track record of fund manager, management team. Strength in depth and experience embracing both, consistency of returns, and volatility factors.
- Quality and size of management group resources, priority status with institutions, visits to companies held and stockbroker service. Regular information flows to investors / advisers.
- Underlying sector and economic diversification of Portfolios and degree of activity in ongoing management. Flexibility to adapt to changing market conditions.

AMR FINANCIAL MANAGEMENT LTD

INDEPENDENT INVESTMENT MANAGERS AND FINANCIAL ADVISERS

AMR Investment Management Service

Management

AMR Financial Management Ltd are responsible for the selection of funds and ongoing management of the investment Portfolios. The platform providers are the plan managers responsible for the administration and valuations and do not provide investment advice.

Investment Department

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Notices To Investors

- It is important to remember that the value of investments and the income from them can fall as well as rise. Past performance is not necessarily a guide to future performance. Investors may not get back the amount invested.
- Every care has been taken in preparing this document but no guarantee of the accuracy can be given. Opinions are subject to change without notice. This document is for the information of clients and not for publication.

- Directors and employees of AMR may own and may from time to time add or dispose of any investments mentioned herein.
- The performance of model portfolios is calculated from that of an actual client portfolio that has remained fully invested in the particular strategy over the period. Accordingly, other clients' experiences may vary due to differing platform charges, or the timing of initial and additional investment or withdrawals. The benchmarks are included for comparative purposes only.

Regulator

AMR Financial Management Ltd is authorised and regulated by the Financial Conduct Authority.

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