

Investment Proposition

**Your Bespoke Wealth Journey with
Med-Ex Financial Advisory Services**



***Keeping the fair treatment of our
clients at the forefront of
everything we do***

Aligning Investments with Your Med-Ex LifePlan

At Med-Ex Financial Advisory Services Limited, we understand that your financial goals are deeply intertwined with your life aspirations. Our investment proposition is designed to empower you on your unique wealth journey, aligning your investments with your personal LifePlan.



Your Financial Partners, Every Step of the Way

We believe in building lasting relationships with our clients. Our commitment goes beyond simply offering investment advice; we are your dedicated partners, providing ongoing support and expertise at every stage of your financial plan.

As financial planners, our job is not to guarantee future returns or to try and second guess which investments will perform best.

Our job is to use our knowledge, skill and experience to maximise the chances of you achieving your aspirations and objectives, while acknowledging risk in all its guises (chiefly investment and inflation risk).

Indeed, we believe that the most important aspect to a successful investment strategy is *effective* risk management – how much risk can you afford to take and how much risk are you comfortable taking, as well as how much risk you need to take – after all, there is no point in taking more risk than you need to!



The key aspects of our investment philosophy are highlighted below:

- We will find out what is important to you and build a plan to meet your goals
- We will build your portfolio in line with the amount of risk you can afford to take and are comfortable taking
- We will invest your money to best meet your goals, not simply to speculate on the latest trends
- We believe that investing is a long-term commitment
- An approach focused solely on performance is intrinsically high risk
- For most clients, the risk of permanent loss of capital is the most important consideration



Risk management – how we measure investment risk:

FinaMetrica is the gold standard in risk tolerance assessment, providing scientifically validated insights to financial advisors. It helps build trust, personalize advice, and enhance client relationships by accurately measuring risk preferences and aligning investments accordingly. We clarify your risk tolerance through further discussion with you, including what capacity, if any, you have for the loss of capital.

*Med-Ex Financial Advisory Services Limited is Authorised and Regulated by the Financial Conduct Authority (No. 484988).
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Tailored Investment Solutions

We have partnered with 3 Discretionary Investment Houses to provide investment solutions we believe can be used effectively in the delivery of client monetary objectives with risk management a big consideration:



1. LGT Wealth Management Model Portfolios:

- **Heritage and Expertise:** Benefit from over a century of wealth management experience and over £20bn in assets under management in the UK. LGT is a privately owned business based in Lichtenstein.
- **Diversified Strategies:** LGT have taken on 9 of our Model Portfolios across all risk ranges and including our “ethical” Kinder World range.
- **Active Management:** Experienced professionals actively manage your portfolio, adjusting to market conditions for optimal performance.
- **Quarterly Investment Meetings:** We meet with LGT’s team every quarter for a joint-analysis of how the portfolios are working and changes that are needed and then implement them.



**Wealth
Management**

2. Timeline Tracker Portfolios:

- Provides low-cost, evidence-based, index-tracking, discretionary portfolio management services, exclusively to financial planners.
- Timeline's vision is to offer low-cost institutional-level portfolios designed to capture the global market return over the long term, whilst eliminating unnecessary costs, inefficiencies, and anxiety for clients.
- Their robust and disciplined approach to investing is founded upon Nobel Prize-winning academic research and harnesses sophisticated tools to properly test investment solutions.
- Following FCA approval in September 2019, Timeline Portfolios now manage approximately £6bn in Assets.



3. Dimensional's World Equity Fund:

Dimensional is a leading global investment firm that has been translating academic research into practical investment solutions since 1981.

Guided by a strong belief in markets, Dimensional offers strategies that focus on the drivers of expected returns.

Evidence-Based Approach: Invest with confidence knowing your decisions are grounded in decades of academic research and market data.

- **Top academics** in finance, Nobel laureate Eugene Fama, fellow researcher Kenneth French and other leading academics are directors and consultants to the firm.
- **A scientific perspective** guides the firm's culture, philosophy and investment approach.
- **Factor Focus:** Capture potential market premiums associated with key factors like size, value, and profitability.
- **Global Reach:** Diversify across a broad range of global equity markets to reduce risk and seek long-term growth.
- **A True Passive:** This is an interesting investment solution to offer because as it is virtually all invested in equities, it might usually be expected to carry the highest level of risk warning. However, it is different in that the fund holds over 13000 individual equities but hardly ever trades them making it a true "passive" fund.



Taxation of investments:

Investments in an Individual Savings Account (ISA) and Junior ISA (JISA) are free of income and capital gains taxes. Investments in General Investment Accounts (GIAs) and variations (like Collective Investment Accounts – CIAs) are liable to income tax on dividends and interest and also capital gains tax and are known as chargeable gains. At the end of each tax year, it is possible to download a statement from your investment host/platform/provider to show any taxable income and dividends that may have been paid (whether reinvested or not) and also any capital gains or losses. If you have an accountant, they may well ask you for this but you will be required to declare such income and/or gains to HMRC on a tax return, even if you don't normally submit one. (Remember, this includes interest you might earn from bank/building society accounts). While managing your investments, we and our investment partners will “rebalance” an individual's holdings according to their risk profile. This means that assets, like shares, will be sold (a disposal) and others purchased. The sale process could mean that a “capital gain has occurred/been realised” and capital gains tax due. The “gain” at the end of a tax year is the combined realised gains of all relevant assets and if that total exceeds the annual maximum CGT Exemption limit is £3000 for 2024/25, the capital gains tax is payable and HMRC must be informed. It is important to know that Med-Ex and our investment partners do not usually refrain from fund/asset switches even in the event of a gain which might exceed the prevailing exempt limit. Note also that losses in a tax year can offset gains and that losses can be brought forward for up to 4 years.

Life insurance bonds

The tax rules on life insurance bonds are complex and largely context driven. Whenever money is withdrawn/surrendered from a life insurance bond, a Chargeable Event is said to have occurred and HMRC will be notified by the insurer. The policyholder will be told too. Depending upon the individual circumstances, a Chargeable Gain (where income tax might be due) might occur. The policyholder will need to inform their accountant/HMRC of this. Because of the complexity, it is very important that the policyholder seeks advice on the best way to withdraw/surrender money as income tax may be paid one way but not another, perhaps. There is no capital gains tax on insurance bonds.

Esoteric investments like Venture Capital Trusts (VCTs).

Income and gains arising from VCTs are free of income and capital gains taxes. These products attract tax relief of 30% of the original investment which is used to reduce an individual's income tax liability for that tax year. An individual cannot claim more tax relief than the income tax they have paid in a year.

Your Values, Reflected in Your Investments (ESG Option)

We understand the importance of investing in line with your values. That's why we offer optional ESG (Environmental, Social, and Governance) solutions through LGT Wealth Management and Timeline, allowing you to make a positive impact while pursuing your financial goals.

Transparent Fee Structure

Our Ongoing Adviser Fees are transparent and straightforward @ 0.75% per annum deducted from assets under management, usually. Of this, around 0.5%pa is dedicated to paying for our comprehensive services like annual reviews, portfolio management, and administration. You have the flexibility to pay by BACS if you prefer.



Client-Centric Focus

Your experience and outcomes are our top priority. We actively seek your feedback to continuously improve our services and ensure your satisfaction.

Regulatory Compliance and Good Faith

We adhere to the highest regulatory standards set by the Financial Conduct Authority (FCA), acting in good faith to always put your interests first when recommending products or services.

Your Financial Success, Our Shared Mission

We are committed to empowering you on your wealth journey. Contact us today to discover how our personalised approach and diverse investment solutions can help you achieve your LifePlan objectives.

Important Disclosures:

- Investing involves risk, including the potential loss of capital.
- Past performance is not necessarily indicative of future results; the value of your money can fall as well as rise.
- Please consult with a financial advisor to determine the suitability of any investment strategy for your specific needs and circumstances.



Expert

Over 25 years in the business

Optimistic

Giving you confidence for the future

Ethical

Investing for a positive impact