



MAYFAIR CAPITAL LIMITED

**INVESTMENT
PORTFOLIO SERVICE**

General Investment Accounts, ISAs & SIPPs

2022

WWW.MAYFAIR-CAPITAL.CO.UK



"We aim to provide tailored and subjective investment advice and management."

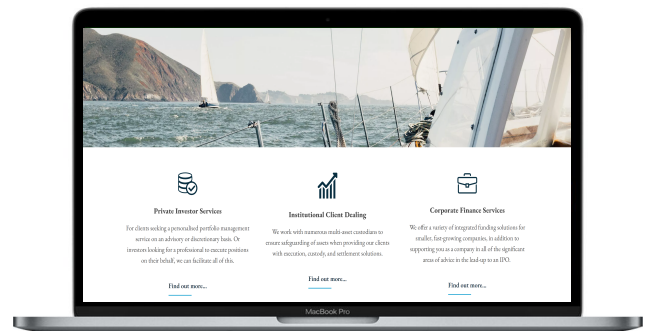
About Us

Mayfair Capital Limited was founded in 2016 to provide a relationship-based investment service to clients who desire a reliable and pragmatic approach to the management of their investments.

Our approach is client centric: we aim to provide tailored and subjective investment advice and investment management services to help our clients achieve their investment goals.

We strive to provide our clients with a high level of service that is built on trust and equity.

We construct and manage portfolios using a wide range of appropriate investments, with strong risk controls built in. Using the collective insight of our research teams and investment managers, we aim to protect and grow the capital of each client.



At Mayfair, we will always:

- Aim to achieve the best possible returns at the risk level chosen, by making long-term, diversified investments in regulated investment funds.
- Aim to keep your investments on track, by watching and fine-tuning your portfolio
- Work hard to keep our charges low, to reduce the impact of charging on investment returns.

Our Services

Take your pick from either of our investment portfolio services.

Advisory

Our investment advisory service is perfect for those that want flexibility within their investment portfolio whilst also looking to remain in the driver's seat. With the advisory service, you offload the heavy-lifting to us, yet reserve the final say on every investment decision. Our team of investment advisers will seek out market opportunities within the risk parameters of your portfolio and consult you on whether or not you wish to proceed. Each recommendation is provided to you with a balanced view on each potential transaction, putting you in an informed position to make your decision. Clients that wish to keep an eye on the market themselves can also benefit from being able to contact their investment adviser to discuss their investment ideas.

Discretionary

Our discretionary service is for those wanting to hand control of their investment portfolio over to an expert. The difference between discretionary and advisory is that you need not be involved in the investment decision making process. Our team of investment managers transact in the market on your behalf within the risk parameters established at the beginning of the relationship. Clients can still view their portfolio at any time to see how it is performing should they wish, however, this is very much a hands-off service that asks much less time of the investor.



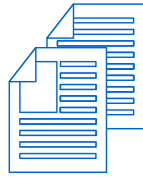


The Aims

- To provide diversified portfolios using asset allocation to cater to the investors' needs
- To deliver a return from investments providing capital growth and income
- To target higher growth potential of carefully selected equities with short and long-term growth prospects
- Funds are chosen to ensure diversification - a proven approach to risk management
- To target a long-term return within a risk-based approach

Key Features

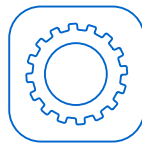
- Direct holdings in fixed income and collective funds
- Portfolios structured to meet specified volatility parameters to control risk
- Open to a range of tax efficient wrappers from SIPPs to ISAs.



Investment Approach

Our investment approach is based on three principles. An established investment process setting the strategic and tactical asset allocation within volatility parameters to control and manage risk, ensuring that adequate diversification is maintained through investment in a range of asset classes. Rigorous oversight by both asset allocation and investment committees, utilising the collective experience in the firm and in-depth knowledge of financial markets.

Consistency of approach is maintained through our market leading systems, allowing for investments to be made in the same manner for all clients and for varying the allocations as per the agreed mandate.



Investment Process

Our investment process brings together a wealth of experience through investment and asset allocation committees, to create diversified investment portfolio models to suit a range of volatility-risk profiles.

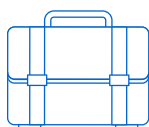
We employ both a top-down approach, which considers macroeconomic developments and volatility in setting our asset allocations, and a bottom-up approach which considers company valuations and accounting fundamentals in selecting individual securities.

Our centralised approach emphasises investment discipline and ensures that client funds are invested in a consistent and diversified manner across all portfolios. Diversification by asset class and industry ensures that portfolios are less likely to be affected by price declines in any single asset class, sector or company.



Client Categorisation

Unless we agree with you otherwise we will classify you as a 'Retail Client' which affords you the maximum protection under the current Financial Conduct Authority regulation.

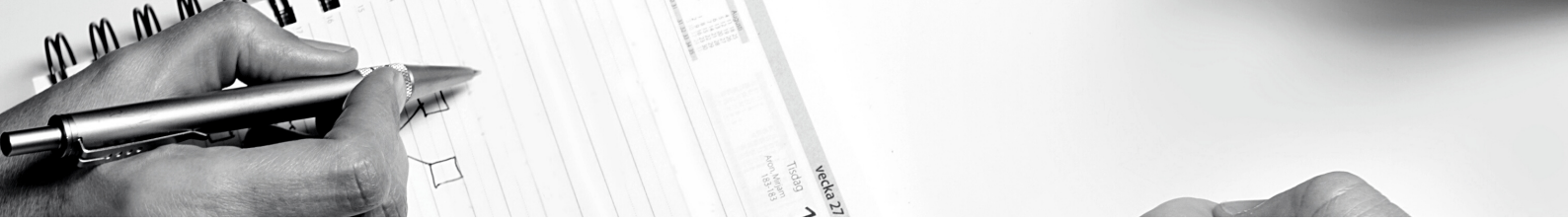


Asset Allocation

In carrying out the asset allocation strategy, our investment committees establish central parameters by which funds are allocated to create different risk profile-based portfolios that are monitored for any changes and developments. This is known as the strategic and long-term asset allocation. As the prices of different asset classes, from fixed income to equities and alternative investments (such as gold, property and hedge funds) react in different ways to economic and geopolitical developments, a different level of diversification is required to deliver returns to clients with different expectations of risk.

For example, the price variability of equities has historically tended to be greater than that of fixed income and the two also react differently to different developments in a non-correlated manner. Combining two or more non-correlated assets with different variability or volatility of price movements and different properties, can therefore reduce the overall volatility-risk of a portfolio.

The initial composition of asset classes in the Model Portfolios can also be varied according to macroeconomic conditions and changes in valuations. This is known as the short-term tactical asset allocation and is in place to take advantage of investment opportunities as they arise while remaining within the pre-set volatility-risk parameters established by the strategic asset allocation. Combining the strategic asset allocation, with a shorter-term tactical asset allocation is achieved through continuous monitoring of financial markets.



Investment Approach

How will my money be invested? (Discretionary)

The Mayfair Capital Investment Committee meets on a regular basis to assess the portfolios, monitor investments and consider potential new investments for each Model Portfolio, taking into account the prevailing market conditions. Once we receive your funds we will begin to invest them into suitable investments in line with the asset allocation of the suitable Mayfair Capital Model Portfolio.

What account types are available?

You can invest in the Mayfair Capital Model Portfolio through the following accounts:

- Standard Investment Account
- An account that allows you to invest directly into the Mayfair Capital Model Portfolio. You can hold the account in individual or joint names.

Separately Managed Accounts

We can offer clients a range of portfolios. These are tailored to clients' investment profiles providing alternative risk/reward models with the potential for positive returns in both rising and falling markets.

ISA Account

You can invest new funds through an ISA, providing it is within the tax year allowance. Alternatively, you can transfer an existing ISA to take advantage of any available cash currently within your ISA wrapper.

SIPP Account

We work with several pre-approved SIPP providers; therefore, you are able to invest through your SIPP safe in the knowledge that the SIPP provider has reviewed and signed off Mayfair Capital's portfolio services.

How much does it cost?

Please see Terms & Conditions, Term Sheet and Rate Card separately.

How long should I be prepared to hold my investment for?

The Model Portfolio is designed to be held for a minimum of 5 years to give the investments the opportunity to mature and provide the maximum potential returns.

Early redemption may incur significant losses from its original investment.

How will I be kept informed?

You will receive a valuation of your portfolio annually, along with a report on the Mayfair Capital Model Portfolio and current market outlook.

Is my attitude to risk suited to the Mayfair Capital Model Portfolio?

The different Mayfair Capital Model Portfolios are designed to maximise potential investment returns for different risk profiles. Your financial advisor will carry out a risk assessment and advise you on your attitude to risk. Once they have done this they will advise you on the appropriate Mayfair Capital Model Portfolio to invest in.



A prospective investor should be aware of the risks of investing in securities and should make the decision to invest only after careful consideration and, if appropriate, consultation with an independent financial adviser authorised by the Financial Conduct Authority who specialises in advising on the acquisition of shares and other securities.

Once your financial advisor has conducted an assessment of your situation and attitude to risk and you have completed the appropriate applications, we may contact you to complete the Mayfair Capital Know Your Client (KYC) fact-find.

The KYC will allow Mayfair Capital to ensure you understand the services we offer and the associated risks. If at this point you would like to invest in a different portfolio to the one advised by your financial advisor, we will refer you back to them for re-assessment. Please refer to the Terms and Conditions for further information.

Is there a limit to how much I can invest in The Mayfair Capital Model Portfolio?

There is no investment maximum other than the statutory limits for ISA and Pension investments.

What happens to any income produced?

Any income produced from the investments held in your portfolio will be credited to your account. For ISA and SIPP accounts, the income will be credited to the cash balance and reinvested according to the asset allocation parameters of the client's elected Model Portfolio.

How do I apply?

You can apply through your appointed advisor who will then conduct an assessment of your current situation and attitude to risk. Once they have completed this and deem the Mayfair Capital Model Portfolio to be suitable for your investment needs and attitude to risk, they will provide you with an application form and a copy of the Terms and conditions.

If you apply for a standard investment or ISA account, then the application will come directly to Mayfair Capital from your financial advisor. Mayfair Capital will process the application and may contact you to complete the KYC. Once this is complete we will ask you to fund the account and once the account is funded we will then invest on your behalf.

Should you wish to transfer an existing ISA into the Mayfair Capital Model Portfolio, your financial advisor will provide you with the relevant Mayfair Capital ISA transfer form. Mayfair Capital will then advise your current provider to liquidate your assets and transfer the cash to Mayfair Capital, unless the funds are already in cash.

If you apply for SIPP account, your financial advisor will contact your existing SIPP provider or will apply to an Mayfair Capital approved SIPP provider at the same time as applying to Mayfair Capital. Once we receive the application we will contact you to complete a KYC. At the same time, we will liaise with your SIPP provider to ensure timely transfer of funds.

Should you have any further questions please refer them to your financial advisor.





Risk management is a central component of our investment approach.

Risk Management

Ensuring that single elements of the portfolios are restricted in size, are combined with larger capitalization stocks, fixed income instruments and alternative asset classes, ensures that risk is controlled in an effective manner to reflect the objectives of the chosen Model Portfolio.

Controls include volatility bands for each portfolio which measure the combined variation of prices in a portfolio over time, thus governing variation in asset allocation to ensure volatility remains within the bands.

Mayfair Capital Model Portfolio Risks

1. The Mayfair Capital Model Portfolios are designed to be held for a minimum of 5 years to give the investments the opportunity to mature and provide the maximum potential returns. Early redemption may incur significant losses from its original investment.
2. The portfolios typically invest in individual securities and funds. When buying a security or fund in any part of the market, the maximum loss is the amount originally invested.



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CAPITAL

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