DUNHILL FINANCIAL

MODEL PORTFOLIO SERVICE (MPS)

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OUR MODEL PORTFOLIO SERVICE (MPS)

The DF Model Portfolio Service (MPS) is a discretionary management service comprising six investment portfolios across three currency profiles that differ in their investment objectives and risk profiles.

Your financial adviser will work with you to ensure you select the most appropriate portfolio for your individual objectives, taking into account your appetite for risk and your capacity to suffer losses within your portfolio.

Our MPS can be used to meet your income requirements, and your financial adviser can arrange for you to have regular, scheduled withdrawals from your portfolio.

OUR INVESTMENT APPROACH AT A GLANCE:

- Strategic Asset Allocation - You benefit from our strategic approach to investing your money, which is guided by our Investment Committee's comprehensive oversight and analyst research.

- Diligent Fund Selection - Our Investment Committee has thoroughly examined each of the funds featured in the portfolios. Environmental, social, and governance (ESG) aspects are taken into consideration in our fund research. We want to know how fund managers incorporate environmental, social, and governance (ESG) issues into their investment decisions and stewardship practices. We will engage management on material ESG problems for all of the funds we oversee.

- Dynamic Process - Each month, we tactically update our portfolios to account for significant developments in the financial markets and to reflect our most recent economic viewpoints. This assists performance and ensures that portfolios adhere to the risk profile agreed upon with your financial advisor.

- Broad Diversification - Your money will be spread over a variety of different investments. Our portfolios provide exposure to a diverse variety of asset classes and worldwide stock markets in a single, uncomplicated package available off the shelf.

How does it work?

We manage your money to accomplish your financial goals and offer you consistent returns over time and within the risk parameters agreed upon by you and your financial adviser.

Our Investment Committee and in-house experts determine our strategic approach to investing your money. Our MPS portfolios are tactically updated monthly to reflect the Committee's opinion on the best asset mix to hold for a specific investment objective.

As a consequence, each portfolio will have a favorable, neutral, or negative attitude toward its strategic sector. This is critical for ensuring consistency of performance and keeping portfolios in line with your risk tolerance.

PORTFOLIO OFFERINGS:

Our model portfolios can help you choose an investing strategy that fits your objectives, ambitions, and risk tolerance, available across a wide range of platforms. You can be certain that your money will be spread over a diverse range of investments that are evaluated monthly to ensure they continue to meet your risk tolerance and investing objectives. We offer six different risk levels with three currency profiles catering to your specific needs.

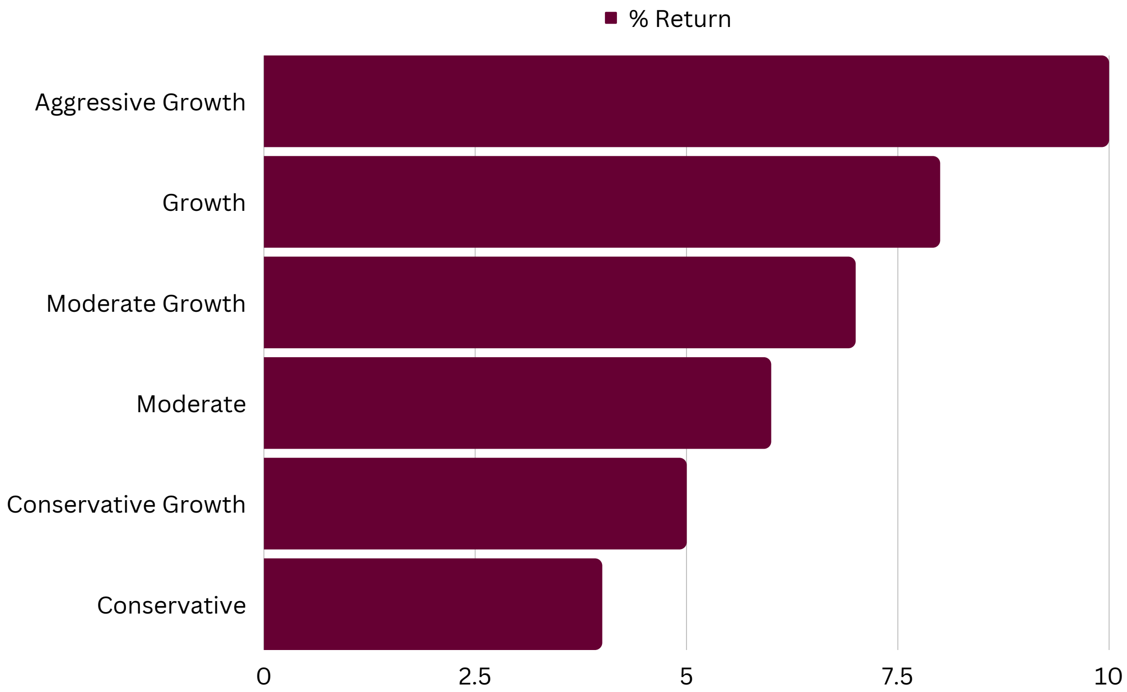
(All our GBP Models are screened for HMRC Approved Status) Your financial adviser will work with you to determine the best investment strategy for your specific goals.

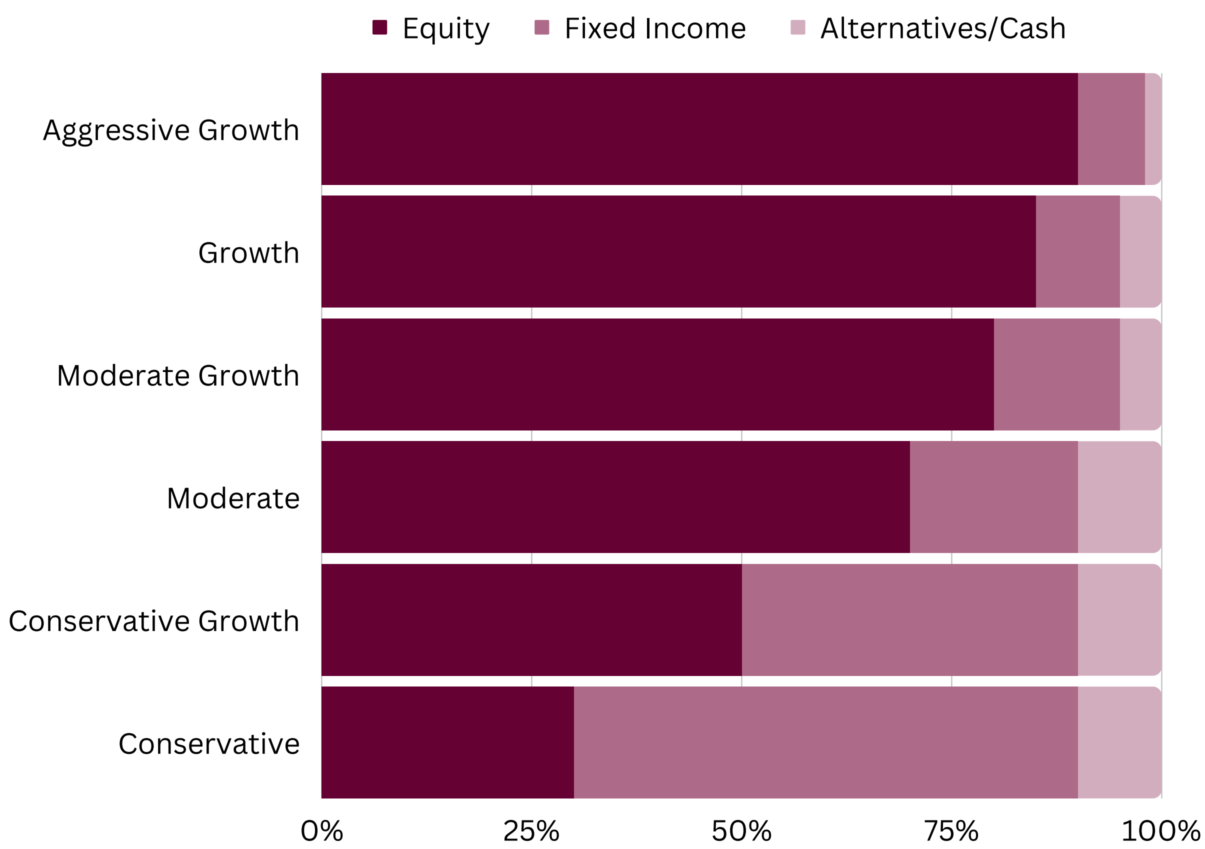
When investing your funds, it is critical that you understand the risks you are taking. The graphic below illustrates several potential outcomes to assist highlighting this risk.

The illustration on the next page depicts the range of losses and gains that might be realized over a one-year period in each of the portfolio risk categories. It indicates the annualized returns that investors may achieve in an average year.

(The graphic on the next page is for illustrative purposes only and it not indicative of future returns)

RISK TOLERANCE & EXPECTED RETURN PROFILE





INVESTMENT PHILOSPHY

Our research team's primary goal is to develop a "buy list" of carefully selected investments from which we build our MPS.

The team's investing research spans all major asset classes and all areas of the world, as well as alternative investments.

To discover prospective investment managers, our analysts begin with a quantitative screen. They then do qualitative due diligence, which includes seven elements such as:

- Fees
- AUM (Asset under management for strategy/fund)
- 3 & 5 Year performance metrics
- Inception date
- Fund family reputation
- Social responsibility
- Management tenure

Among other things, we consider the investment firm's financial soundness, organizational integrity, and stability, as well as manager access and prompt supply of complete portfolio transparency.

We hire external managers to handle segregated mandates, which are customized funds that are administered in line with agreed-upon criteria specified by us and are an important component of each of the six portfolios.

External managers have been deliberately chosen to manage assets in a certain style or approach in which they have excelled.

One of the primary advantages of our investing strategy is that we can leverage the experience of the greatest investment managers at the lowest possible cost.

ESG & SOCIAL RESPONSIBILITY:

In general, our investment management strategy is based on a responsible ethos. As part of that commitment, these managers consider environmental, social, and governance (ESG) considerations when making investment choices and are active investors.

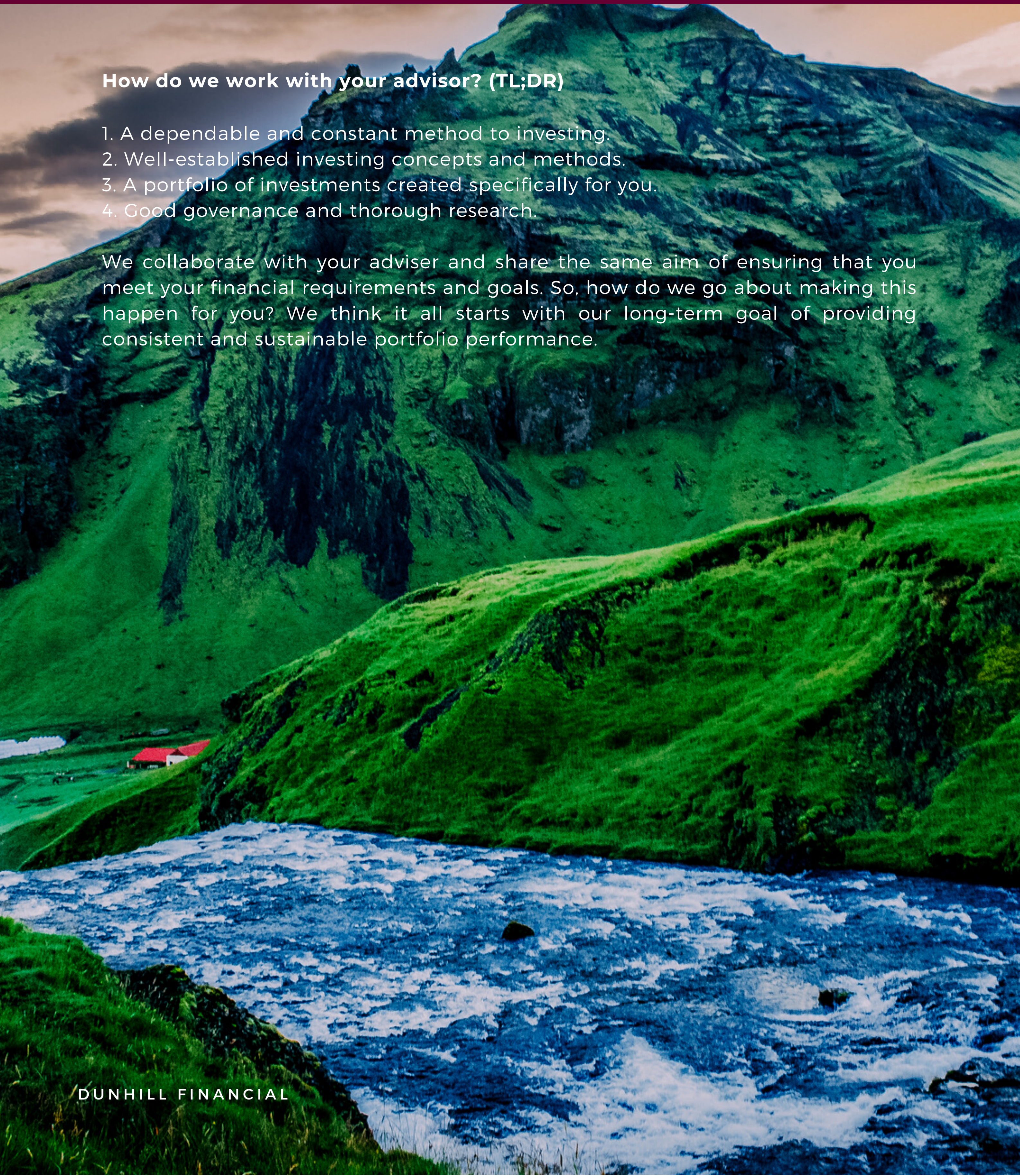
Our fund study takes into account environmental, social, and governance aspects. We want to know how fund managers incorporate ESG factors into their fund selection and stewardship practices.

We will interact with managers on material ESG problems for all funds we cover. Our analysts seek to ensure that fund managers engage constructively with the underlying firms they hold on key ESG issues.

Independent ESG portfolio scoring

For each of our portfolios, we use MSCI, an independent third-party data source, to provide an ESG score in our investment methodology. This score assesses the portfolio's ability to withstand long-term material industry environmental, social, and governance challenges.

HOW DO WE WORK WITH YOUR ADVISOR?



How do we work with your advisor? (TL;DR)

1. A dependable and constant method to investing.
2. Well-established investing concepts and methods.
3. A portfolio of investments created specifically for you.
4. Good governance and thorough research.

We collaborate with your adviser and share the same aim of ensuring that you meet your financial requirements and goals. So, how do we go about making this happen for you? We think it all starts with our long-term goal of providing consistent and sustainable portfolio performance.

HOW DO WE WORK WITH YOUR ADVISOR?

Getting the fundamentals right - Investing effectively, whether for the short or long term, requires mastering the fundamentals. Recognizing how much risk you and your adviser have determined is suitable for you, and ensuring that your holdings respect this, is critical.

We understand that risk management is partly about diversification – the art of distributing your money across various assets, industries, and investments to ensure your portfolio stays within the agreed-upon risk parameters. Again, your specialized Investment team will manage this in accordance with the mandate you and your adviser agreed upon.

This is a continuous process. We understand that things change over time, such as your financial objectives or risk tolerance, therefore we constantly maintain communication with your adviser to ensure that your investment portfolio continues to fit your financial needs. As a standard, you and your adviser will get quarterly reports and appraisals, with reports and meetings available on request.

SUMMARY

Access a range of models portfolios in EUR, GBP and USD catered towards a specific risk and objective.

Our MPS is available in a wide range of wrappers, from Traditional & Roth IRAs to ISAs and SIPPs.

Responsible investment with built in ESG overlays and further customizability for our bespoke offerings.

Investments are carefully monitored and rebalanced periodically to stay in line with your risk profile.

Hyper-customized thematic portfolios without derailing your risk profile.

US Compliant investment solutions that provide US tax reporting documents (1099).

TAKING THE NEXT STEP

GET IN TOUCH WITH US

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