Managed Funds Service:

Access a wider range of investments and specialist fund managers than any single firm could provide.

A diversified portfolio obtained through specialised 3rd party funds across all asset classes.

Managed Funds include Unit Trusts, OEICs (Open Ended Investment Companies), Investment Trusts and ETFs (Exchange Traded Funds).

The aim of such schemes is to spread or reduce the volatility that is associated with investment as well as gain the benefits of professional management. The reduction in volatility is achieved because the wide range of investments held reduces the effect that any one investment can have on the overall performance of the portfolio. They are better suited to those who are just starting to invest, although they form a core bedrock for most portfolios.

Investments in funds are chosen based on past performance and continual updates through meetings with fund management groups and their fund managers. Funds’ investments incorporate the full range of asset classes and their managers draw on extensive research facilities and unrivalled access to companies for primary research. Through these investments, Investors can access many of the “star” fund managers they see in the media.

The management of portfolios comprising managed funds’ investments is the same as that for Discretionary or Advisory portfolios, save that the investments are solely in collective investments.

Key features:

* A portfolio of collective funds that is suitable for your investment objectives.
* A portfolio that adjusts to changes in your lifestyle.
* Nominee facility to hold your investments globally.
* Regular valuations and reports.

Key Risks:

* The value of your investments and any income from them may go down and you may get back less than you invested. Past performance is not necessarily a guide to future performance.
* We rely on you to update us of changes in circumstances that may impact your investment objectives.

Associated Services:

* Investment Management Services – Discretionary.
* Advisory Dealing.
* Independent SIPP Investment Management.
* Individual Savings Accounts (ISAs).

For a confidential discussion please contact us on: +44 (0)20 7549 3578 or via our website [www.azpur.com](file:///C:\Users\dchalmers\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\6GN81F30\www.azpur.com).

Disclaimer:

Azpur operates as a division of Credo Capital plc (Credo) under a Trade Name Services Agreement. Credo is a member of the London Stock Exchange and is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales number 03681529. Registered Office 8-12 York Gate London NW1 4QG.

This communication and all information contained in or attached to it (including, but not limited to market prices/levels and market commentary) (the "Information") is for information purposes only, is confidential, may be legally privileged and is the intellectual property of Azpur LLP . The Information is not, and should not be construed as, an offer, bid, recommendation or solicitation in relation to any financial instrument or investment or to participate in any particular trading strategy. The Information is not to be relied upon and is not warranted, including, but not limited, as to completeness, timeliness or accuracy and is subject to change without notice. All representations and warranties are expressly disclaimed. Access to the Information by anyone other than the intended recipient is unauthorised and any disclosure, copying or redistribution is prohibited. For further regulatory information and our terms of business, please see [www.azpur.com](http://www.azpur.com/) and [www.credogroup.com](http://www.credogroup.com/). If you receive this communication in error, please safely dispose of all copies of it in a timely manner and notify us (by e-mail to clientservices@azpur.com or by telephone on +44 (0)20 7549 3578).