

CAM Portfolio Service

Global insecurity, increasing regulation and rapid market movements have highlighted the need for new financial solutions. The CAM portfolio service is a range of five discretionary model portfolios which have been specifically designed to suit your client's attitude to risk and investment objectives. We provide Cautious, Balanced, Income, Growth and Aggressive portfolios with targeted returns to fit with the risk profiling tools you may use, whether bespoke or proprietary, leaving you more time to manage your client relationship.

Investment Philosophy

For over 20 years our investment philosophy has been based on the belief that multi-asset diversified portfolios provide more consistent investment returns than traditional portfolios, with a lower degree of risk and volatility.

At CAM, we believe that a cost effective active management approach is needed to provide the real return that most clients are seeking and to deliver this, we use a wide selection of different asset classes, including cash, bonds, property, equity, commodities and other alternatives.

We invest predominantly in collective investments including OEICS, unit trusts and investment trusts, finding niche opportunities often overlooked by larger institutions.

How we run the CAM Portfolio Service

- Portfolios are actively managed on a multi-asset basis resulting in greater diversification than traditional portfolios.
- Available through General Investment Accounts, SIPPs, ISAs and Offshore Bonds.
- Portfolios managed on a day to day basis and rebalanced monthly.
- Well defined targeted return.

IFA Benefits

- IFA maintains control of the client's assets held on Novia.
- Quarterly manager commentaries enable both clients and IFA to remain informed.

Costs

- No dealing fees.
- CAM portfolio management charge is 0.3% (plus VAT where applicable)
- Institutional terms on the underlying funds' AMC keeping the TER as low as possible.



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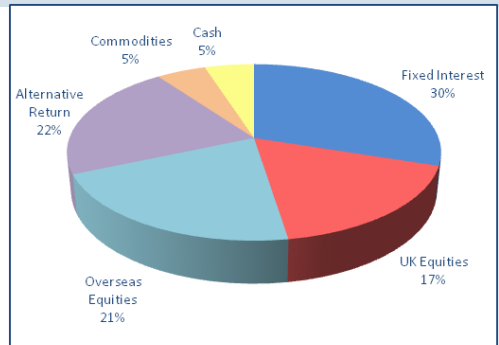
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Choosing your portfolio

Cautious

The investment objective of the cautious model is to provide a real return* over a five year rolling period with an emphasis on capital preservation. Investments will be made on a multi-asset basis through a portfolio of collective investment schemes.

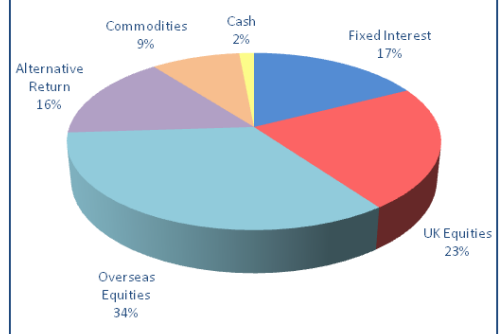
The Cautious portfolio's target return over a five year rolling period is CPI+2%.



Balanced

The investment objective of the balanced model is to provide a real return* over a five year rolling period with an emphasis on providing capital appreciation. Investments will be made on a multi-asset basis through a portfolio of collective investment schemes.

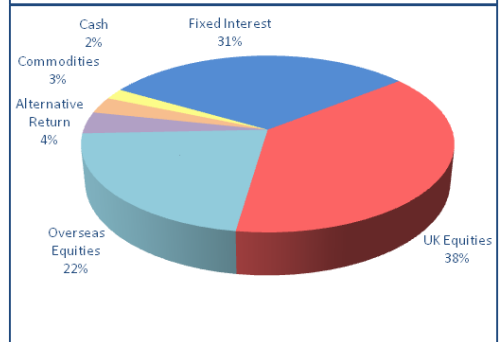
The Balanced portfolio's target return over a five year rolling period is CPI+4%.



Income

The investment objective of the income model is to outperform the APCIMS Income Index while providing a natural income and maintaining the capital value of the investment. This index has an equity weighting of up to 55% and therefore this portfolio is likely to have a similar weighting in equities. Investments will predominantly be made up of traditional assets (equities and bonds) through a portfolio of collective investment schemes as few alternative investments have an attractive yield.

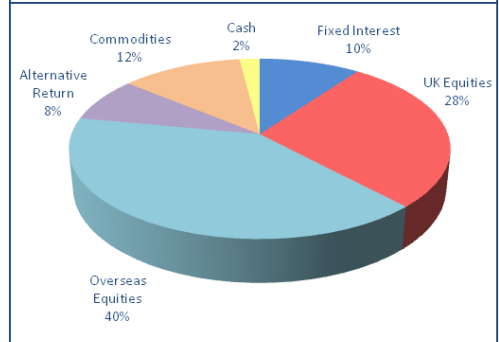
The Income portfolio's target return is to outperform the APCIMS Income Index (Total Return Index value) over a five year rolling period while providing a similar level of income.



Growth

The investment objective of this model is to outperform the APCIMS Growth Index over a five year rolling period. This index has an equity weighting of up to 80% and therefore this portfolio is likely to have a high allocation to equities although investments will be made on a multi-asset basis through a portfolio of collective investment schemes.

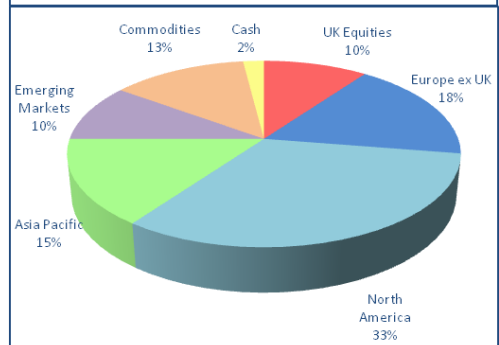
The Growth portfolio's target return over a five year rolling period is to outperform the APCIMS Growth Index.



Aggressive

The investment objective is to provide a return in excess of the FTSE World Index. This index has an equity weighting of 100% and therefore this portfolio is only suitable for longer term investors with a high tolerance for volatility. Investments will be made within global, regional and single country equity funds.

The Aggressive portfolio's target return over a five year rolling period is to outperform the FTSE World Index.



*'real return' is the return over and above the prevailing rate of inflation as measured in the UK by the Consumer Price Index (CPI).

Past performance should not be seen as an indication of future performance. The value of investments and the income from them can go down as well as up and an investor may not get back the amount originally invested and may be affected by fluctuations in exchange rates. You should obtain advice on taxation where appropriate before proceeding with any investment. This document is for information purposes only and does not constitute an offer to enter into any contract/agreement nor is it a solicitation to buy or sell any investment or to provide any services referred to therein. City Asset Management cannot be held responsible for any errors or omissions contained within this