



HENDERSON ROWE

HIGHLY

PERSONALISED

STRATEGY

APPENDIX

RAYMOND JAMES
INVESTMENT SERVICES

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Investment objective

The investment objective of highly personalised strategies is to meet highly personal objectives such as trading strategies that are intended to generate high capital returns over short time horizons

Risk Category

Highly personalised strategies may be high risk. The capital value of the investment may fluctuate dramatically and capital returns may be negative over the period of the investment. Some individual investments may become valueless. There may be no income return.

Minimum Time Horizon

Highly personalised strategies are not typically defined by time horizons.

Liquidity potential

Highly personalised strategies may not typically provide liquidity. This means that the investments may not be able to be sold to raise money at short notice.

Asset Allocation

Strategic asset allocation

This is the process of deciding which assets to invest in, and the relative quantities of each, in order to meet the investment objective of the portfolio over the time horizon of that investment. Highly personalised strategies may not typically have strategic asset allocations and aim to provide absolute returns. As a result, the portfolio may comprise up to 100% of any asset class. Please insert your preferred weightings in the table below should you wish to impose any constraints on this.

Asset Class	Weightings (%)	Comments
Fixed Income		
Cash and equivalents	.....	.....
UK bonds	.....	.....
Equity Investment		
UK equities	.....	.....
US equities	.....	.....
Continental Euro equities	.....	.....
Japanese equities	.....	.....
Pacific Basin equities	.....	.....
Total	100.00	Please note that a day to day composition of a portfolio may vary as the value of assets and levels of markets change.

Tactical asset allocation

This is the process of increasing or decreasing the relative weightings of assets in your portfolio in order to take advantage of prospective opportunities or to reduce the portfolios potential exposure to risk.

Typical Investments

The typical investments that would comprise a highly personalised strategy would include cash deposits, money market funds, and short dated bond and bond funds, equity funds, exchange traded funds, individual bonds and equities, options, warrants and alternative investments (including private equity, property, commodities, hedge funds etc.). Higher yielding investments may be used in each asset class to meet income requirements.

First Client

Full Name															
Signed								Date							

Second Client

Full Name															
Signed								Date							

Third Client

Full Name															
Signed								Date							

For office use only

Account number	RR	Adviser's responsibility code													
Adviser's signature								Date							
Branch ID															