

JM FINN

Coleman Street Investments

A discretionary portfolio
management service



A personal service

JM Finn is a specialist investment management firm that seeks to meet the individual demands for today's private and professional investors.

With a dedicated investment manager as the central point of contact, clients of JM Finn can expect a personalised approach to managing their investment portfolios. We look to build long term relationships with our clients and in turn, they look to us as a trusted provider of sound investment management.

With a rich history of managing investments for the whole family, often across multiple generations, we understand the need to offer services to suit individual investors' differing needs. This has steered us towards a generally conservative approach to investing, which typically sees us seeking returns over multiple market cycles as opposed to targeting quick gains.

With over 100 investment professionals, our expertise as a trusted investment manager is experienced by more than 15,000 clients across our headquarters in London and our four regional offices around the country in Bristol, York, Bury St Edmunds and Winchester.

Diversified Investing

Coleman Street Investments (CSI) is a pooled approach to discretionary portfolio management, which means your investment is in one of three CSI funds, each of which are managed to a specific investment objective.

Investing via a fund, as opposed to an individually tailored portfolio, allows for diversification across a broad range of asset classes which can help reduce volatility, even for smaller portfolios. A pooled approach can also be a cost effective means of ensuring your investments are managed by a professional investor, and what makes JM Finn’s CSI service different is that, by investing via this route, you don’t compromise the high level of personal service that is the hallmark of our success to date.

Flexible Investing

There are three CSI portfolios, each with a distinct investment objective, which invest in a range of asset classes via direct UK equities and bond investments, supplemented by investment funds for the international and more specialist asset classes.

A notable feature of investing via a pooled vehicle is the flexibility offered, as the funds are unencumbered by individual tax constraints, allowing the fund manager a greater degree of freedom when selecting investments. This helps the manager focus on meeting the individual investment objectives of the three funds.

1.

Income
The investment objective of the Fund is to seek a combination of income and long-term capital appreciation, but with a focus on income, with a medium risk investment profile. The Fund targets lower volatility than the Income & Growth Fund over the long term.

*Comparator index:
WMA Income Index*

2.

Income and Growth
The investment objective of the Fund is to seek a combination of long term capital appreciation and income, with a medium risk investment profile. The Fund targets lower volatility than the Growth Fund and will typically be more volatile than the Income Fund over the long term, since it will generally have a higher weighting in equities.

*Comparator index:
WMA Balanced Index*

3.

Growth
The investment objective of the Fund is to seek a combination of long-term capital appreciation and income, but with a focus on growth, with a medium risk investment profile. The Growth Fund is expected to be the most volatile of the CSI funds over the long term, since it will generally have the highest weighting in equities.

*Comparator index:
WMA Growth Index*

As an investor in the CSI Service, you will be invested in one or more of the above funds, which are Luxembourg-based SICAVs (a collective investment scheme similar to a unit trust), which is recognised by the UK Financial Conduct Authority (FCA) and has HMRC reporting status.

Consistent Investing

The CSI funds are managed by one of JM Finn’s fund managers via a consistent and disciplined approach. By drawing upon the wider, long-established investment expertise honed over the 70 years since the firm’s foundation, the funds are focused on delivering superior, risk-adjusted returns over the long term.

The manager uses a dynamic approach to asset allocation, using the view of the in-house asset allocation committee as a guide, while drawing inspiration for investment ideas from the core stock list, which is monitored by the in-house research team.

The funds, unrestricted by sector and market capitalisation, will typically invest via direct equities for UK exposure and direct bonds for fixed interest exposure. This draws upon our core expertise whilst helping to keep costs down, as investing directly into stocks or bonds can often be cheaper than investing via third party investment funds. To access more specialist sectors, such as infrastructure or absolute return, or geographical exposure to the US or Japan, for example, the manager will generally use our preferred investment funds, across both the passive universe of funds, such as index tracking funds, and the actively managed fund universe.

The consistent investment approach draws on JM Finn’s core investment expertise:



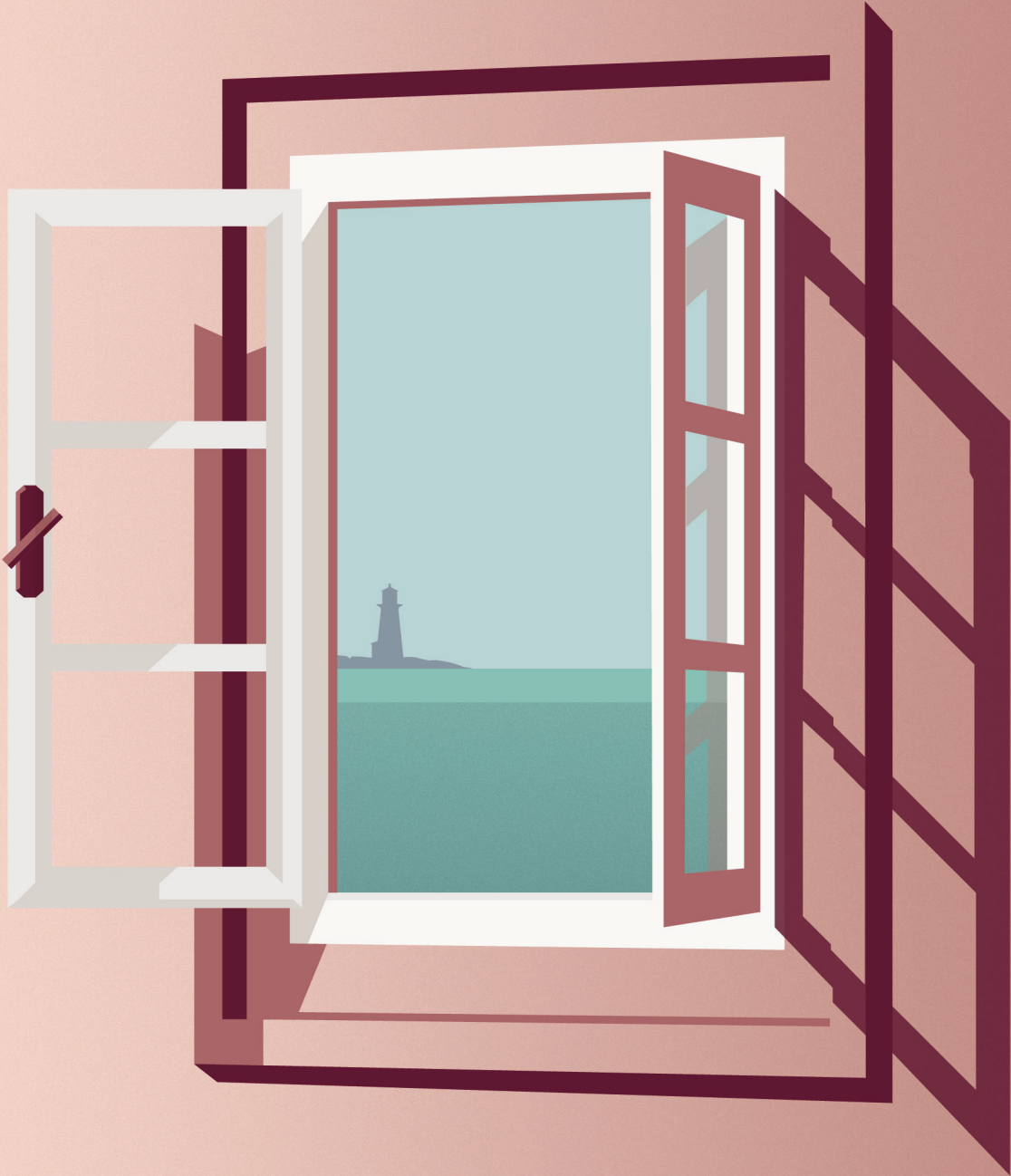
Transparent Investing

At JM Finn we believe that clear communication is the foundation of a strong relationship and the CSI service is no different. As well as having an individual investment manager who will be your primary point of contact, you will be able to access your portfolio via your individual secure online account at www.jmfinn.com. This will detail your holding in the CSI fund(s) as well as providing a comprehensive breakdown of the underlying securities and currency exposure, and a current valuation of your portfolio, as at the previous night's close.



Online Security

Our secure website also provides you with access to your individual personal library, where you can download your six-monthly investment portfolio reports, detailing the performance of your portfolio. This online function is designed to complement the CSI service and deliver a comprehensive reporting capability and ease of administration, with the added benefit of having a dedicated investment manager to speak to.



Is the Coleman Street Investment (CSI) service right for me?

For investors looking for discretionary portfolio management without tax constraints, the CSI service could be right for you. As a cost effective solution to meeting your investment goals (for portfolios less than £200,000 for example), a pooled approach is often cheaper than running an individually tailored portfolio. The CSI service could therefore be appropriate for, amongst others, your children's investment portfolios, including ISAs and other long term investment portfolios, which you wish to be managed in line with a medium risk profile. Whatever reason you might choose to invest in the Coleman Street Investment service, you will continue to receive the high quality, personal service that underpins JM Finn's approach to building long term relationships with our clients, whilst benefitting from the services key features:

- Cost-effective discretionary service
- A diversified portfolio, irrespective of size
- Access to the markets via direct equities, bonds and funds
- A personal investment manager

Important Notes

Investment involves risk. The investments discussed in this document may not be suitable for all investors. **The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested.** This document is for information purposes only and has no regard for the specific investment objectives, financial situation or needs of any specific investor.



Get in touch

Speak to us

If you have any questions about how we can help
build the future you want to see, please call

020 3797 2265

or if you would like to speak to your local office

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