

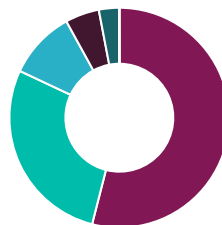
Moneywise Portfolio Range

Money Wise Cautious Portfolio

This portfolio is for investors who are prepared to accept some risk to build their capital in real terms (inflation-adjusted) over the medium to long term. The portfolio is actively managed and diversified across global financial markets and is mainly invested in collective funds, but may also include ETFs (Exchange-Traded Funds) and Investment Trusts. In normal market conditions, and as a guide, the portfolio is expected to have exposure to the equity markets within the range of 20-60%. Consequently, the returns may be lower than from a portfolio that maintains a higher equity weighting.

Benchmark: IA Mixed Investment 20-60% Shares

Asset Allocation



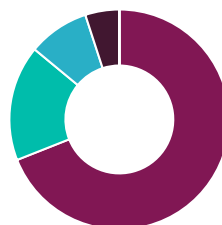
Equities	54.00%
Fixed Interest	28.00%
Absolute Return	10.00%
Property	5.00%
Cash	3.00%

Money Wise Balanced Portfolio

This portfolio is for investors who are prepared to accept moderate risk to build their capital in real terms (inflation-adjusted) over the medium to long term. The portfolio is actively managed and diversified across a broad spread of global financial markets and asset classes and is mainly invested in collective funds, but may also include ETFs (Exchange-Traded Funds) and Investment Trusts. In normal market conditions, and as a guide, the portfolio is expected to have exposure to the equity markets within the range of 40-85%. Consequently, the returns may be lower than from a portfolio that maintains a higher equity weighting.

Benchmark: IA Mixed Investment 40-85% Shares

Asset Allocation



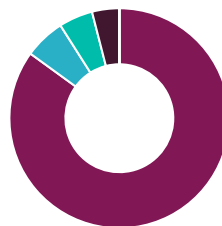
Equities	69.00%
Fixed Interest	17.00%
Absolute Return	9.00%
Property	5.00%

Money Wise Adventurous Portfolio

This portfolio is for investors who are prepared to accept a higher level of risk to generate a high return on their capital in real terms (inflation-adjusted) over the medium to long term. The portfolio is actively managed and diversified across a broad spread of global financial markets and is mainly invested in collective funds, but may also include ETFs (Exchange-Traded Funds) and Investment Trusts. The investment manager has the flexibility to switch in and out of different asset classes without restriction which could periodically result in the level of exposure to equities being as high a 100%.

Benchmark: IA Flexible

Asset Allocation



Equities	85.00%
Absolute Return	6.00%
Fixed Interest	5.00%
Property	4.00%

Money Wise Income Portfolio

This portfolio is designed for investors who are only prepared to accept limited risk with their capital but who are seeking a regular and sustainable income, with capital growth of secondary importance. The portfolio is actively managed and diversified across a broad spread of global financial markets and asset classes, and is mainly invested in collective funds, but may also use ETFs (Exchange-Traded Funds) and Investment Trusts. In normal market conditions, and as a guide, the portfolio is expected to have exposure to equities within the range of 0-35%, although the manager may go outside this range, subject to market conditions, to meet the portfolio objectives.

Benchmark: IA Mixed Investment 0-35% Shares.

Asset Allocation



Fixed Interest	44.00%
Equities	35.00%
Absolute Return	8.00%
Property	8.00%
Cash	5.00%

Money Wise Higher Income Portfolio

This portfolio is designed for investors who are prepared to accept moderate risk with their capital as they seek a regular, sustainable and growing income over the medium to long term. The portfolio is actively managed and diversified across a broad spread of global financial markets and asset classes, and is mainly invested in collective funds, but may also use ETFs (Exchange-Traded Funds) and Investment Trusts. In normal market conditions, and as a guide, the portfolio is expected to have exposure to equities within the range of 40-85%, although the manager may go outside this range, subject to market conditions, to meet the portfolio objectives.

Benchmark: IA Mixed Investment 40-85% Shares.

Asset Allocation



Equities	69.00%
Fixed Interest	17.00%
Property	8.00%
Absolute Return	6.00%

About Parallel Investment Management

Parallel was formed in 2012 and is part of the Fidelity Group, a diversified financial services group providing a range of services and benefits to private investors, companies, charitable institutions, and professional partners. From its base in Bath, Parallel provides discretionary investment management through a range of investment solutions with the aim of generating attractive real returns over the long term, supported by the delivery of excellent service. Parallel was appointed to act as investment manager of the Money Wise portfolios from 01 August 2016.

This document is for information purposes only and is not intended as investment advice. If you have any questions regarding the information contained within this document, you are recommended to speak with your financial adviser. Past performance is not a reliable indicator of future returns. The value of your investments and the income derived from them can go down as well as up and may be affected by exchange rate fluctuations. You may not get back the original amount you invested.

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