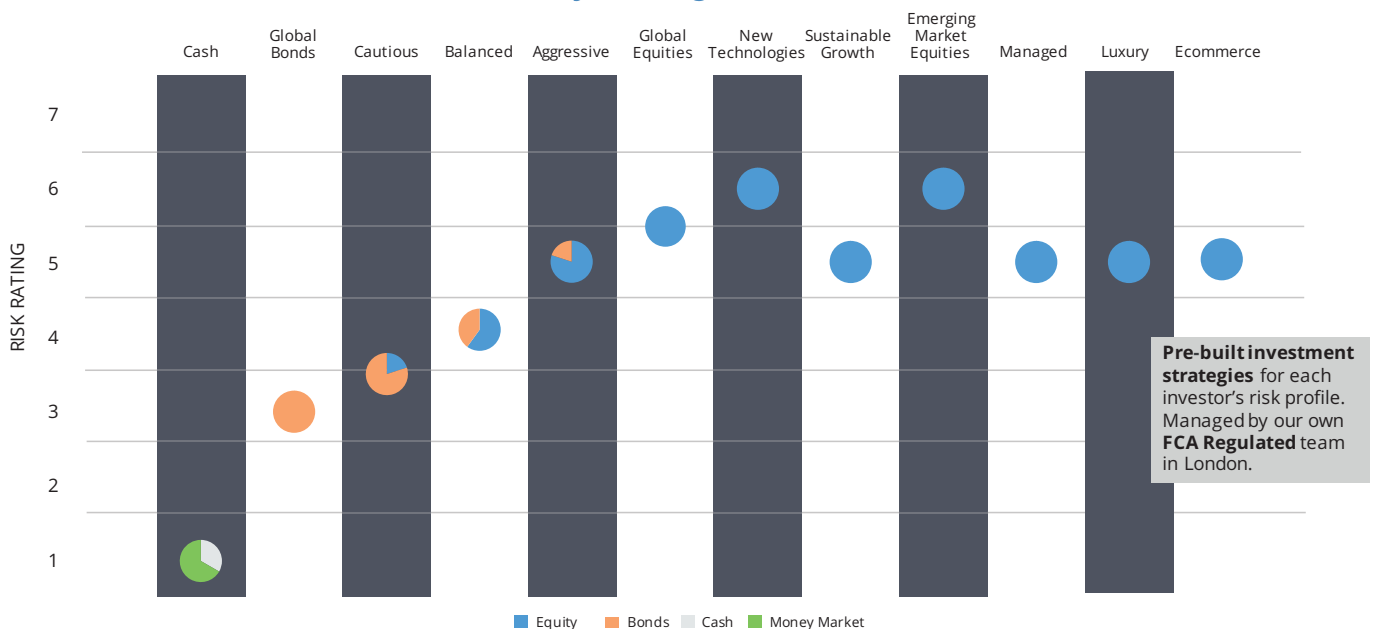




DCS PORTFOLIOS – THE EASY WAY TO FINE TUNE YOUR INVESTMENT STRATEGY

One of the advantages of using the DCS digital platform is the ease of investment selection. In addition to our Managed, Luxury and Ecommerce Global Trends direct equity funds we offer nine risk rated, actively managed portfolios based on the themes below:

Actively Managed Portfolios



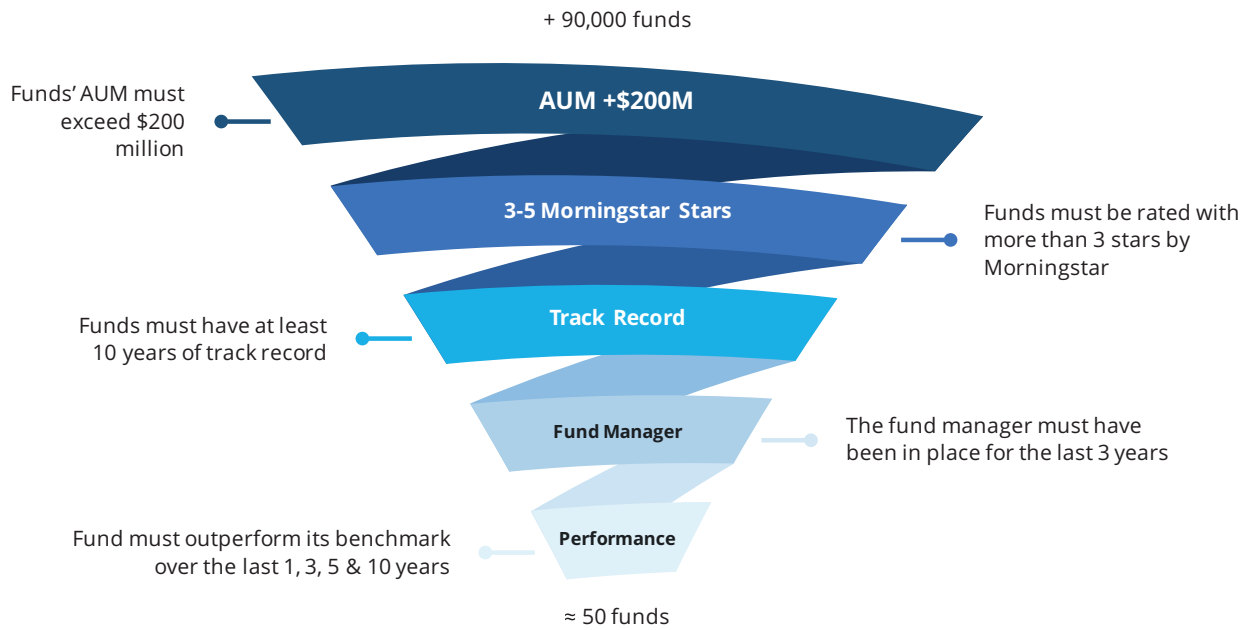
These actively managed portfolios enable you to choose a style or risk-rated approach but do not ask you to select which funds will make up your portfolio.

One of the more challenging aspects of investing in funds rather than shares is fund selection. Do we really know enough to make the right choices? What makes a good fund, and how often should we revisit previous decisions to make sure they

still hold true? Things can change unexpectedly and portfolio managers can move to new companies or retire. Investing styles can be altered, making historic results an unreliable basis for decision making. Fund size and relative performance fluctuate, and risk adjusted returns matter: if two fund managers achieve the same % return, but one takes more risk to do so, which one would you back?



Fund Selection Process



Dominion has developed a selection process which enables us to identify the best risk adjusted performing funds across the Morningstar universe of investible funds. This fund 'universe' currently exceeds 90,000 funds! Dominion Asset Management, regulated by the FCA in London, selects the funds within each of the nine strategies based on a rigorous, quantitative and qualitative, due diligence process.

Funds must meet two criteria to be part of the investible universe: fund size and track record. The qualitative process includes an in-depth analysis of fund managers' track records, analysis of the performance delivered during periods of crisis (2008-Great Financial Crisis, 2011-European Sovereign Debt Crisis, and more recently 2020-COVID-19 crisis) and the cross check of risk-adjusted performance ratios.

Amongst these factors, we pay particular attention to fund manager track records. We believe fund managers "own" their fund's performance, and good management can make the

difference between winners and losers. As a result, if we select a fund that has had multiple changes of fund managers over the years, we keep it under scrutiny to make sure there won't be a style drift.

The funds passing the stringent fund selection system will be presented, reviewed, and submitted to the Investment Committee for its final approval and addition to the DCS asset allocation.

We frequently look to add options to our Fund Management universe, and because we are totally independent, with no constraints over the funds we select, we have the freedom to access the very best investment opportunities offered by the market.

A small selection of the Fund Management universe at time of writing:



Benefits

Unless your attitude to risk changes you do not need to give your investment selection another thought.

Dominion's actively managed portfolios have been expertly created by managers from Dominion Asset Management, who have used their research and analytical expertise to identify a select number of funds to include in each one. Not only does this add value at the outset, but the fact that this is an ongoing commitment should give you peace of mind even if your plan is for 20 years or more.

Decide your approach and do not feel the need to check it every day. Remember the underlying assets, top of their class investment funds, and ETFs, are selected for you by professional investment portfolio managers. The process used is constantly repeated, meaning we can make adjustments both when we are reacting to an alert and being cautious, or when we identify a new opportunity.

Important Information

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