

# PROTECTED INVESTMENT PORTFOLIO –

Capital Protection when you need it,  
Growth Potential when you want it.



## 80% protection lock-in

Of the highest ever PIP value starting on day 1



## Liquidity

Protected redemption values starting on day 1



## Upside

Unlimited upside from stock market exposure

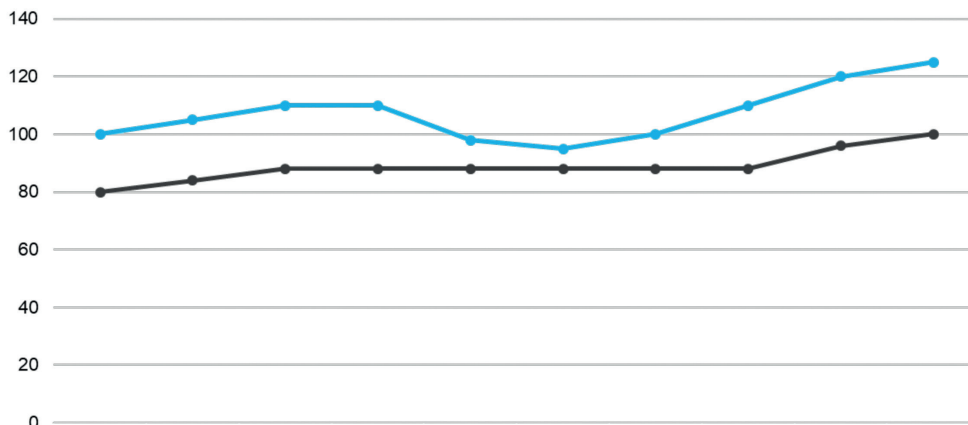


## Segregation of assets

Assets in custody of Bank of New York Mellon

## 80% protection lock-in

Every client has their own individual account with 80% protection from day 1. Each individual account is rebalanced on a daily basis in line with market performance and volatility. If the PIP value ever falls below protected value, a gap payment is made in cash to the account the next day.



— PIP Strategy	100	105	110	110	98	95	100	110	120	125
— Protected Value	80	84	88	88	88	88	88	88	96	100

## Upside

- When markets are performing well, all of the portfolio is allocated to the growth asset.
- When markets fall, assets are gradually allocated into the safe asset.
- Volatility (VIX) also plays a key role in asset allocation. The higher the volatility in the market, the higher the allocation into the safe asset.



## Liquidity

Protected Investment Portfolio is valued daily and provides daily liquidity so that investments can be made into and out of the portfolio on any business day in Guernsey. This provides a unique and flexible approach to investing, offering capital protection when you need it and growth potential when you want it, together with unconstrained access to your capital.

PIP is an available investment choice for regular savers who choose the DCS My:Savings Strategy and those who choose to invest a capital sum in DCS My:Investment Strategy and so switches into and out of the full range of DCS portfolios (at no cost) are available at any time.

## Segregation of assets

All PIP accounts are held in custody of Bank of New York Mellon. The biggest, and by far the most reliable bank in the world, which means our client investments are in very safe hands.



## Conclusion

Long-term investing is widely recognised as the surest path to wealth. However, volatile markets have dented many investors' confidence and, as a result, they have fled to safe havens like cash and fixed term deposits.

Dominion's Protected Investment Portfolio is a modern solution to the age-old problem of balancing risk and return. Dominion Investors, with one of our personal investment or savings accounts, can now invest in the Protected Investment Portfolio, giving them access to both growth and protection, at the same time, through a single investment. This Portfolio is only available via Dominion Capital Strategies products, and we believe it can benefit investors at any stage of their financial planning journey.

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