

LEGAL INFORMATION

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INVESTMENT STRATEGIES & RISK FACTORS

Investment strategies may include the following types of investments (including investments that are not readily realisable):

- Structured Products
- Money Market Instruments
- Equities (Listed and Unlisted)
- Life Insurance Investment Products
- Fixed Income and Debt Investment Products
- Property (via a Special Purpose Vehicle (SPV))
- Collective Investment Schemes (Regulated and Unregulated)

The relevant risk factors in respect of any type of investment should be reviewed before any investment. Past performance is not necessarily a guide to future performance. Investors should remember that the value of an investment can go down as well as up, and they may not get back the amount they invested. You should not make assumptions about the future on the basis of this information.

Investments or investment services referred to may not be suitable for all recipients. You should contact us if you are considering making an investment with London and Capital.

You should note that investment in any fund should be made on the basis of reading all the relevant fund documentation i.e. fund prospectus or scheme particulars and any other appropriate documentation, including the risk factors therein.

The value of an investment may be affected by currency fluctuations if the investment has the ability to invest overseas.

Changes in rates of exchange may have an adverse effect on the value, price or income of investments.

Currency hedging may be used to manage currency risk.

Investors should be able to afford any potential loss as there is no guarantee that the objectives of the investment will be achieved.

Fixed income securities are subject to the risk of an issuer’s ability to meet principal and interest payments on the obligation (credit risk).

Investments in emerging markets may involve a higher risk than investment in more developed countries.

Where investments that are not readily realisable have been purchased, there may be difficulty in selling such investments at a reasonable price and in some circumstances it may be difficult to sell them at any time. Accordingly it should carefully be considered whether such investments are suitable in the light of the investor's personal circumstances and the financial resources available to the investor.

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MONEY LAUNDERING

Any transaction involving client money will be covered by statutory and other requirements relating to money laundering including the Proceeds of Crime Act 2002, the Money Laundering Regulations, the Financial Conduct

Authority rules, Securities and Exchange Commission rules and the Joint Money Laundering Steering Group Guidance Notes, as amended from time to time (jointly “the Money Laundering Requirements”).

BRIBERY

London & Capital has a zero-tolerance policy regarding bribery that is fully backed by the Board of Directors and Partners. We remain committed to ensuring that all of our operations comply with UK Bribery Act 2010 and US Foreign Corrupt Practices Act, and that our policy procedures are monitored and updated.

GOVERNING LAW

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MATERIAL INTEREST

London & Capital and its associate companies, directors and employees may own or have a position in the securities mentioned herein.

TAXATION

Investors should be aware of local laws governing investments and that any change in an investment’s tax status or in taxation legislation could affect the value of the investments held and could affect the return to investors. As is the case with any investment, there can be no guarantee that the tax position or proposed tax position prevailing at the time an investment is made will endure indefinitely.

FURTHER INFORMATION

If you are in doubt about the information contained here please call +44 (0)20 7396 3200 and ask to speak to the Compliance Officer.