

# What every client needs to know

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An introduction to Church House  
Investment Management.

Information to help you decide if  
we are the right company to look  
after your investment needs



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## ***Who is Church House?***

Established in 1999, Church House is a specialist investment-management business. We started life as the investment arm of the private bank, Church House Trust plc, before forming a separate company through a management buyout.

Majority owned by our staff and four directors, and led by Chief Executive Officer Jeremy Wharton. The Cazyer Trust Company, significant shareholders in the well-known Caledonia Investments company, have a minority investment in Church House.

**More information is available on our website and by searching Church House Investments Limited on the Companies House website.**

## ***What is the purpose of Church House?***

We aim to help individuals and families build secure financial futures. Our services are also designed to help those advising on or managing investments on behalf of others, such as trustees and charities.

We purposefully designed our business to minimise the risks associated with investing, by providing a range of portfolio services based on skillful portfolio design, expert fund management and high-quality client service.

**More information is available on our website. Many of the documents referred to in this guide are also available on our website, as well as from your relationship manager.**

## ***What services do you offer?***

We provide a choice of discretionary portfolio-management services, designed to suit a wide variety of investors, from the sophisticated and experienced to those with more straightforward needs. Discretionary managers agree an initial investment strategy with their clients and can then make future transactions without their clients' authority, which reduces paperwork.

The investment advice we provide makes sure we recommend solutions that are best suited to our clients' circumstances, needs and future plans. We can only make recommendations from our own range of portfolio services and associated investment accounts.

**More information is available in 'Helping build secure financial futures' and in our Terms of Business.**

## ***What is your investment philosophy?***

We believe successful investment management is about managing risk effectively. We recognise that for many investors, their primary concern is to avoid the risk of permanent loss of capital (that is, your original investment) and to provide an income in the future.

We aim to achieve this by building diversified portfolios, across different asset classes, skillfully blended to provide the right balance between risk and reward. At the same time, our fund managers invest in quality companies which we believe are best placed to thrive and prosper over the long term.

**More information is available on our website and in 'How we manage your money'**

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## ***What products do you use in your investment portfolios?***

To help control investment risk, we also manage a range investment funds, and these may be included in our client portfolios.

We use a select range of investment trusts which provide specialist access to geographic areas and industries not covered by our investment funds, and sometimes the potential for higher investment income.

Finally, we can invest directly in shares, gilts and corporate bonds as part of our most sophisticated Bespoke Portfolio Service.

**More information is available in our [portfolio services guides](#) and our [Guide to Church House Investment Funds](#).**

## ***What are the risks associated with investing?***

As with any investment, your money is at risk and you may not get back what you originally invested. The income you receive from your investment can rise and fall. Our investment process and expertise help minimise those risks.

If you choose to work with us, we will carefully assess the level of investment risk you are willing to take (your risk tolerance) and make sure you feel comfortable with any recommendations we make. Although this provides no guarantee for the future, we can demonstrate a track record of past performance dating back over 20 years.

**More information is available in our [infographic on understanding investment risk](#).**

## ***Will I pay tax on my investment returns?***

The main taxes to be aware of when investing are Income Tax and Capital Gains Tax (CGT).

Some investments generate an income which Income Tax will be charged on, and you may have to pay Capital Gains Tax on any profit made when an investment is sold.

Where possible, we make recommendations to reduce the effects of these taxes, including by using allowances.

**More information is available in our [tax tables](#)**

## ***What are the charges?***

Depending on the portfolio service you choose, we may charge an annual management fee based on the value of, and deducted from, your portfolio. Product charges may also apply for using certain investment funds or trusts, and these will be accounted for in the value of those holdings if so.

Third parties involved in providing our portfolio services may also charge fees (for example, for providing custody services and processing transactions).

Before making any investment, you will receive a personalised illustration of the charges relating to our recommendation.

**More information is available in the [schedule of charges for each portfolio service](#).**

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## ***What support do you provide?***

If you decide to invest with us you will be allocated a dedicated relationship manager. You can also contact our experienced in-house Client Services team available for help with any routine requests or enquiries.

As a further reassurance, we pride ourselves on giving our investors access to portfolio and fund managers.

While we believe in the value of face-to-face engagement, we are also happy to offer support over the phone, by email or by video call. Remember, there is no such thing as a silly question.

[More information is available on our website.](#)

## ***Do you use any third parties to help you provide your products & services?***

Yes. We use businesses that specialise in providing custody, administration and technology services to the investment management industry.

Using these partners allows us to focus on what we do best and what our clients value most from us - sensible advice, smart investing and superior service.

[Before you invest, we will give you full details of any relevant third party as part of your personalised proposal.](#)

## ***How safe is my money?***

We use third-party custodians to look after clients' cash and investments.

Cash is held in pooled client trust accounts which are held separately from the relevant third party's commercial business operations. Investments are held in the name of non-trading nominee companies.

In the unlikely event we or our third parties fail, your interests are protected by the Financial Services Compensation Scheme.

[More information is available on our website and in our Glossary.](#)

If you have any questions please give us a call. We will be happy to help you.

We only make recommendations from our range of investment portfolio services and associated accounts. You can find full details of our services at [www.ch-investments.co.uk/important-information](http://www.ch-investments.co.uk/important-information) or you can ask for further information.

We cannot guarantee that you will get back the amount of your original investment as the value of investments, and the income you could get from them, may fall as well as rise. You should also be aware that past performance is not a reliable guide to future performance.

Church House Investment Management is a trading name of Church House Investments Limited, which is authorised and regulated by the Financial Conduct Authority.