

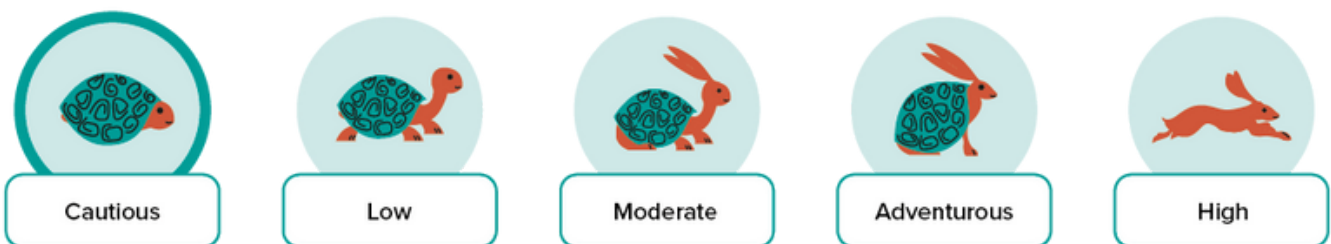
This portfolio information document provides you with important investor information about this investment. It is not marketing material. The information is to help understand the nature of investing your money in a portfolio. This document is intended to help you make an informed decision about whether to invest.

Objectives and Investment Policy

The Mole Valley Asset Management Short Term Bond Portfolio aims to provide clients with stable returns through investment in UK government bonds with maturity dates of less than 5 years. This portfolio seeks to obtain returns from both income and capital gains, prioritising a 'cautious' approach.

Risk and Reward

- The Short Term Bond Portfolio is regarded by MVAM as a 'cautious' investment.
- This risk category is based on previous performance, where there is a minimal chance of significant loss over the next twelve month period.*
- The value of bond holdings in this portfolio may in the very short term be affected by factors including interest rate movements and inflation.
- Particular risks not captured by the risk indicator include Government insolvency.



***This estimate uses the Value at Risk (VaR), a statistical technique used to measure and quantify the level of financial risk of an investment portfolio over a specific timeframe. VaR uses backward looking data and therefore may not cover all future eventualities.**

Charges

- No entry or exit fees, but there are costs associated with the bid/offer** spread on investments.
- Management fees are 0.3% of funds under management, per annum, including VAT.
- Dealing fees are 0.1% of transaction costs.

Practical Information

- This is not a fund, money is invested into a discrete portfolio of individual stocks in the name of the client, managed by MVAM on a discretionary basis.
- Further information on the fund is available from the website - www.mvam.com. You can also contact us by calling 01306 776999 or by writing to Mole Valley Asset Management Limited, 275 High Street, Dorking, Surrey, RH4 1RY.
- The tax legislation of the United Kingdom may have an impact on the personal tax position of the investor.

RISK WARNING: The value of your investments and the income from them may go down as well as up, and are not guaranteed. Therefore you could get back less than you have invested.

****Bid-Offer spread is the amount that the offer price to buy an asset exceeds the bid price to sell an asset i.e. the difference between the highest price a buyer is willing to pay (offer) and the lowest price that a seller is willing to accept to sell it (bid).**

Website: www.mvam.com | **Email:** enquiries@mvam.com | **Phone:** 01306 776999

MVAM Financial Advice is a trading style of Mole Valley Asset Management Limited, which is registered in England (company no. 08600041) and is authorised and regulated by the Financial Conduct Authority, FRN 613008.