



CHARLOTTE SQUARE
INVESTMENT MANAGERS

INCOME UPLIFT PORTFOLIO





Introducing Charlotte Square's 'Income Uplift' Portfolio

Would you like to have more income?

Are you frustrated by the relatively low returns from government bonds and cash deposits?

Are you retired or approaching retirement?

Are you thinking more about income generation than capital growth?



Why consider Investing for Income?

Because life is for living!

This has been harder to do, in the way that we might like, when interest rates have been low for a lengthy period and gilts are being squeezed.

This trend has led to a disappointing fall in income for a number of savers and investors.

We believe this is why we are often asked “How can I generate a reliable income in this climate?”

And it is a question that really matters.

With many of us living longer and the cost of living rising, securing a more consistent income stream is the key to maintaining our standard of living and doing the things we enjoy. And, for many parents and grandparents these days, being able to help support the younger generations often increases income requirements.

The good news is that income can come from a range of sources. An increasingly popular approach is ‘investing for income’ in which portfolios are constructed with a low to moderate risk profile, using a mix of tactical and defensive investments designed to protect against inflation and enhance the rate of return.

The right investment advice could be the key to making your cash work for you, rather than simply drawing down your savings.



What is the Charlotte Square Income Uplift service?

The Charlotte Square 'Income Uplift' service is designed to deliver an enhanced income stream, comfortably ahead of rates available on cash deposits, and in a way that is lower risk and less volatile than investing purely for capital growth.

Whilst the exact shape of each portfolio depends upon your personal circumstances and goals, you could expect your portfolio to contain a range of collective investment vehicles and direct securities.

Typically, a proportion of the portfolio would be invested in a good level of income generating securities, with equities accounting for up to 25% of the portfolio – but this could be varied for investors favouring a more 'conservative' rate of return.

In the non-equity asset classes, we will make a careful selection taking into account a number of key components. Depending on our view of the market conditions and outlook at the time, these would include:-

- **Infrastructure Funds**
 - offering generous yields
- **Index Linked Funds**
 - for protection against inflation
- **Corporate Bonds**
 - offering fixed returns which, with careful selection, can be attractive
- **Zero Preference Dividend Shares**
 - to provide stability and reduce volatility
- **Investment Property Funds**
 - for relatively generous yields with some prospect of capital appreciation

Designed to offer:

Protection against inflation

Enhanced returns on savings

Greater lifestyle choices

Who would benefit from an Income Uplift portfolio?

Charlotte Square's Income Uplift portfolios are intended for those seeking regular income from their investments in excess of typical retail savings products, with a low to moderate attitude to risk.

It is about offering more choice. That is especially relevant to the more conservative investor, who may be less inclined to chase capital growth - although it is always possible to use both approaches if personal circumstances indicate a wider investment strategy is suitable.

Typically, 'investing for income' appeals to investors who:

- Seek a better income from their investments to meet their immediate requirements
- Would like greater choice in how to enjoy their life savings
- Wish to plan ahead for retirement or have already retired
- Change emphasis from capital growth to income generation

It is also worth remembering that that these investments can be included in an ISA, which means the tax free allowance can be used to maximise the income return.

There are good reasons for focusing on income rather than purely growth from your investments.



What is Charlotte Square's investment philosophy?

We understand investors using this service are first and foremost seeking dependable income, but are equally as focused on security and value.

This is why we construct each portfolio on a "brick by brick" basis. We apply our institutional experience to carefully select the right blend for each portfolio, both in terms of asset allocation and individual stock selection. The emphasis is always on quality, security and attractive (and sustainable) income returns.

We are buyers of stock for the long term. We favour companies able to demonstrate a strong trading record and to provide justifiable prospects for sustainable profit growth.

Once deployed, we continually research, review and reassess our existing holdings, and possible new ones – watching price and valuation shifts and monitoring news flow. We may also meet with management directly.

We understand that knowing what we do, and why, brings peace of mind. That is why we think it is important you know each and every time we buy or sell an investment in your portfolio. We will tell you why we have made the change as it occurs.

We will also provide a full historical report at the end of each quarter, as well as access to a secure, online portal. This allows you to check your portfolio anywhere, at any time.

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