Mayfair Capital Limited
Retail SIPP Brochure

For the ever changing world of finance: clear, simple, tailored advice.
About Us

Mayfair Capital Limited was founded in 2016 to provide a relationship-based advisory investment service to clients who want a reliable and personal approach to the management of their investments.

Our approach is client focused: we aim to provide tailored and subjective investment advice and investment management services to help our clients achieve their investment goals.

We strive to provide our client with a high level of service that is build on trust and equity.

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Self Invested Personal Pensions (SIPPs)

What is a Self- Invested Personal Pension?

A Self-Invested Personal Pension or SIPP allows you to take control of your pension funds and manage the investments yourself. Traditional pensions typically limit investment choice however a SIPP lets you choose your own investments.

Mayfair Capital offer a fully online SIPP through FCA regulated Trustees giving you full control at the touch of a button. Our SIPP can be used for advisory and execution-only services.

Is a SIPP right for me?

SIPPs can be the ideal pension choice for those who want to take control of their investments in order to build a future income. You don’t need a huge pension fund to benefit from a SIPP. While SIPPs suit those keen to manage their own money, our service also gives you extensive access to your very own dedicated broker, on hand to offer you investment advice on your activity within your SIPP.

SIPPs are not suitable for everyone. If you don’t want to invest across different asset classes or don’t think you will make use of the investment choices that SIPPs give you, then a SIPP might not be right for you. If you are unsure whether a SIPP is the right pension product for you, we recommend seeking advice from an independent financial advisor.

Pensions, such as a SIPP, are one of the most tax efficient ways of saving for retirement. Investments in SIPPs grow free from Capital Gains Tax and Income Tax. You are entitled to take up to 25% of the value of your pension as a lump sum when you retire (anytime from age 55) and if you die before taking any benefits from your SIPP, any payment will normally not be subject to inheritance tax.

You also receive tax relief on pension contributions (up to 45% for additional rate tax payers), which means money you invest gets an automatic boost from the taxman. How much tax relief you can claim will depend on your personal circumstances. You can only claim tax contributions up to 100% of your earnings for a given tax year. Earnings can only include salary and bonuses. Investment income such as dividends and interest cannot be considered earnings.

SIPP Features

- Extensive investment choice
  You get access to a wide range of funds, investment trusts, ETFs, shares and bonds

- Investment Advice
  Direct access to your own personal broker by telephone for the latest advice and opportunities. Your broker will advise you on your investments ensuring that recommendations meet your objectives and circumstances

- Manage your SIPP online
  Review your SIPP using your laptop, tablet or mobile. Check statements, manage your payments and more

- Flexibility
  It is easy to review and switch between investments

- Transfer other pension pots
  By moving your other pots or savings to our SIPP service, you'll have everything in one place. (Before you transfer please ensure you will not lose any valuable guarantees or incur excessive exit fees)

- Payment Choice
  Make single, yearly or monthly payments into your plan. Change, stop and start when you want

Am I eligible?

You can take out a SIPP if:

- You are under age 75 and resident in the UK
- You have UK earnings at the time of joining the SIPP
- You and or your spouse/partner receive earnings from Overseas Crown employment which are subject to UK tax

You can establish a SIPP plan regardless of your employment status or whether you are a member of your employer’s pension arrangements, subject to certain limits.

In addition, most forms of UK pension can be transferred to a SIPP.

MCL recommend all clients seek Independent Financial Advice.
Our SIPP Advisory Service

Whether you are an experienced investor or new to the stock market, our tailored SIPP Advisory Service could play a key part in the development of your pension. Our SIPP Advisory Service allows you to take advantage of our knowledge and expertise but reserves the final decision for you, keeping you in control.

Our advice is as individual as each client. That is why when you decide to use our SIPP Advisory Service we will provide you with a Personal Investment Advisor.

Your Personal Investment Advisor will assess your investment objectives, risk profile and also take into consideration any particular interest, ethical position or goal you may have; to ensure that the investment advice provided is bespoke and suitable for you. You will be advised not only on single transactions, but on your portfolio as a whole. This includes looking at the wider issues that may affect your portfolio such as asset allocation, diversification and risk exposure. Your advisor will also keep you informed of any economic factors that may affect your investments and will advise you accordingly.

We believe that this service offers the best of both worlds to clients who want a hands on approach to running their portfolio but who would like access to strategic asset allocation models, restricted in-house research capability and deeper investment expertise. Crucially, we can offer perspective on the wider issues that affect a portfolio, utilising the views of experts.

We are finding that demand for this type of service is high as this approach is well suited to the current financial environment – one where markets can be volatile and prone to shocks. The dual attraction is that the client is absolutely in control of investment decisions yet still has all the benefits of having a professional Investment Advisor involved.

Benefits of MCL SIPP Advisory Service

Mayfair Capital Limited’s comprehensive SIPP Advisory Stockbroking service includes the following benefits:

➢ Bespoke trading ideas and strategies
➢ Advice on when to place and avoid a trade
➢ Dedicated Personal Investment Advisor. Investment advice tailored to your investment objectives and risk profile
➢ Ongoing advice, based on your portfolio as a whole
➢ Ability to view and monitor your portfolio online, in real-time
➢ Competitive commission rates
➢ Free regular Research Reports

Important Information

SIPPs are not suitable for everyone. If you don’t want to invest across different asset classes or don’t think you will make use of the investment choices that SIPPs give you then a SIPP might not be right for you. Self-directed investors should regularly review their SIPP portfolio, or seek professional advice, to ensure that the underlying investments remain in line with their pension objectives. Prevailing tax rates and the availability of tax reliefs are dependent on your individual circumstances and are subject to change.
Pensions were created to help us save for retirement. But most traditional pensions don’t give you the flexibility to invest where you want to.

We work alongside specialist IFAs (Independent Financial Advisors) who will assess your financial situation and provide the required transfer advice if you own a defined benefit scheme pension. This service is also optionally available to those who do not own a defined benefit scheme pension.

Mayfair Capital Limited also works with a range of SIPP providers. Our goal is to help our clients find a SIPP provider that is right for them.
SIPP Portfolio Models

Asset Allocation and Market Timing

Market timing usually plays a minor role in investment performance compared to Asset Allocation and we recommend investors avoid the temptation to try and second guess the markets. Contrary to popular opinion, even professional investors cannot predict short term market movements with any consistency and successful investing is not based on timing decisions. However, if you are committing a large sum, it does make sense to spread out the timing of the initial investment.

Giving You More Control

The asset allocation within a portfolio matters as different types of assets perform differently in different market and economic conditions. In very general terms, riskier investments, such as equities, should provide the best returns over the long term, but they will also be the most volatile. Combining different types of investment via asset allocation in a portfolio can help to even out these swings in value, especially if they are “non-correlated” (i.e. their prices move independently). This is why it usually makes sense even for adventurous investors to have some exposure to bonds, even though the long term potential is less than that of equities to help reduce the market risk.

The Asset Allocation of a portfolio is reckoned to account for over 90% of the returns and has a direct impact on the level of risk. If you have an investment timescale of 3 years, you should take much less risk than if you have over 20 years to make regular savings. We use a range of portfolio models to help guide our clients towards achieving their objectives based on their personal circumstances. Our valuations then show if there are any variances with the model.

The choice of portfolio model depends on your attitude to risk, goals and investment horizon.
Balanced Portfolio

(For illustrative purposes only)

Note: The composite of the portfolio is an example and may be subject to change. This portfolio should only be used as part of a complete portfolio.

Investment Objective

This medium risk model portfolio aims to provide a balance of income and capital appreciation by providing tailored share and bond trading advice. The investment approach is a long term one which means it may not be suitable for those investors who wish to invest for the shorter term but, we believe that our defined investment process with clear parameters for each of our risk profiles will go some way to reducing the risks associated with investing when used over a longer period of time.

Global Equities

The Global Equities segment comprises a combination of:

1. Growth Stocks

Global larger capitalised stocks which offer above average capital growth potential. These companies would have a perceived intrinsic value above their current market price, determined by extensive fundamental research.

2. Special Situations

Focused on taking advantage of share trading opportunities that have been identified as offering growth potential. This can be based on company results, technical analysis, macro- economics, geopolitical pressures, sentiment, and fundamental data.

Bonds

The income based portion of the portfolio comprises of a combination of Government, Corporate and Covered Bonds via ETFs. ETFs are less expensive than actively manage mutual funds, as they do not incur expensive management fees.

Since ETFs are traded on a stock exchange, much like stocks, they also offer far greater liquidity.

Smaller Equities

Smaller equities, also called small caps are generally more volatile than larger companies and also more illiquid, producing great returns when the markets are booming and particularly hard hit when times get tough. Although smaller equities don’t usually produce any income they can outperform over the long term.
Example Composition

Balanced Portfolio (For illustrative purposes only)

Below is an example of the composition of a Balanced Portfolio comprised of Global Equities, Smaller Equities, Listed Bonds and Cash. The portfolio’s market risk has been reduced by holding assets that are not positively correlated. In other words, risk has been reduced through holding a diversified portfolio of assets. The unsystematic risk or specific risk has been reduced in this example by investing in a number of companies across a range of sectors for the Equity portions and across two diversified ETFs for the Bonds portion.

Although diversification is no guarantee against loss, it is a prudent strategy to adopt towards you financial objectives. Your Personal Investment Advisor will guide you in building and maintaining your SIPP Portfolio whilst leaving you in control of each investment decision.

<table>
<thead>
<tr>
<th>Ticker</th>
<th>Company Name</th>
<th>Sector</th>
<th>Weighting</th>
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</thead>
<tbody>
<tr>
<td>GBP</td>
<td>British Pound Sterling</td>
<td>Cash</td>
<td>2%</td>
</tr>
<tr>
<td>RR</td>
<td>Rolls Royce</td>
<td>Industrials</td>
<td>6%</td>
</tr>
<tr>
<td>LLOY</td>
<td>Lloyds</td>
<td>Financial Services</td>
<td>6%</td>
</tr>
<tr>
<td>BP</td>
<td>BP</td>
<td>Oil &amp; Gas</td>
<td>6%</td>
</tr>
<tr>
<td>NFLX</td>
<td>Netflix Inc.</td>
<td>Entertainment</td>
<td>6%</td>
</tr>
<tr>
<td>AAPL</td>
<td>Apple Inc.</td>
<td>Technology</td>
<td>6%</td>
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<tr>
<td>GOOGL</td>
<td>Alphabet Inc.</td>
<td>Technology</td>
<td>6%</td>
</tr>
<tr>
<td>TW.</td>
<td>Taylor Wimpey</td>
<td>Consumer Cyclical</td>
<td>6%</td>
</tr>
<tr>
<td>VOD</td>
<td>Vodafone</td>
<td>Communications</td>
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</tr>
<tr>
<td>ASC</td>
<td>ASOS</td>
<td>Consumer Cyclical</td>
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<tr>
<td>ENQ</td>
<td>EnQuest</td>
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<td>SLXX</td>
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<td>USD Corporate Bond</td>
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<td>VGOV</td>
<td>Vanguard Investment Series UK Gilt</td>
<td>GBP Government Bond</td>
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General Risk Warning

The investments mentioned in this report may not be suitable for all recipients or be appropriate to their personal circumstances and before acting on any advice or recommendations in this report, clients should consider whether it is suitable for their particular circumstances and if necessary seek professional advice. The past performance of any investment is not necessarily a guide to future performance. The value of shares may rise as well as fall due to, and not just including, the volatility of world markets, interest rates, economic conditions/data and/or changes in the rate of exchange in the currency in which the investments are denominated. As stocks and shares are valued from second to second, their bid and offer value fluctuates sometimes widely. You may not necessarily get back the amount you invested and your capital, as always with investing, is at risk.

Bonds

Bonds are issued by companies, public institutions and/or governments. The value of a bond will fall in the event of the default or reduced credit rating of the issuer. Similarly, an increase in credit rating (or narrowing of credit spreads) can lead to capital appreciation.

Bonds are, inter alia, subject to the following risks:

Counterparty risk: If the issuer of bonds is partially, or in total, unable or fails to honour its obligations, the investment may suffer a corresponding loss. As secured financial instruments, covered bonds, address this risk.

Inflation risk: If inflation and/or inflation expectations increase, then the value of the investment may decrease and the investor may ultimately suffer a loss.

Risk of changing interest rates: The market interest rate is material for the value of a bond, because bonds might become less economically attractive in times of increasing interest rates and, thus, decrease in value. If sold before maturity, the owner may suffer a loss.

Exchange Traded Funds (ETFs)

Exchange Traded Funds (ETFs) are investment funds, similar to unit trusts and OEICs but they are traded like shares. ETFs closely track the performance of an index and as such their value can go down as well as up and you may get back less than you invested. Also, past performance is not a reliable indicator to future performance. The value of an ETF may be affected by market values, interest rates, exchange rates, volatility, dividend yields and issuer credit ratings. These factors are interrelated in complex ways, and as a result, the effect of any one factor may be offset or magnified by the effect of another factor. You should ensure that the ETF meets your own objectives and circumstances, and consider the possible risks and benefits of purchasing the ETF.

Alternative Investment Market (AIM)

This is a market designed primarily for emerging or smaller companies. The rules of this market are less demanding than those of the official List of the London Stock Exchange and therefore carry a greater risk than a company with a full listing. With AIM shares there is often a big difference between the buying price and the selling price. If they have to be sold immediately, you may get back much less than you paid for them, and you may have difficulty in selling them at a reasonable price and in some circumstances it may be difficult to sell at any price. The price may change quickly and it may go down as well as up.

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