

D-PIMS is an evolution of our Premier Investment Monitoring Service (PIMS), therefore the portfolio performance graphs are based on the PIMS Portfolios, up to the point where D-PIMS commenced.

THE PORTFOLIO PERFORMANCE SHOWN ON THE GRAPHS DOES NOT INCLUDE THE EFFECT OF TAX THAT APPLIES WHEN THE FUNDS ARE HELD IN AN INVESTMENT BOND, WHICH IS BROADLY EQUIVALENT TO 20% OF THE GAIN PER ANNUM.

For OEIC/Unit Trust & Investments Bonds, the performance figures given **exclude** any personal tax due on income generated or on encashment.

The value of investments can fall as well as rise. Past performance is no guarantee of future performance.