



FLYING
COLOURS

EXCEPTIONAL FINANCIAL PLANNING

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How to increase your
returns by 35%

Guy Myles, CEO

www.flyingcolourswealth.com

Quick introduction

22 years in investment management

- US equity fund manager at Mercury Asset Management (now BlackRock)
- Co-founded Octopus Investments in 2000
- Started **Flying Colours** in 2014

Our mission: Improve the returns of UK investors

- Help uncover opportunities
- Reduce investor mistakes
- Optimise the tax situation

Mind the gap: Why are UK investors missing out on returns?

An examination of the average UK investor's returns versus those of the average fund.

- Undertaken by Cambridge University and supported by Professor Elroy Dimson
- Almost 5,000 funds with combined assets of £2.5bn analysed
- Data sourced from Morningstar, Barclays Capital and Bloomberg



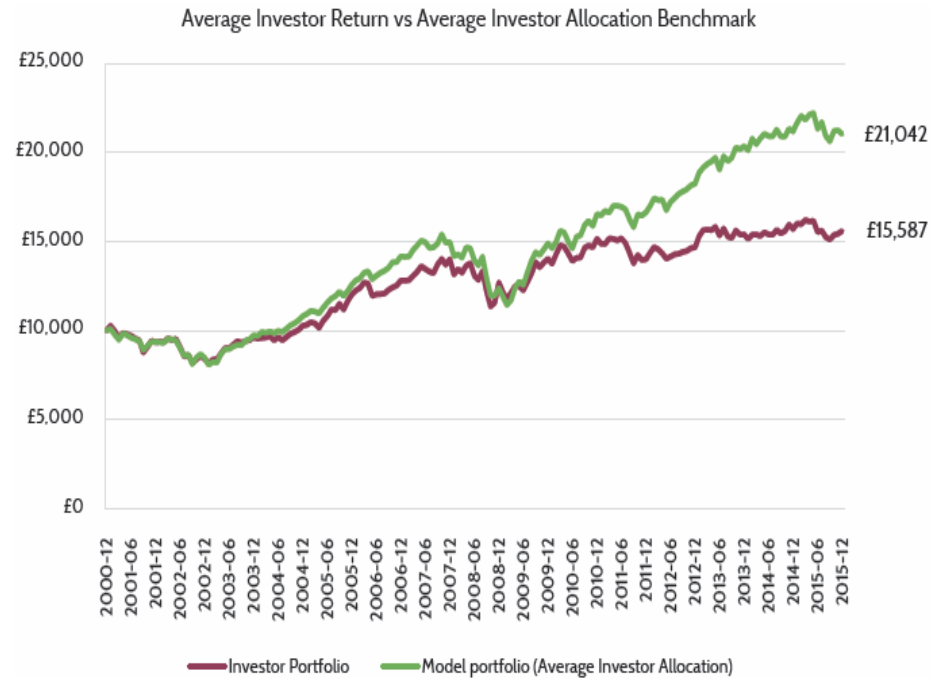
Research results

UK investors miss out on 2.1% EVERY YEAR

- 0.75% eaten up in costs
- 1.35% in investor timing errors
- **Over 15 years that amounts to 35% in lost growth**
- A £10,000 investment missed out on almost £5,000 of returns
- A £50,000 investment missed out on £27,500!

Can you afford to miss out on investment returns?

Period	Annualised Investor Return	Annualised Benchmark Return	Difference
2001-2015	3.0%	5.1%	-2.1%



Reducing the gap

Reducing costs is crucial

- Unavoidable to some degree but a guaranteed drain on your returns
- Research doesn't include cost of platform/trades or financial advice so the situation for many is even worse.

Essential to improve investment discipline

- Investors flow to funds after positive market returns
- 81% of top-performing funds fail to live up to top decile status
- Almost every worst performing fund improves in subsequent years

So what's the answer? / Our solution

Low-cost funds wherever possible

- Reduce your costs as much as we can

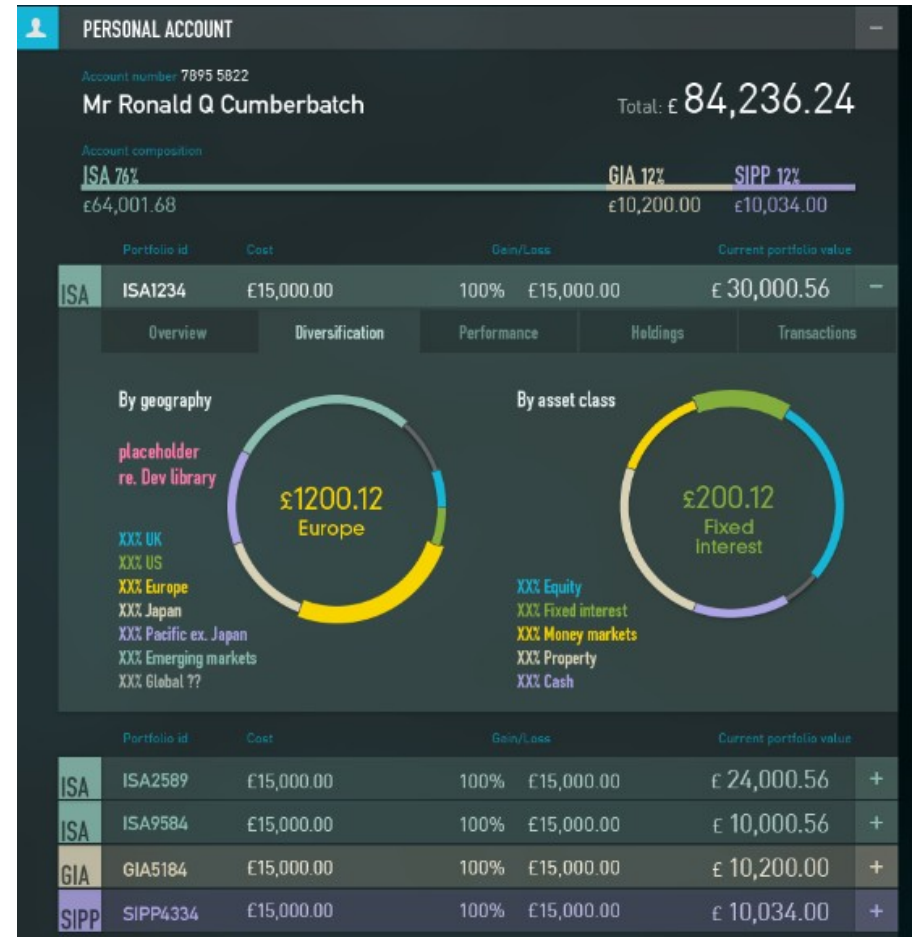
Disciplined portfolio management

- Eliminate timing errors

Supported by professional financial advice

- A coherent investment plan with a destination, capable of reacting if your situation changes
- Tax optimisation and insight
- Support making crucial financial decisions

Can complement your own investing.



Investment performance

Portfolio	Return Date (Month End)	Base Currency	Total Return 1 Month (Mo-End) Base Currency	Total Return 3 Month (Mo-End) Base Currency	Total Return YTD (Mo-End) Base Currency	Total Return 1 Yr (Mo-End) Base Currency	Annual Return 2015 Base Currency	Since Launch (Jan 2015 to June 2016)
Flying Colours TAA Defensive MP	30/06/2016	Pound Sterling	4.56%	4.10%	7.53%	8.99%	1.97%	9.65%
*ARC Sterling Cautious PCI TR GBP	30/06/2016	Pound Sterling	1.90%	2.31%	2.50%	2.23%	1.25%	3.79%
Flying Colours TAA Conservative	30/06/2016	Pound Sterling	4.11%	3.89%	6.47%	7.81%	3.66%	10.36%
*ARC Sterling Balanced Asset PCI TR GBP	30/06/2016	Pound Sterling	3.30%	4.13%	4.03%	3.83%	1.87%	5.98%
Flying Colours TAA Balanced	30/06/2016	Pound Sterling	3.64%	3.68%	5.43%	6.67%	4.94%	10.64%
*ARC Sterling Steady Growth PCI TR GBP	30/06/2016	Pound Sterling	4.20%	5.24%	5.07%	5.08%	2.26%	7.44%
Flying Colours TAA Growth	30/06/2016	Pound Sterling	3.32%	3.54%	4.72%	5.65%	5.82%	10.81%
*Core Growth Benchmark (50:50)	30/06/2016	Pound Sterling	4.50%	5.71%	5.39%	5.33%	2.16%	7.67%
Flying Colours TAA Aggressive	30/06/2016	Pound Sterling	2.85%	3.64%	3.96%	4.66%	6.43%	10.65%
*ARC Sterling Equity Risk PCI TR GBP	30/06/2016	Pound Sterling	4.80%	6.17%	5.72%	5.59%	2.06%	7.90%

Industry beating costs

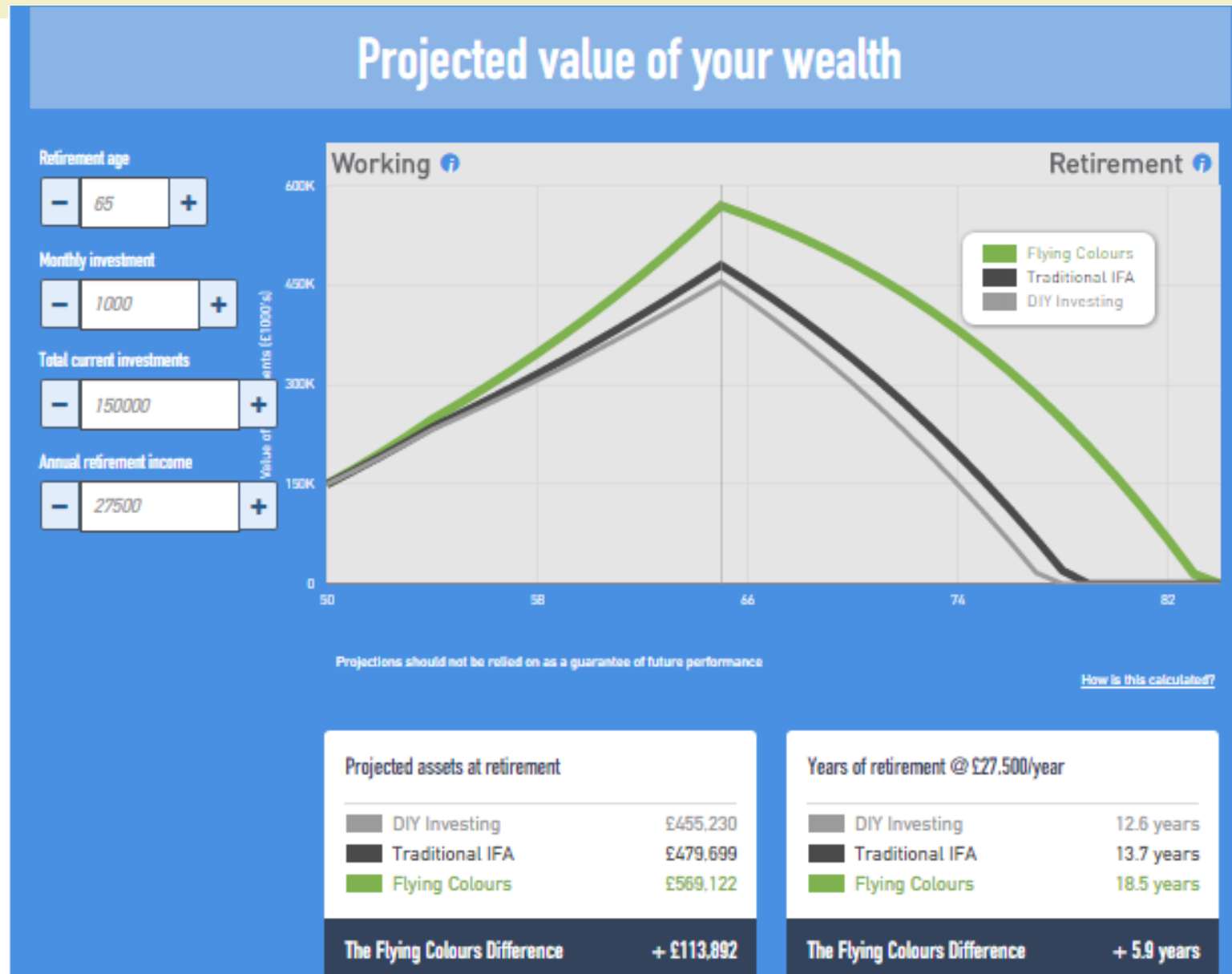
Annual costs for ongoing financial advice, investment management and funds

DIY (no financial advice)	Typical UK IFA	Flying Colours
1.25%	2.15%	0.5% - 1.05%

Annual figures: 0.35% average platform cost; 0.8% average fund cost; 1% average typical IFA cost.
Flying Colours platform 0.34%, funds between 0.11%-0.17%, annual advice 0.54% or £499, whatever is less.

Sources: Which?; Platform; Hargreaves Lansdowne and Flying Colours.

The Flying Colours Difference: Calculated



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