



deVere Investment Fund Platform

Empowering you to make your own investment decisions







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About the deVere Investment Fund Platform



deVere Investment, the worlds largest independent financial consultancy group, has developed the deVere Fund Platform, an online investment platform which provides access to funds from a number of leading fund houses.

Our aim is to provide the best support and service to allow our customers to focus on building a long lasting wealth management solution that is flexible, innovative and in line with their personal investment objectives.

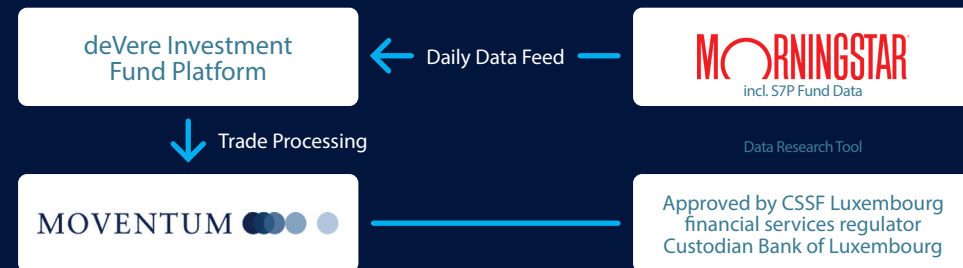
The deVere Investment Fund Platform addresses your diverse investment needs and offers you access to over 5000 funds, giving you complete ownership of your investment decisions.

Information available on the platform is truly independent and provided by Morningstar, a world leader in financial information. Morningstar supplies daily feeds to the deVere Investment Fund Platform, covering its fund range.

The system that enables clients to buy and sell investment funds in safe custody, is provided provided by Luxembourg-based company, Moventum. Moventum has been approved by the Commission de Surveillance du Secteur Financier (CSSF), the Luxembourg financial services regulator. The Bank of Luxembourg is Moventum's custodian. The origins of the Bank of Luxembourg go as far back as 1920 and its history is closely linked with the rise and development of Luxembourg as one of the most secure and established banking centres in the world.

The deVere Investment Fund Platform gives you the freedom to work with a wide range of investments and investment tools that will make it easier for you to plan a secure financial future.

Simple to set up, simple to manage and simple to maintain, clients can access the online fund platform at the click of a button.



About Morningstar

A well established leading provider of independent investment research providing information to investors around the world

Started more than 15 years ago, bringing a simple idea to all investors: fund returns should be compared on a cost and risk adjusted basis

Especially well known for its rating system for mutual funds

Serves approximately 7.4 million individual investors, 245,000 financial advisers, and 4,200 institutional clients

Provides data on over 4 million investment products

Operations in over 20 countries



Morningstar Rating System

The Morningstar Rating reflects the performance of a fund on a risk and cost adjusted comparison within different fund categories.

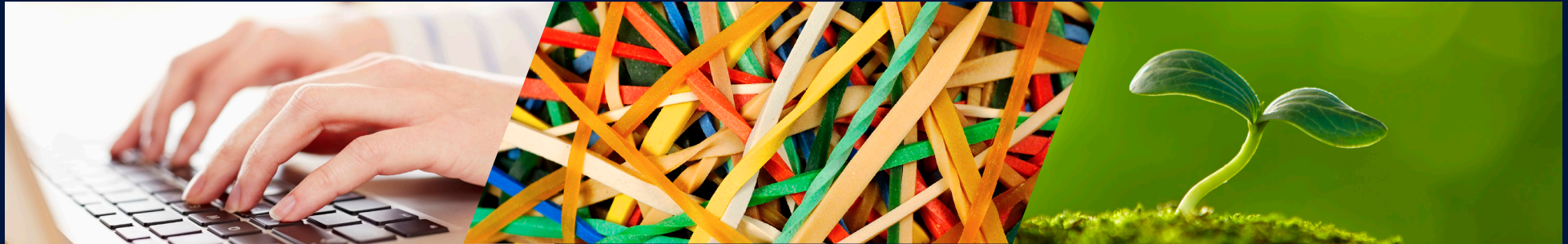
The rating accounts for periods of volatility and also takes into account fund expenses, including sales charges. This means the more expensive the fund is, the harder it will be for the fund to earn a high star rating.

The stars are distributed as follows:

Top	10%	★ ★ ★ ★ ★
Next	22.5%	★ ★ ★ ★ ☆
Middle	35%	★ ★ ★ ☆ ☆
Next	22.5%	★ ★ ☆ ☆ ☆
Bottom	10%	★ ☆ ☆ ☆ ☆

These calculations are performed every month and therefore can fluctuate, much like the relative performance of any given fund can fluctuate.

Benefits



Reasons to invest via the deVere Investment Fund Platform include:

Accessibility

Access to 5000 independent investment funds

24/7 access worldwide

Web browser based/no download necessary

Low cost annual account fee

Flexibility

Choice of currencies, including USD, EUR, GBP

No minimum term and low minimum investment

Less paperwork, more cost and time efficient

Growth Potential

Funds rated by Morningstar

Daily portfolio performance updates

Automated stop loss alerts

Client confidentiality

Key Features

The platform architecture uses a web-browser based application which provides the ability to automatically generate detailed reports, delivering key information to our clients. All investment holdings are monitored with performance alerts which are reported to both you and your financial adviser, allowing assets to be managed professionally.

Automated Monitoring

My Alerts allows you to monitor funds with pre-set gain and fall percentage targets. When a fund's performance reaches your pre-set target, both you and your financial adviser receive an automated email.

Monthly Statements via email

Monthly Statements are sent to you by email at the end of every calendar month. The statements display a complete overview of assets, including cash positions and a summary of holdings with a portfolio breakdown.

Fund Fact Sheets

The Fund Fact Sheet is a one page summary of a fund, providing information ranging from the funds inception date, the performances of the fund to the underlying assets within the fund. The information is provided by Morningstar.

Research Centre

Identify investments you're interested in by what's important to you. Search controls work individually or can be combined to define your specific investment criteria.



Summary of features include:

Customer Services

Independent Research

Daily Reporting

Automated Monitoring

Virtual Portfolio

Watch List

E-mailed Monthly Statements

Planning Tools

Market News



Investment Options

The range of investment options is significant with over 5,000 offshore mutual funds from 200 global fund houses. All clients receive an omnibus cash account which can hold multiple currencies.

Investment holdings are always held in the customer's name in a custodian account.



Access to some of the world's most respected investment houses that include:

- | | | |
|--------------------|----------------|--------------------|
| Aberdeen | GAM | Pictet |
| Baring | Generali | Putnam |
| Blackrock | Guinness Funds | Sarasin |
| BNP Paribas | Henderson | Schroder |
| Emirates NBD AM | Invesco | Societe |
| Fidelity | JP Morgan | UBS |
| First State | Jupiter | Threadneedle |
| Franklin Templeton | M&G | Vanguard |
| Fundsmith | Morgan Stanley | VAM Close Brothers |

Availability is subject to change.

Charging Structure

The deVere Investment Fund Platform offers a completely transparent pricing structure. We have detailed the differences of the two account charging options on the right of this page.

The fees below apply to both the **Classic & Asset Master** account.

Account Set Up

Client funds are deposited with Moventum via the currency selected respective bank details for allocation into investments.

There is no specific fee charged for this process, but there is a bank transfer fee applicable as with all international bank transfers, which is dependent on the amount transferred.

Transactional Ticket Fee

All Mutual Fund transactions within the platform carry a ticket fee charged directly by Moventum. This is a 0.2% of the investment amount with a min of EUR5 and a max of EUR25 or currency equivalent.

Annual Account Fee

All platform clients have an annual account servicing fee of EUR62.

If you open your account between July & December the annual account fee applied is EUR31. Initially the annual account fee is deducted from the client's account within a 30 day window after receipt of monies. During subsequent years, annual account fees are deducted in January.

For more details of all of the charges that could apply, please request the Fees & Charges schedule.

Classic Account

Initial Fee

An Initial Fee is charged between 3.75 % and 4.75% each time you purchase an Investment, dependent on the specific investment selected.

Full details of an investments specific charges can be viewed online or within the Term/Fact Sheets provided prior to any purchases being made.

Asset Master Account

Asset Master benefits from a wider range of investments and additional services provided by the "Elite Service Management Program".

Please ask your Consultant for details.

Processing Fee

A **one off** Processing Fee of 3.25% is taken on cash when it is received in your Asset Master account.

Each time you invest, **no** initial fee will be charged (unlike the Classic Account).

Annual Servicing Fee

The Elite Service Management Program charges a performance-based fee of 0.25% per quarter in arrears, based on the current value of your account on the date the fee is calculated. This equates to 1% per annum.

Moventum S.C.A. deduct their Service Fee of 0.25% per annum (charged quarterly as above)



Game Changing Wealth Creation

Should you wish to understand more about what deVere Investment can offer you,
contact us today for a free, no-obligation consultation.

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www.platform.devere-investment.com



www.facebook.com/deVere-Investment

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