



MVAM

MOLE VALLEY  
ASSET MANAGEMENT

# FIXED INCOME PORTFOLIO



# WHO?

Mole Valley Asset Management offers innovative and bespoke investment services to private clients and intermediaries.

# WHY?

Sometimes it is difficult to know what to do with your savings. You don't need them now and you feel that you shouldn't spend them. Investing them in risky options has its appeal but you aren't sure you will be able to sleep through the down times.

So if you just need some peace of mind that your money won't disappear in the hard times and at least make some return in the good, this is the portfolio for you.



# WHAT?

The Premium Bond Portfolio invests predominantly in:

- UK Government Bonds
- Overseas Bonds
- Corporate Bonds
- Cash and, on occasion, precious metals

Investments may be made directly or through purchases of ETFs.

The percentage allocated into each category of bonds is limited to ensure diversity and safety although the portfolio can hold all UK government bonds or cash.

Allocation between asset types is made by using systematic processes on a quarterly basis and more frequently if markets demand.

## RETAIN ACCESS

If you need your money back, no problem – we simply sell the shares and send you the money.

## KEY BENEFITS

- Consistent, repeatable strategy
- Clear reporting
- Money back usually within a week of receiving a redemption request

## FAIR FEES

- No charge for advice
- No entry fees or exit fees
- Annual management charge of 1% including VAT
- Dealing and admin fees will be charged

## OUR PORTFOLIO FAMILY

- AIM Inheritance Tax Portfolio (IHT)
- Bespoke Investment Portfolios (BIPs)
- Fixed Income Portfolio (FIP)
- Make the World Better Portfolio (MTWB)
- Premium Dividend Portfolio (PDP)
- Rain or Shine Portfolio (RoSP)
- Yorkshire T20 Portfolio (YT20)

## SAVING THROUGH

- Pensions
- Corporate Pension Schemes
- General Investments Accounts (GIA)
- ISAs

## WARNING

The value of your investment in this portfolio and the income from it may go down as well as up, and you may not get back what you invested.

# ABOUT US

Mole Valley Asset Management offers innovative and bespoke investment services to private clients and intermediaries.


A highly experienced team investing clients' savings directly into the markets aided by proprietary screening and original research.

A dedicated investor portal app.

Personalised reports issued monthly.

We always remember, 'It's your money'.

# GET IN TOUCH TODAY

 01306 776999 / 01904 929430

 [enquiries@mvam.com](mailto:enquiries@mvam.com)

 [www.mvam.com](http://www.mvam.com)



## MOLE VALLEY ASSET MANAGEMENT

### Dorking Branch

275 High Street  
Dorking  
Surrey  
RH4 1RY

### York Branch

Blake House,  
18 Blake Street,  
York,  
YO1 8QG

Mole Valley Asset Management Ltd (MVAM), registered in England (Company no. 08600041) is authorised and regulated by the Financial Conduct Authority (registration no. 613008).