

Our investment proposition

Restricted advice



What does restricted advice mean at Foster Denovo?

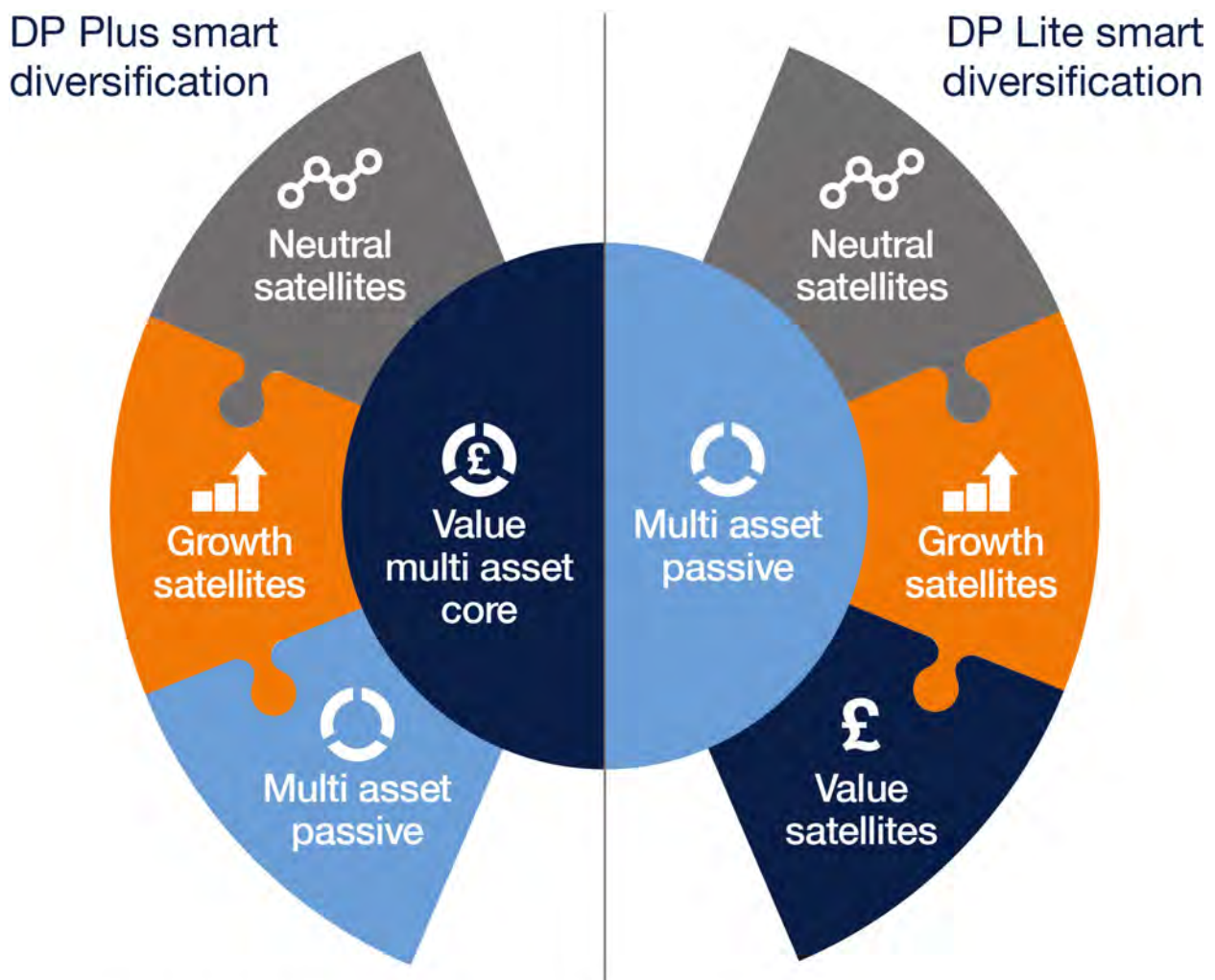
At Foster Denovo, our advisers (also known as Partners), have exclusive access to a broad range of discretionary managed portfolios entitled the FD Dynamic Portfolios (DPs) and the Sustainable Dynamic Portfolios (SDPs).

Our restricted Partners benefit from smart diversification which means that the investments selected for the DPs include a wide range of funds from both passive and active investment styles, both growth and value investment philosophies and traditional investing, as well as ESG sustainable and ESG impact variants.

In our experience, Foster Denovo's fund research process begins at a far wider pool of fund choice than the majority of independent advisers. These funds are filtered by our specialist investment team which means our restricted Partners are able to present their clients with the most suitable fund option.

These investment styles, philosophies and variants are accessed via open-ended investment companies (OEICs), exchange-traded funds (ETFs) and investment trusts.

Smart diversification



Please note these are for illustrative purposes only.

‘Uncorrelated assets’

Diversification works best when assets are uncorrelated or negatively correlated with one another, so that as some parts of the portfolio fall, others rise.

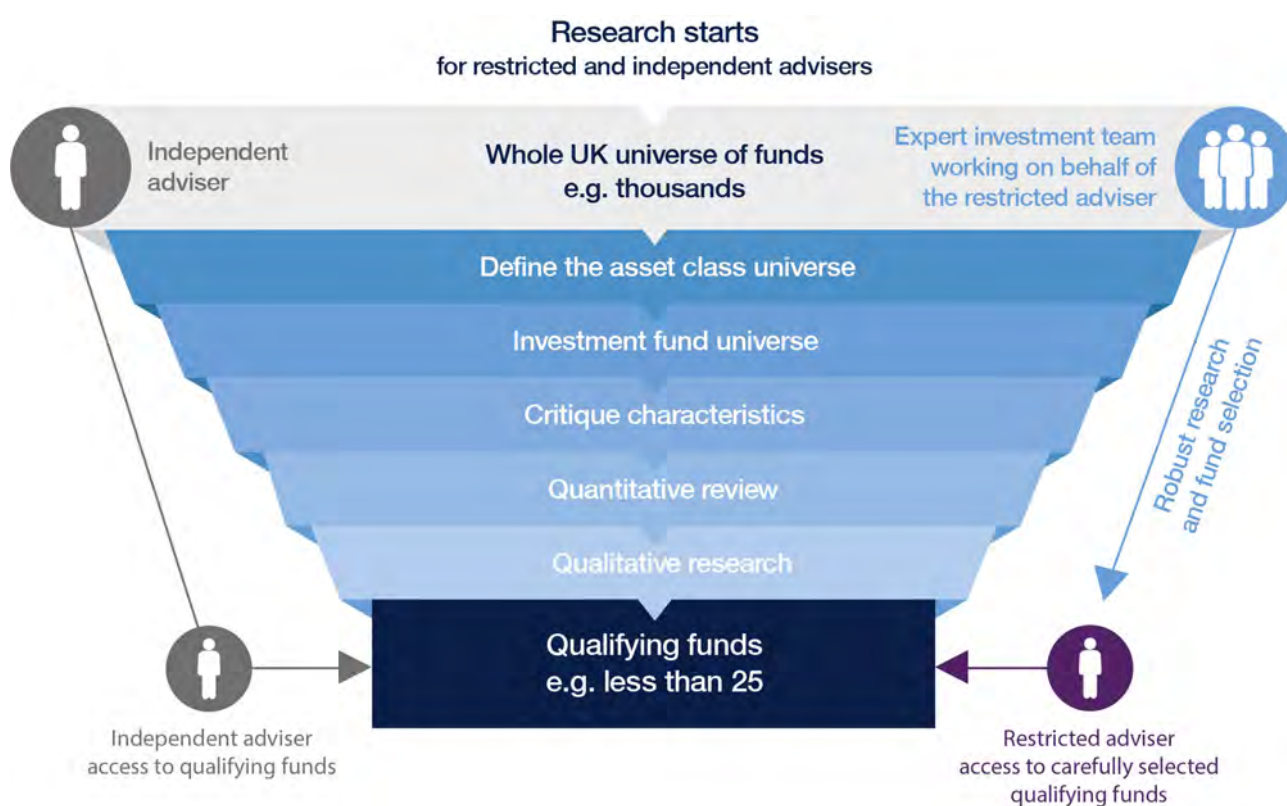


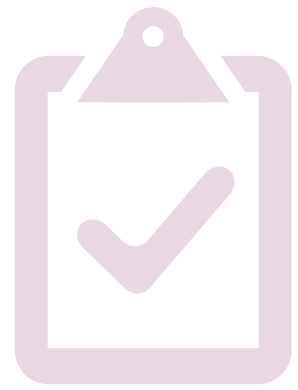
Crucially, the starting point of the research for these portfolios begins by analysing the whole of the UK fund universe. This means that the research is done on thousands of funds before any funds qualify for inclusion.

What does independent mean?

Independent financial advisers are required to research the whole of the market in order to recommend suitable financial products and funds to their clients.

At Foster Denovo, our restricted Partners also have access to the whole of the market through our specialist investment team, who research and filter a wide range of funds and products on their behalf, so they are able to present their clients with more focussed and carefully selected fund options.





How do you benefit if your Foster Denovo Partner is restricted?

Being restricted can provide a number of benefits:

- ✓ access to a range of risk adjusted portfolios selected from the whole of market, administered on our investment platform, Clearview;
- ✓ the DPs are continually monitored and designed to respond to events and market cycles, which means your investments will continue to match the level of risk that you are comfortable with;
- ✓ the DPs undergo a rigorous quarterly review, which aims to give you the confidence in your portfolio's performance;
- ✓ you will have direct online access to investments, offering a real time outlook 24/7; and
- ✓ access to core tax wrappers in one place.

“The most valuable aspect of financial advice is having an adviser who will put the time and care into getting to know what you want, why these things are important to you and in helping you with the most important financial planning decisions to help make these things a reality.”

Our investment propositions



The FD Dynamic Portfolios

The Dynamic Portfolios (DPs) are investment portfolios that have been carefully designed to balance investment risk with returns to help achieve your financial goals, taking into account your attitude to risk, time frame and capacity for loss.

Spread across two distinct offerings – Lite and Plus – you're able to choose the option that best matches your goals. Each of these portfolios can be further tailored with risk levels ranging from a low risk tolerance to a high risk tolerance. This allows us to select and put in place investment solutions that align with your personal needs and financial objectives in an ever-changing market.



The FD Sustainable Dynamic Portfolios

In addition to the FD Dynamic Portfolios, we also offer the Sustainable Dynamic Portfolios (SDPs), which offer the same benefits as the Dynamic Portfolios, but take into consideration environmental, social and governance (ESG) criteria, providing an extra layer of risk management.



Clearview

The DPs and the SDPs can be accessed through the Foster Denovo Clearview platform. The Clearview platform is an online portal that allows you and your Foster Denovo Partner to access a variety of investment products, including the Dynamic Portfolios, and view your investments online, in one place, at any time. The Clearview platform has been tailored to our specifications, with the aim of simplifying the investment process and meeting your requirements.



INVESTORS IN PEOPLE®
We invest in people Gold



About Foster Denovo

We are a multi-award-winning national firm of financial advisers. We provide specialist financial advice, services and investment solutions for individuals and their families, businesses and charities.

We have won more than 20 prestigious industry awards, and we've also been recognised by Investors in People.

If you'd like to know more about restricted financial advice, or our investment proposition, then:

call 0330 332 7866*;

email advise-me@fosterdenovo.com; or

visit [fosterdenovo.com](https://www.fosterdenovo.com).

*calls are charged at your standard network rate.

Please note:

The value of your investment can go down as well as up and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance.

The FD Dynamic Portfolios and the FD Sustainable Dynamic Portfolios are investment portfolios provided by FD Dynamic Portfolios Limited (FDDPL) which is an appointed representative of Foster Denovo Limited (FRN 462728), and is authorised and regulated by the Financial Conduct Authority (FCA).

Clearview is a solution from Foster Denovo Limited, which is authorised and regulated by the Financial Conduct Authority.

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