



*Yacht Crew Investments*

Making your money work harder

# Helping you build a brighter future by maximising your savings

At a time of low interest rates and damaging inflation it is important to consider alternatives to cash savings if you want to achieve your life goals

You are seeing the world and working harder than you ever have before. But have you stopped to consider what you will need when your yachting career comes to an end? When that happens, you'll want to know that you will have enough money to maintain a comfortable lifestyle. Will a savings account from a bank or building society give you enough? At current interest rate levels, returns are low (if not negative) and, over time, the value of money reduces as the cost of goods and services increases, usually referred to as inflation.

The good news is that there is an alternative to cash savings: investment portfolios. By investing in stocks and shares via the stock market, there is the potential to generate significantly higher returns on your cash than leaving it in a cash savings account. In our specialist service for yacht crew you can open an investment portfolio account with as little as £500 and add regular instalments from £250 per month.

As Investment Managers, we at Church House can offer dedicated and specialist investment advice on how best to generate the long term returns to fund your future lifestyle. We can offer cash-flow modelling to work out financially where you are now, where you want to be at various points in your life and how we can best help you get there. This is all done with reference to the unique tax position of Seafarers and we work closely with tax accountants and mortgage providers to ensure that together, we can provide the most efficient and effective strategy to help you reach your financial goals.



## EQUITY OPPORTUNITY

£10,000 invested in the stock market 10 years ago, as illustrated by the FTSE All Share Index, would now be worth £21,354 assuming the re-investment of any dividend income and an adjustment for inflation - more on that below! In a savings account paying an average of 0.5% interest over the same period and again adjusted for inflation the same investment would now be worth £8,424. Source: Church House, Bloomberg



## RISK MANAGEMENT

As fund managers rather than stock brokers or financial advisers, we have full control of where your money is invested. This also ensures full transparency for investors.



## INFLATION RISK

Inflation has averaged at c.2% over the last 10 years (Source ONS Sept 2019). For cash savings to keep pace with inflation they need to earn at least this amount in interest.



## TAX EFFICIENT

We can offer UK residents access to a stocks and shares ISA (Individual Savings Account) which allows their investment to grow free of income and capital gains taxes.



## COST EFFECTIVE

As an example, the total ongoing charge on an investment of £1000 p.m. into our Risk Level 5 portfolio is c.1.5% p.a. This includes cash flow modelling, advice, administration, funds, custody and service.



“Successful investing is about managing risk not avoiding it”  
Benjamin Graham

## Managed Portfolio Service

This proposition is ideally suited to investors with straightforward needs who want to keep costs low in order to achieve maximum potential returns.

We invest in a range of in-house funds which provide a strong level of diversification and thus reduced investment risk. As your investment manager, we tailor the mix of funds used according to your investment objectives and personal tolerance to risk.

Investments can be made either on a monthly basis, lump sum or indeed combination of the two and monitoring is easy with access to an online investor portal.

We have an alternative proposition for non-UK residents and full details are available on request.

- Clear and straightforward proposition
- Range of portfolios to suit different needs
- Tax efficient options
- Simple and transparent charging structure
- Online access to your portfolio

## Why Church House

Investors have many choices when it comes to choosing who they trust with their money. A key differentiator for Church House is that we manage both our own range of award winning investment funds and portfolio models, which address varying investor needs and objectives.

This gives us *full control over where our clients' money is invested* which helps us to better manage risk and retain client trust through the total transparency this provides.

We are a privately owned business with a respected 20-year track record of managing client and institutional investments.

## CONTACT US

Our Yacht Crew specialist is *Emma Parkes*

[e.parkes@church-house.co.uk](mailto:e.parkes@church-house.co.uk)  
+44 (0)20 7123 4741

For more general information you can visit  
[www.ch-investments.co.uk/yacht-crew](http://www.ch-investments.co.uk/yacht-crew)



[www.ch-investments.co.uk/yacht-crew](http://www.ch-investments.co.uk/yacht-crew)

*London Office*

21 Grosvenor Street  
Mayfair  
London.  
W1K 4QJ

T: 020 7534 9870

The value of investments and the income you get from them may fall as well as rise and there is no certainty that you will get back the amount of your original investment. You should also be aware that past performance may not be a reliable guide to future performance.

Church House Investment Management is a trading name of Church House Investments Limited, which is authorised and regulated by the Financial Conduct Authority (190548).

Registered address is York House, 6 Coldharbour, Sherborne, Dorset. DT9 4JW