

ISA & Personal Portfolios

Heritage actively manage a range of diverse investment portfolios targetted to achieve higher than average fund performance.

Heritage actively manage a range of diverse risk graded investment portfolios targetted to achieve a sustainable level of income

Portfolios Available (risk graded 1 low risk to 10 high risk)	HFS Growth 1	HFS Growth 2	HFS Growth 3	HFS Growth 4	HFS Growth 5	HFS Growth 6	HFS Growth 7	HFS Growth 8	HFS Growth 9	HFS Growth 10	HFS Income 1 (c. 3.5%pa)	HFS Income 2 (c. 5.0%pa)	HFS Income 3 (c. 6.0%pa)
Premier Service Fund Annual Charge	1.71%	1.77%	1.87%	1.92%	1.94%	1.96%	1.98%	1.99%	2.03%	2.05%	1.96%	2.01%	2.00%
How we have performed over 1 yr	3.83%	7.17%	11.73%	12.94%	13.89%	15.10%	16.30%	17.96%	19.85%	21.05%	7.21%	6.91%	8.28%
Compared Against													
Halifax Liquid Gold 10K Cash Account	0.16%	0.16%											
IMA Cautious Managed Sector Average			9.17%	9.17%									
IMA Balanced Managed Sector Average					12.04%	12.04%	12.04%						
IMA Aggressive Managed Sector Average								13.54%	13.54%	13.54%			
FTSE APCIMS Income Portfolio											8.53%	8.53%	8.53%
The difference between our portfolios and the average over 1 Year	3.67%	7.01%	2.56%	3.77%	1.85%	3.06%	4.26%	4.42%	6.31%	7.51%	-1.32%	-1.62%	-0.25%
How we have performed over 3 yrs	14.59%	20.10%	12.30%	9.94%	6.47%	6.42%	7.06%	8.32%	9.89%	14.00%	-1.74%	-8.72%	-6.81%
Compared Against													
Halifax Liquid Gold 10K Cash Account	1.22%	1.22%											
IMA Cautious Managed Sector Average			2.02%	2.02%									
IMA Balanced Managed Sector Average					-0.90%	-0.90%	-0.90%						
IMA Aggressive Managed Sector Average								-3.54%	-3.54%	-3.54%			
FTSE APCIMS Income Portfolio											-4.79%	-4.79%	-4.79%
The difference between our portfolios and the average over 3 Years	13.37%	18.88%	10.28%	7.92%	7.37%	7.32%	7.96%	11.86%	13.43%	17.54%	3.05%	-3.93%	-2.02%

Source: Capita Financial Software - Synaptics

Fund Data: 22/11/2010