Discretionary Presentation

TITAN Wealth
Investment Solutions

Titan Wealth CI

Channel Islands based, financial services firm with assets under administration over £7bn; providing services globally to private and institutional clients across the following core services:

- Execution & custody
- Advisory investment services
- Discretionary portfolio management
- Fund management
- Treasury management
- Precious metals

90+ Employees

5 Investment services

- Discretionary Investment
- Advisory Stockbroking
- Execution Only Trading
- Cash Management
- Precious Metals

£7.23bn AUA

Private & institutional client relationships globally

Titan Wealth is a trading name of Titan Wealth (CI) Limited ("TWCIL"), which is licensed and regulated by the Guernsey Financial Services Commission in Guernsey to conduct investment business and the Jersey Financial Services Commission in Jersey. For all Titan Wealth connected entities, please refer to www.titanwci.com/disclaimer.

CI Discretionary Investment Team

- Running over £2bn for 1,000+ clients.
- Our discretionary investment management process is run by a dedicated team of more than 25 people based across our offices.
- The core of the team have been investing together for over 20 years, through a wide variety of market conditions.
- Committed to providing exceptional client service and transparency. Local, friendly and accessible.
- Regular investment committee with an imbedded devil's advocacy process.
- Investment solutions starting from £5,000, via our in-house Fund range, to £50 million plus individual portfolios.

Full biographies for all team members can be found at:
www.titanwci.com

Our Approach

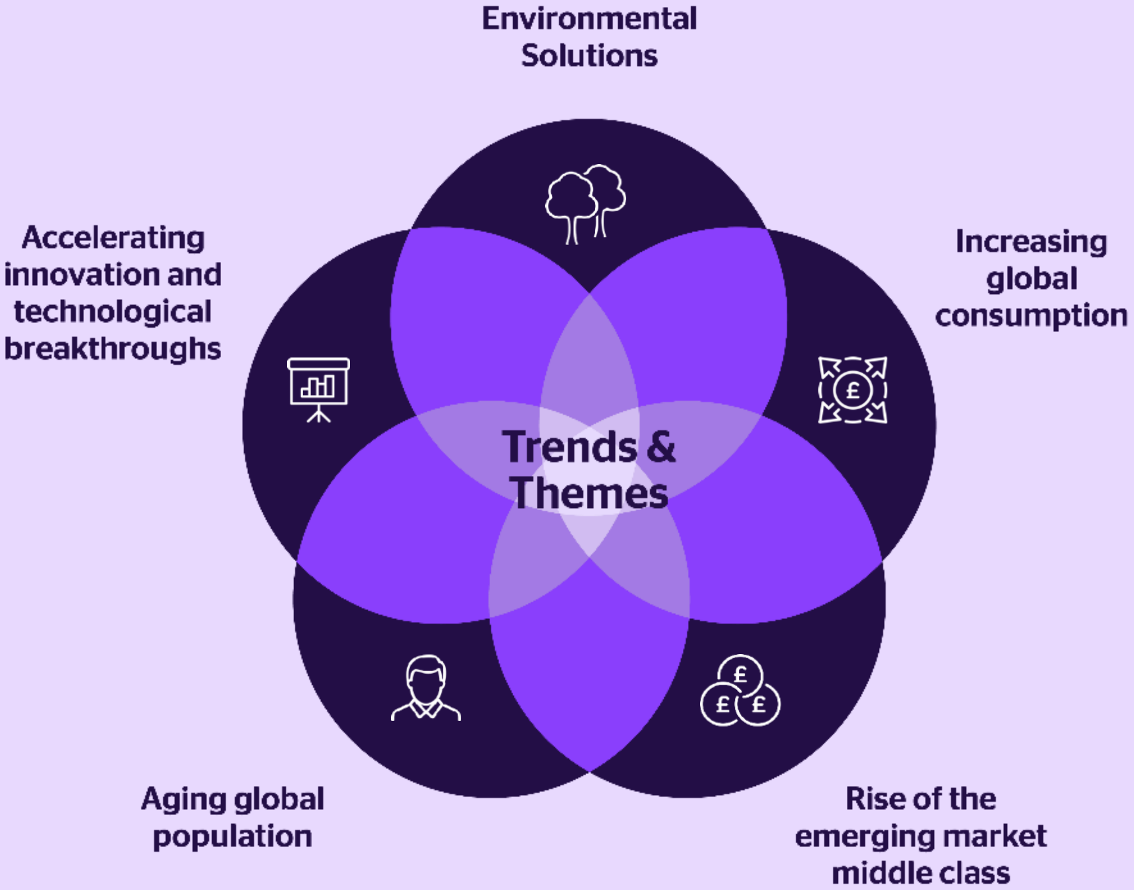
We invest in quality assets that aim to benefit from our long-term investment themes driven by irrefutable global trends at sensible prices.

We have identified a series of trends which are shaping our societies, cities and the very world around us. These trends are simple, observable and are happening right in front of us.

These trends help to form our core investment themes:

- Increasing global consumption
- Aging global population
- Rise of the emerging market middle class
- Accelerating innovation and technological breakthroughs
- Environmental solutions

Our process is straightforward: we look for ways to gain exposure to global themes, whilst carefully focusing on the price that we pay.



TITAN Wealth

Our Portfolios

Global & diversified portfolios

We invest globally to avoid performance being dependent on the success of any specific geographic region. Whilst also investing in funds managed by leading investment companies, individual company shares (equities) or bonds (fixed interest securities), thereby reducing stock specific risk.

Easy to understand

We invest into the debt and equity of carefully selected businesses, directly or via fund managers, while seeking to benefit from the changes we all see every day. We avoid complex assets and complicated investment strategies.

Liquid

Liquidity is a high priority within our investment selection process. This ensures that you have access to your funds regardless of the prevailing market conditions. Over the last decade, we have never not been able to allow clients access to their funds.

Responsibly invested

As long-term investors seeking high quality and well run businesses; environmental, social and governance issues have always been a key part of our process. This is because poor practices in these areas is a risk to our clients' returns. When investing we seek fund managers and companies who share this philosophy. Since 2021, we have been signatories to the UN Principles for Responsible Investment.

The value of your investment may go down as well as up, you may get back less than what you invested.

Our Strategies

The strategies (shown on the right) are subject to different levels of volatility (how much your investment fluctuates in value). By investing in any strategy you are taking on a higher level of volatility than cash and as with any investment your capital is at risk.

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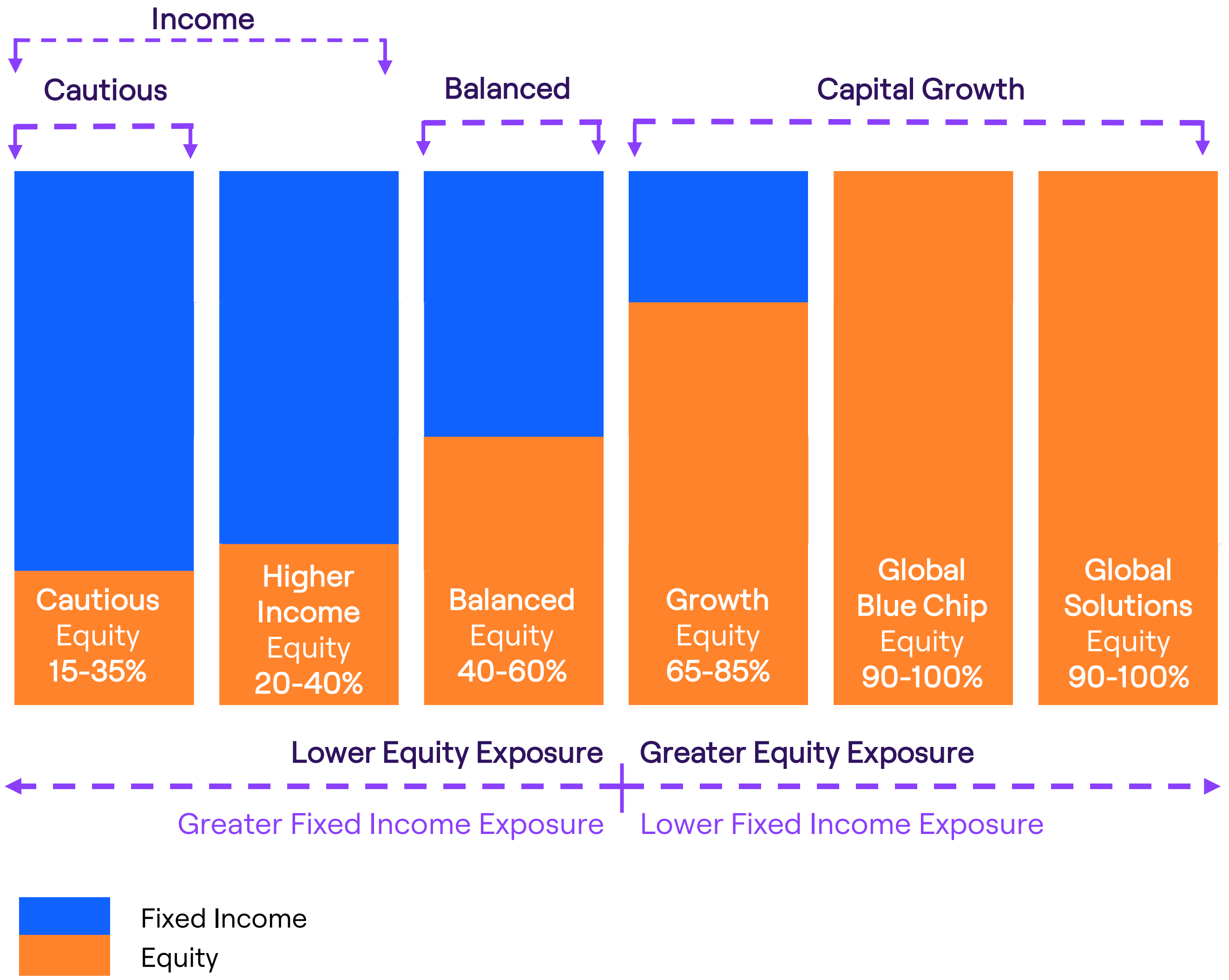

Cautious Income

The objective is to provide investors with an income whilst also providing some potential for capital growth over the medium term (3 years or longer). The strategy will invest predominantly into funds which invest into fixed interest securities, with the option to invest up to 35% into global equity funds.

Higher Income

The objective is to provide investors with an income meaningfully above prevailing cash rates over the medium to long term (over 3 years). The strategy will invest into a diverse set of assets including high yield corporate bonds, specialist bonds, infrastructure equity and bonds, cash equivalents, and developed and emerging market equities.

Balanced

The objective is to generate capital growth over the medium to long term (over 3 years). The strategy is a balanced investment solution seeking exposure to our global themes through equity and fixed-income funds. It has a flexible mandate which allows up to 60% of the portfolio to be exposed to equity and at least 30% of the portfolio to be exposed to fixed income and/or cash investments.

Growth

The objective is to generate capital growth over the long term (over 5 years). The strategy seeks exposure to our global themes through a mix of suitable global equity and thematically aligned sector specific funds. The strategy can have an equity weighting up to 85%.

Blue Chip

The objective is to generate capital growth over the long term (over 5 years). The strategy invests into approximately 35-45 large cap, multinational businesses; each of which is aligned with our investment themes. Our selection process identifies well-established, well-managed, financially strong businesses, with global revenue streams which have a proven record of increasing shareholder value.

Global Solutions

The objective is to generate capital growth over the long term (over 5-10 years). The strategy invests into 10-20 carefully selected third-party equity funds; following the same, stringent investment process as the other multi-manager funds in our range. It is a highly focused portfolio which invests in companies providing goods and services dedicated to finding solutions to the challenges the world faces today such as resource scarcity and emerging inequality.

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Multi Manager Process

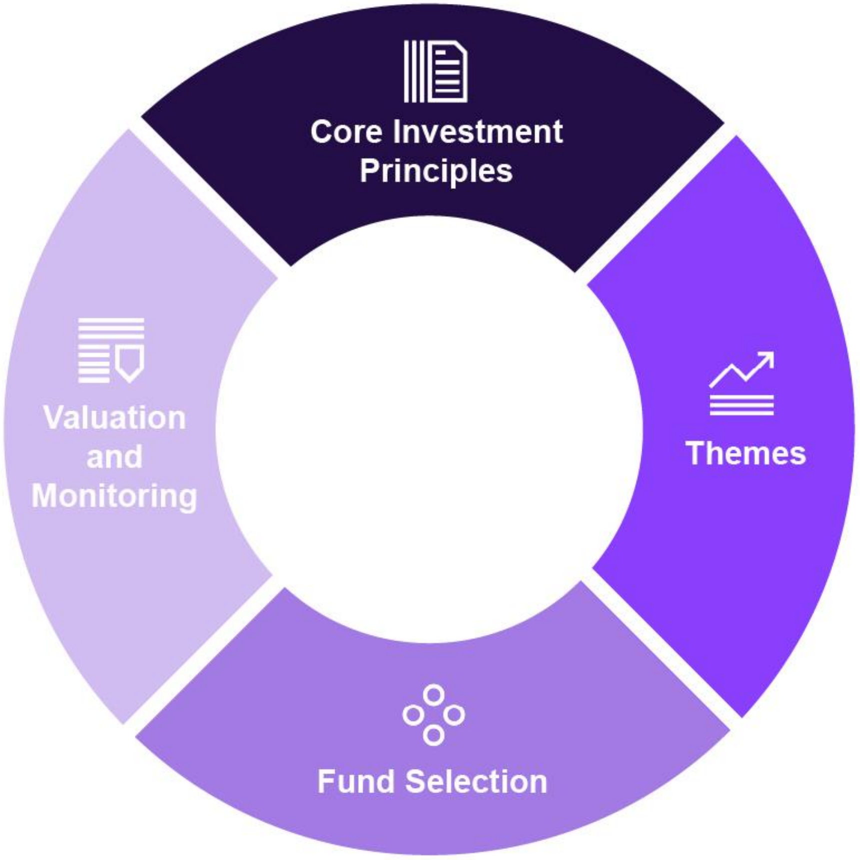
Investment Principles
A set of core principles built from experience to produce the most efficient portfolios and control risk. Examples include:

- Run concentrated portfolios
- Only buy liquid assets
- No speculative shorting or structural leverage
- Avoid excessive complexity

Themes
Maximise portfolio exposure to our long-term investment themes, which act as tailwinds to the portfolio.

Fund Selection
We conduct hundreds of meetings with fund houses each year to seek out the very best investments. This defines our pool of investable funds from which we build portfolios.

Valuations & Monitoring
We track underlying fund valuations to ascertain opportune entry and exit points. Monitoring is a continuous process, which we carry out over the life of our investment.



Fund Selection Process

Finding Future Performers

We estimate that around 1/3rd of active fund managers offer value for money after fees. Our job is to find those managers who will drive performance for you. We have, as a team, many decades of fund selection experience and have built a process with a track record of doing this.

Core elements of this include;

Team

We want to see a stable and experienced team operating in a corporate environment that is conducive to client focused decision making.

Process

We want to see a robust and repeatable process. It should be logical, show a clear ability to place an independent value on assets and be consistent with the fund's portfolio.

Performance

If we believe that solid past performance has been driven by the team's process, as opposed to luck or favourable market conditions, that gives us confidence that performance can be repeated in the future.

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Direct Equity Process

Investment Principles

A set of core principles built from experience to produce the most efficient portfolio and control risk.

- Focused portfolio
- High quality, developed market listed businesses
- Long-term, buy and hold strategy

Themes

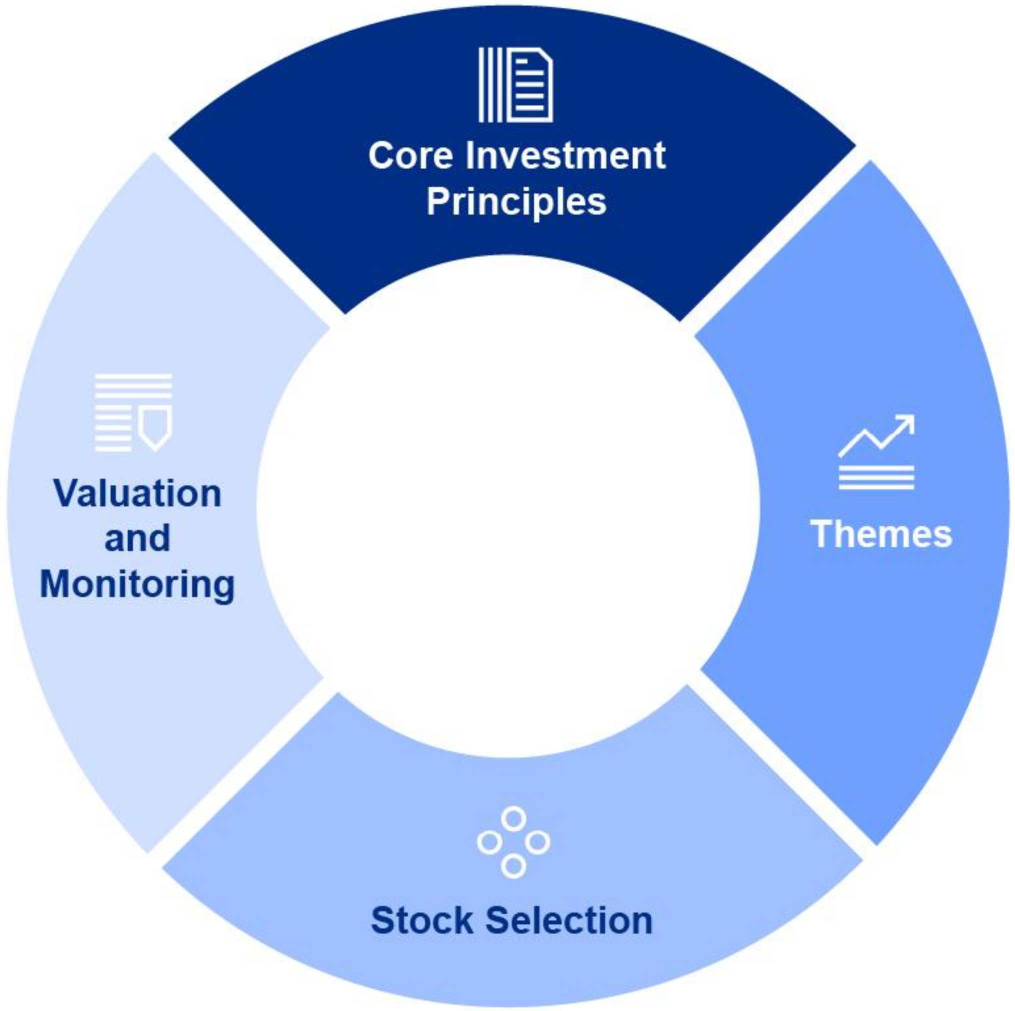
All stocks have a strong alignment with our long-term themes as we believe that they offer a positive operating environment for growth and expansion.

Stock Selection

We place a strong focus on financial quality - we look for companies which can demonstrate a track record of high levels of return on capital, consistent margins, manageable debt levels and profitability.

Valuations & Monitoring

We track stock valuations to ascertain opportune moments to introduce, add, trim or sell positions. Monitoring is a continuous process, which we carry out over the life of our investment.



Investing with Titan Wealth

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Our strategies can be accessed via:

- A portfolio with Titan Wealth
- Our Titan Global Investment fund range
- Model portfolios on platforms

For direct clients of Titan Wealth, we offer:

- Performance reporting
- Online access
- Formal valuations at your choice of frequency
- Income and where required capital gains reporting
- The team available via phone, email or in person
- Optional email updates to accompany any portfolio charges

Via our website www.titanwci.com we offer:

- Detailed quarterly letter from the investment team
- Fund factsheets and daily prices

We would be delighted to hear from you

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Important Information

The price and value of the investments referred to in this material and the income from them may go down as well as up and investors may realise losses on any investments. Past performance is not a guide to future performance. Future returns are not guaranteed and a loss of principal may occur. If you wish to know if any of the products or services covered in this material is right for you, or your clients, please contact the Titan Wealth team or another qualified financial adviser.

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