

Tier 1 (Investor) Visa
Portfolio Management



Walker Crips

We take pride in being one of the oldest independently owned companies in the City of London. Our predecessors first bought and sold shares on the London Stock Exchange in 1914.

We have been providing private clients with successful wealth and investment strategies for over a century. Our priority has always been to leverage our knowledge and expertise to continue generating positive returns for our clients.

Founded on traditional values of honesty, fairness and integrity, we have managed to maintain these ideals by remaining impartial, flexible and transparent, and most of all by being fully committed to the clients that we serve.

Walker Crips has assets/funds under management and administration of approximately £5.28 billion.



Walker Crips has a wide regional presence with offices across the UK



The stockbroking firm of Weddle Beck & Company was formed in June 1914, two months before the start of World War I in August of that year.

Dudley Weddle was the senior, and Gerald Beck the second senior partner. With war breaking out, Gerald Beck, already a Territorial, had to leave for the war and served as a Major in the Royal Artillery. Unfortunately he died during the war and the running of the business was left in the hands of a colleague, Dudley Weddle also being absent in the Army.

However, as soon as the war ended, Dudley Weddle worked hard on getting the business back into shape.

In the early days of the firm brisk arbitrage business was conducted with Paris and there was a Banking business with the Joint Stock Banks consisting of Barclays, Lloyds, Midland and National Provincial Banks.

Through a personal introduction of a member of the firm to a Japanese Prince, business was conducted with the Yokohama Specie Bank in British Government stocks and Japanese Government bonds in particular. After the war

was over this business was conducted through the Bank of Tokyo.

In about 1933 a department was established to deal with company new issues.

During World War II the business was carried on by Dudley Weddle as senior partner, assisted by his other partners, John Roper and W.F.M. Sedgwick while Norman Weddle, who had joined a Territorial Battery prior to the war, served in the Army from 1939 until 1945 serving in the U.K., India and Burma, latterly as a Battery Commander.

By the 1960s Dudley Weddle (who was approaching the age of 90) had considered retiring and decided it would make sense to amalgamate with another stockbroking firm of similar size. Nothing could be more natural, therefore, than a merger with Walker, Crips and Company, a firm of similar size and where the senior partners of both firms had been friends for some considerable years.

The amalgamation of the two firms was effected on 28th November 1966 and it became Walker, Crips, Weddle, Beck & Company.



Before the merger, Larry Byford had joined Walker and Co in the 60s and had risen from being a blue button on the floor to becoming the London Stock Exchange's youngest senior partner at the age of 35. During his tenure as Senior Partner, and latterly Chairman from 1973 to 2000, he created a legendary reputation as the firm's charismatic leader.

The Finance Partner was Michael Sunderland, who was also instrumental in creating our successful Investorlink and PEP/ISA range and an initiator of the involvement of Hua Min Lim (creator of the global financial firm, Phillip Capital) in 1983.

The management took the firm to its full public listing in 1996.

In the most recent two decades, the firm expanded by merger and acquisition of smaller brokers:

- Keith Bayley Rogers & Co (in 2001)
- Southard Gilbey McNish (in 2002)
- London York group (in 2005)

In 2001 the Walker Crips UK Growth Fund was launched followed by Walker Crips UK Equity Income Fund. Both grew on the back of strong performance to forge Walker Crips Asset Management as a meaningful brand. This success was monetised with the lucrative strategic sale of WCAM to Liontrust in 2012.

The firm's clear strategy since 2012 has focused on the expansion of Private Client Investment Management and Wealth Management. The firm completed sizeable team acquisitions from Savoy Investment Management that year and, since then, has attracted many other individuals, and teams that we have created, from Charles Stanley, Barclays, Finn & Co, Brewin Dolphin, Blackrock and Fyshe Horton Finney.

Tier 1 (Investor) Visa Portfolio Management

The UK Home Office offers the opportunity to apply for a Tier 1 (Investor) Visa, which can lead to British Citizenship, for those who want to make a substantial financial investment in the UK. The minimum qualifying investment is £2,000,000.

Under the current criteria, applicants are required to invest the funds within the required time frame of the visa being granted, in qualifying instruments.

At Walker Crips we offer our Tier 1 (Investor) Visa Portfolio Service, whereby you can take advantage of our skills, experience and knowledge; a capability focused on creating sustainable growth for your investment, within the visa requirements.

Meet and liaise with your own Investment Manager to build your personal investment strategy

Create a portfolio that is personalised to accommodate your preferences and objectives

Your portfolio will be monitored and recommendations will be provided as necessary while complying with the requirements of the UK Home Office Tier 1 (Investor) Visa criteria

An investment process focused on positive risk-adjusted performance

Keep up to date with your portfolio anywhere in the world online with daily performance updates

Regular portfolio reviews with your dedicated Investment Manager

Clear annual management fee.

For further details on how to apply for a UK Home Office Tier 1 (Investor) Visa and the application criteria please seek professional advice from your Immigration Solicitor.

Your Portfolio

Your investments represent your past hard work, your present lifestyle and your future opportunities, so we will respect those key factors in our commitment to preserving and growing your wealth.

Once we have agreed upon your mandate with you, your Investment Manager will have a comprehensive understanding of your preferences and objectives. In consultation with you, your portfolio will be built around your visa requirements, financial objectives, risk profile and asset preferences. We continuously monitor markets to keep your portfolio adjusted to suit your wishes while complying with your visa requirements.

Your Investment Manager will always be on hand to report to you on your portfolio performance and your mandate can be altered to reflect your changing requirements and objectives, or visa regulations, throughout the life of your investment.

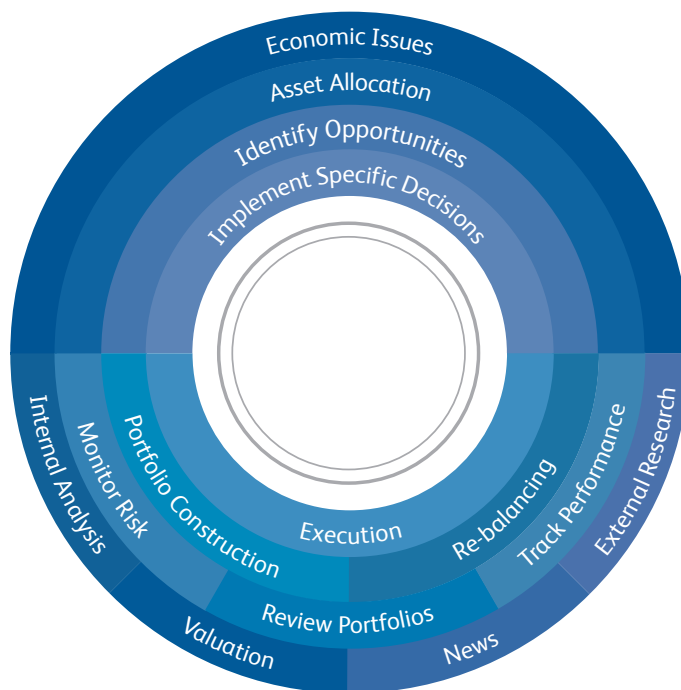


Your Portfolio

The management of your portfolio is the responsibility of your personal Investment Manager who will focus on risk mitigation and return opportunities.

Responding rapidly and appropriately to fresh data, research, analysis and other external influences, your Investment Manager will ensure your portfolio remains within your agreed return objectives, requirements and risk profile.

Your Investment Manager is supported by our in-house Investment Senate, which is our team of expert professionals that use their wide ranging experience, skills and acumen to analyse prevailing macroeconomic issues to identify assets that represent real value with a strong potential for growth.

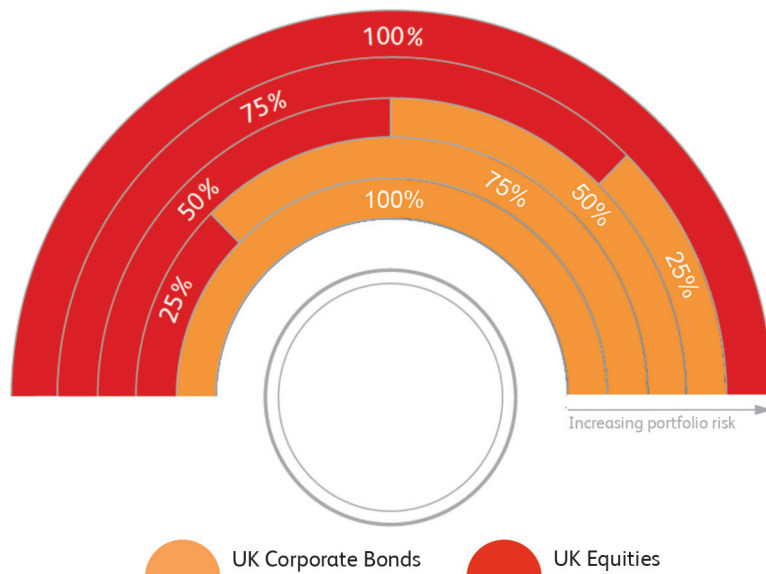


Investment Criteria

The Tier 1 (Investor) Visa rules require that at least £2,000,000 of your investment must be into UK permissible investments.

Our team of Investment Managers will actively manage your portfolio to target the best possible returns, whilst remaining within the defined parameters of the UK Home Office to ensure compliance of your residency.

Alternatively, should you wish to invest for growth, we would include more equities into your portfolio to increase the chances of higher returns. However, this strategy also increases the risk of capital loss.



We will discuss your attitude to risk, capacity for loss and personal objectives in your initial consultation as we agree your mandate together.

Investor Visa Timeline

Initial detailed assessment of your personal circumstances

Your Solicitor will have a set procedure in place to ensure that your application undergoes a thorough assessment right from the initial stage of your application, through to final checks, before being submitted for review by the Home Office.

Collate all relevant documents needed for your case

Your Solicitor will fully advise you as to what documents you will need to support your UK Visa application.

Provide you with tailor made advice

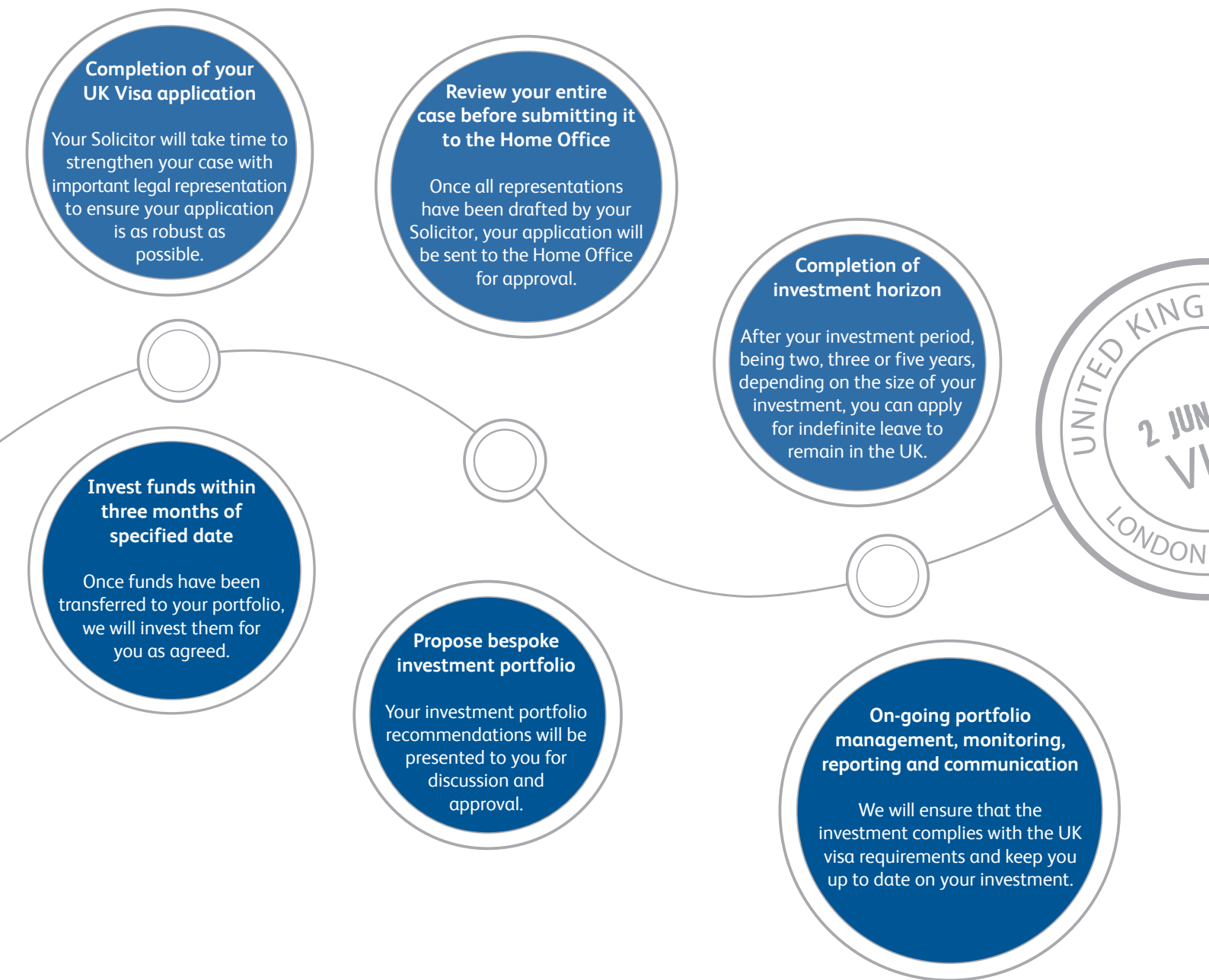
Your Solicitor will give you advice tailored to your specific situation.

Collection of source of funds/wealth documents

To fulfil UK Home Office and FCA requirements, source of funds/wealth details and supporting documents are required.

Opening your Investment Account

Once your application is approved by Compliance, an account number is assigned and a supporting letter issued to the UK Home Office to support your Tier 1 visa application.



Managing your Investment Portfolio

Flexible

Your Investment Manager can move quickly to take advantage of markets and their movements to actively manage your portfolio performance.

Transparent

You always know that any decisions we make are in the interests of your portfolio and its performance.

On-line access and regular commentary means you can track your investments and keep up to date with your portfolio.

Regular meetings with your Investment Manager if you wish to discuss your portfolio performance.

Impartial

Independent from any other financial institution, we are free to choose the most appropriate assets for your portfolio.

With no bias, your interests are at the heart of our decision making process.

As our revenue is directly linked to your portfolio, you know that our only objective is the performance of your investment.

Security of your money and investment

We hold all client monies in accordance with the Financial Conduct Authority client money rule. Your money is ring-fenced from the Walker Crips Groups' assets. We regularly review the creditworthiness of the banks we use to deposit your cash and ensure that only those with a high credit rating are used. Your investment assets are held in trust to ensure that you are the beneficial owner and are not regarded as belonging to the Walker Crips Group.

For further information how we safeguard your money and your investments, please call us on 020 3100 8168.

Tier 1 Investment Team



Miranda Hui MBA, FCPA, FPFS, CGMA, Chartered FCSI
Head of Asia Coverage Investor Visa Portfolio Management

020 3100 8168
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Miranda has been managing high net worth clients globally with over 20 years of experience in the banking and financial services industry with a broad depth of knowledge and expertise acquired through working previously at numerous high-profile banks in Hong Kong, Sydney and London. She holds numerous professional qualifications including Chartered Fellow of the Institute for Securities and Investment (Chartered FCSI), Fellow of CPA Australia (FCPA), Fellow of the Personal Finance Society (FPFS), as a Chartered Financial Planner (CFP) of CII and a Chartered Global Management Accountant of CIMA. Some of her career highlights include being a regular guest speaker on the Chinese Television network and Chinese radio as well as a columnist for English and Chinese newspapers on financial planning.



Steven Moss
Chartered FCSI
Investment Director
020 3100 8266
steven.moss@wcgplc.co.uk

With over 25 years investment experience, Steven is well regarded within the financial services industry.

Having started his career at Barclays and worked within various divisions such as Barclays Stockbrokers, Private Bank and Barclays Wealth, Steven has gained valuable knowledge and expertise essential to help guide investors through financial markets.

Now in his 7th year at Walker Crips, Steven's emphasis is on building long-term relationships with his clients, providing them with a trusted source of advice and investment solutions to help achieve their financial goals.



Andrew Powell
Chartered FCSI
Investment Director
0203 100 8235
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Andrew has worked within the Investment Management industry for 18 years advising on and managing client assets across UK, European and US markets.

Andrew managed discretionary client funds for a Mayfair based Investment Manager before joining the Barclays Equity and Fixed Income Advisory Desk working for clients from their UK and International Private Bank.

Andrew is a Chartered Member of the Chartered Institute of Securities & Investments.



Mark Entwistle
CFA
Investment Director
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Mark has been in the investment industry since being hired by Barclays Wealth in 2008.

After working out of the Barclays Private Bank Monaco Office, dealing with UK-based HNW clients, Mark then joined the Equity Advisory Dealing desk in London.

He is a holder of the CFA Charter and has a decade of experience advising private clients on investing into a range of securities, specialising in individual equities and bonds.



Bill Newton
Chartered FCSI
Investment Director
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Bill has worked within the investment management industry for the last 17 years, covering US, European and UK markets.

Prior to Walker Crips, he worked within Barclays Wealth for 7 years as a Vice President and senior member of the Equity Advisory Dealing Desk in the London headquarters.

Bill has been helping clients with Tier 1 portfolio for nearly a decade now and is a Chartered Member of the Chartered Institute of Securities & Investments.

If you have any queries about our Tier 1 (Investor) Visa Portfolio Management services, please contact the Investor Visa team and for any queries regarding your visa please consult with your Immigration Solicitor.

Call 020 3100 8168

Email miranda.hui@wcgplc.co.uk

Or visit www.wcgplc.co.uk/iip

International dialing +44 20 3100 8168

Visit www.ukba.homeoffice.gov.uk for more details of the Tier 1 (Investor) Visa from the UK Home Office.

Walker Crips Investment Management Limited is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange, FCA number 226344. Registered Office: Old Change House, 128 Queen Victoria Street, London, EC4V 4BJ. Registered in England and Wales number 4774117.



Defaqto is an independent researcher of financial products and has rated services from Walker Crips Investment Management with 5 Stars, demonstrating that they provide one of the highest quality offerings in the market. These ratings relate specifically to our Model Portfolio Service, but are indicative of the quality of our investment management services.

Risks to consider

The information in this document is correct as of March 2021. This information is subject to change following legislative changes made to the Tier 1 (Investor) Visa programme. Additional restrictions, requirements and criteria may apply subject to individual circumstances. The value of investments can go down as well as up as a result of market movements and in line with fluctuations in currency exchange rates. As such you may not get back the amount originally invested. While the performance of bonds, gilts and other fixed interest securities tends to be less volatile than those of shares of companies (equities), there is a risk that both the relative yield and the capital value of these may be reduced if interest rates go up or credit conditions alter. In an inflationary environment, the cash flows from instruments that pay a fixed coupon and return a nominal capital on redemption may be subject to a reduction in purchasing power ("real" value). It is important to remember that the value of investments can go down as well as up and investors may not realise the value of their initial investment. Returns on portfolios referred to in this brochure cannot be guaranteed. Opinions expressed in this brochure may not be relevant to all recipients and if you have any doubts, you should seek advice from your professional adviser. We cannot accept responsibility for any losses incurred as a result of opinions expressed in this brochure. This Financial Promotion is confidential and supplied to you for information purposes only. It may not (directly or indirectly) be reproduced, further distributed to any person or published, in whole or in part, for any purpose whatsoever. Neither this document, nor any copy of it, may be taken or transmitted into the United States or into any jurisdiction where it would be unlawful to do so. Any failure to comply with this restriction may constitute a violation of relevant local security laws.