



BARCLAYS WEALTH iINVEST™

Plan your international investment journey



Why invest?

There are many reasons to invest – and using our wealth of expertise, we can help you make the right decisions.

Perhaps you want better returns than traditional cash savings can offer, or you may be concerned about rising inflation, which can erode the value of your money over time. This said, you need to be clear at the outset that unlike cash savings, investments can fall in value, you might lose money, furthermore they are generally intended for investments over periods of at least five years.

Over time, inflation reduces the value of cash savings. Interest rates on savings are currently very low, so the returns are likely to be less than you might be able to earn from investments.

However, investments come with a higher level of risk and the possibility that you might get back less than you originally invested.

Historically, stock market investments have delivered higher long-term returns than traditional cash savings though of course past performance is not a reliable indicator of future performance. They can also help you plan ahead for significant life events such as funding your children's education, retirement or succession planning, by offering attractive opportunities to secure income or grow capital.

What's more, investing offshore also enables you to protect and diversify your money from economic or political risks in your home country, so finding the right offshore investments can be a key factor in making the most of your wealth.

Investments also have an important role to play in the way you manage your finances. Diversifying your money across a range of assets (including cash savings, bonds and equities) can help you spread risk, while also offering opportunities for rewards. By investing with a global provider such as Barclays Wealth International, you can also benefit from geographical diversification as our choice of investments covers a range of markets and regions.

A good starting point is getting to know your investment options...

A brief introduction to investments

There are different ways you can go about investing. Typically, you can invest in five main asset types that vary considerably in terms of the potential risk and reward:

Cash is the most liquid asset type, meaning you can usually access the money invested quickly when you need to. Cash investing generally offers the lowest risk but also the lowest potential return.

Bonds are issued by governments or companies seeking to raise money. A bond is similar to a loan which can be bought or sold in a financial market. As a result, the price of a bond will vary in line with supply and demand as well as general interest rates. The owner of the bond can earn a return from a combination of interest payments and any increase in bond value. Bonds tend to carry the next lowest risk after cash, although the risk factor is dependent on the financial strength of the issuer: bonds' market values can fall as well as rise, so investors may get back less than they invested. Furthermore, if this issuer of a bond becomes insolvent, investors may get less than is due to them or nothing at all.

Equities (also known as shares) offer the holder a share in the ownership of a company. The price of an equity will vary in line with expectations of the company's performance. The investor may earn a regular return in the form of a dividend payment and gains can also be made by favourable movements in the share price. Equities are higher risk than cash or bonds, but provide the opportunity for stronger returns and the risk of greater losses. Their value may fall and investors can get back less than they invested.

Commodities. The value of investments in commodities lies in the price changes in such things as oil or minerals etc. Investing can provide capital growth which could help to protect the relative value of your money against rises in inflation and provide useful diversification. Commodities can carry a high risk as prices may fluctuate rapidly in response to changes in supply and demand. Political or economic instability, natural disasters or inclement weather can impact prices over short periods. Commodities do not provide any income.

Property/real estate. This asset class can offer potential income (from rent) and capital growth (if you sell the property after its value has risen) but also the risk of loss in value. The usual disadvantage of direct investment in property is that it is not easily converted to cash. Property may take time to sell and there are costs involved in the process. There is also the risk that the value of property can fall as well as rise.

You can decide to invest indirectly in real estate with the help of professional guidance and expertise. .



Managed Funds and Structured Products

There are two types of product that can be held with Barclays Wealth iInvest – Managed Funds and Structured Products

Managed Funds pool your money with that of other investors. These investments take advantage of the size and expertise of large investment firms, such as Barclays Wealth, who design and manage the investment portfolio for you. Benefits often include lower trading costs and greater diversification than you can easily achieve by investing on your own. They can of course still fall in value like any other investment.

A managed fund brings together money from many people and invests it in shares, bonds or other assets. Each investor in the fund owns shares, or units, in that fund, which reflect the value of the assets. Investing in a fund offers an easier way to gain broad exposure to a variety of different markets, which helps to spread risk. Funds can vary by investment type, level of risk and the investment management style. For example some funds focus on a particular market such as US shares or global corporate bonds, whilst others invest in a mix of asset types trying to achieve the best possible return for a particular level of risk. Underlying stocks may be held passively or actively traded in an attempt to generate additional returns – active funds are normally more expensive and there is no guarantee they will outperform.

As funds offer varying levels of risk and reward, it is important to make an initial assessment of your risk appetite and return requirements. This helps determine the best type of portfolio for your investment objectives.

Structured products Structured products allow you to manage your risk and return expectations across a wide array of underlying asset classes, including sector or global indices, commodity prices or indices, property, and the performance of individual funds and equities. The return on your structured product will reflect the performance of the underlying asset; index etc. along with any participation features build into the product. Many products will undertake to repay at maturity some or all of your initial investment, which means you may share in the growth of specific markets at a level of risk that suits you. There is typically greater growth potential the more risk you are prepared to take with your capital. Most products have a fixed term, so you know when your investment will mature. Depending on the product you may or may not be able to sell your investment before the end of the term but if you do you might get back less than you invested irrespective of performance of the asset or the index to which the product is linked.

A risk with structured products is that, if the issuer (e.g. a bank) becomes insolvent or otherwise fails to meet its financial obligations, investors will not be paid as much as is due to them or may receive nothing at all. It is therefore crucial to understand the financial strength of the issuer.

The new Barclays Wealth iInvest™ service can make investing simple...



How Barclays Wealth iInvest™ can help

Barclays Wealth iInvest™ is available to clients with £50,000 (or the currency equivalent) of investible assets. Our investment service draws on our global investment expertise to build an investment portfolio that meets your specific requirements as an individual and because we take the time to understand what really matters to you, we can guide you to the right investment solutions. This personal approach is what makes us a leading global wealth manager.

Whether you are seeking better returns than traditional cash savings opportunities for offshore investment, or you want to diversify your portfolio, we offer you compelling benefits. But first it is important that you appreciate that the value of investments can fall and you may get back less than you invested.

Access to global products

Barclays Wealth iInvest™ gives you access to an extensive choice of investment products, including world-class managed funds such as:

- Barclays Wealth Global Beta offers cost efficient access to global markets via the choice of five risk-graded portfolios. Each portfolio invests in a blend of Exchange Traded Funds (ETF's) which track specific markets/benchmarks (e.g. FTSE 100). Using ETFs keeps down the costs of investing by removing costs associated with active stock selection.

- Barclays Wealth Multi-Manager spreads your money across leading investment managers, each chosen to manage specific parts of your portfolio. There is the choice of five risk-graded portfolios providing diversification across global fixed income and equity markets in keeping with the risk profile of each portfolio. Multi-Manager provides the potential for higher returns through active stock selection, but at the risk of greater losses if the manager gets it wrong whilst reducing risk by spreading your money across a range of asset types.

- Barclays GlobalAccess gives you access to a selection of fixed income and equity funds managed by specialist managers selected and monitored by Barclays. Managers can be either established industry leaders or smaller specialist boutiques with each manager chosen for their expertise in a particular market or asset class. GlobalAccess enables you to invest in specific markets with the stock selection undertaken by experts with the objective of generating returns over and above the market.

Our investment opportunities also cover a wide range of structured products that can help to diversify your portfolio or achieve specific financial goals. Different structured notes and deposits are available throughout the year and include offerings for income and growth.

Our investment products are usually designed to be held for at least five years, through some structured products may have terms as short as three years, selling them earlier increases the risk of losing money.



Diversification

Barclays Wealth iInvest™ gives you access to collective investment solutions covering a broad spectrum of markets, sectors and geographies. All our investment products are available in sterling, US dollars or euros.

Treating you like an individual

With Barclays Wealth iInvest, an International Investment Adviser will help you to examine your investment goals. Only when we fully understand your investment goals, circumstances and tolerance to risk do we consider which of our products are suitable and we make a recommendation. We take you through a three-step process:

- **Step 1 – Exploring your needs**
We work with you to understand your aspirations, feelings and objectives. We take into account your financial circumstances, liquidity, income requirements and the timescales for your investment. By understanding your unique financial personality, we can create a detailed picture of who you are and how you relate to your wealth.
- **Step 2 – Your attitude to risk**
We have developed an approach to financial planning using insights from behavioural psychology. This provides a richer and more personalised assessment than traditional methods. Our quick questionnaire measures your tolerance to risk. It has been designed by experts in behavioural finance and psychology, and tested on over 6,000 individuals. Based on your responses, your risk tolerance is graded in one of five categories, from low to high.
- **Step 3 – Choosing your investments**
Using the insights from your financial profile, we will recommend an investment portfolio that suits your objectives and personality, creating an investment strategy that balances your appetite for risk with your long-term investment goals.

We also offer a non-advised service. Investors can select investments to make up some or their entire portfolio, without any advice from us. If you are in any doubt as to the suitability you should seek advice.

Global Expertise

Living across international boundaries can increase the complexity of your financial affairs. Our International Investment Advisers work with clients in many countries across the world to simplify these difficulties and help guide them to the right choices. They have the knowledge and the experience to guide you to the right investment choices.

Offshore status

In a changing world, countries, economies and currencies can become unstable very quickly. Consequently, having a secure jurisdiction in which to keep your wealth can be an important consideration and so your investments will be placed in well regulated jurisdictions that are widely regarded as politically and economically stable.

And if you are living in the UK but are not UK-domiciled, holding your investments offshore may also provide tax planning opportunities – we do not provide tax advice but we can refer you to our preferred tax advisors Ernst & Young.

Convenience

Every six-months you will receive one statement which outlines your full Barclays Wealth iInvest™ portfolio and also provide a consolidated position for easier paperwork and tax calculation. Please note, however, that structured deposits are reported on a separate statement.

Next steps and more information

With our in-depth knowledge of global markets and our dedicated research team to draw on, we have the expertise to help you achieve your investment objectives.

If you would like to apply, or find out more details about Barclays Wealth iInvest™, please contact your Relationship Manager or call us on +44 (0)1624 684 496†.

Our experienced International Investment Advisers (based in the UK, Jersey, Dubai and South Africa) are looking forward to helping you make the right choices and creating a solution that meets your overall investment objectives.

† Lines are open 7am to 8pm UK time Monday to Friday and 8am to 5pm UK time, Saturday, Sunday and UK Bank Holidays.
Please check with your local telecoms provider. Calls may be recorded for training and security purposes.

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate).
If outside the UK please call: +44(0)1624 684 444**

*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

**Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

Call costs may vary - please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries.

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