

PRISM Horizon 4 Strategy

Strategy Overview

PRISM is a defined return profile, discretionary managed investment service. **PRISM** offers a wide range of defined return profiles with different risk and return characteristics so that investors and Financial Advisers can match specific requirements with precision.

Each profile has a defined mean return and a defined volatility which, together with the performance of the Master Investment Strategy, are used to mathematically calculate the return in each period. The Master Investment Strategy is a highly diversified investment portfolio which aims to optimise returns per unit of risk.

Some profiles enjoy an element of capital protection over their stated investment time horizon, giving greater peace of mind to investors with less risk appetite.

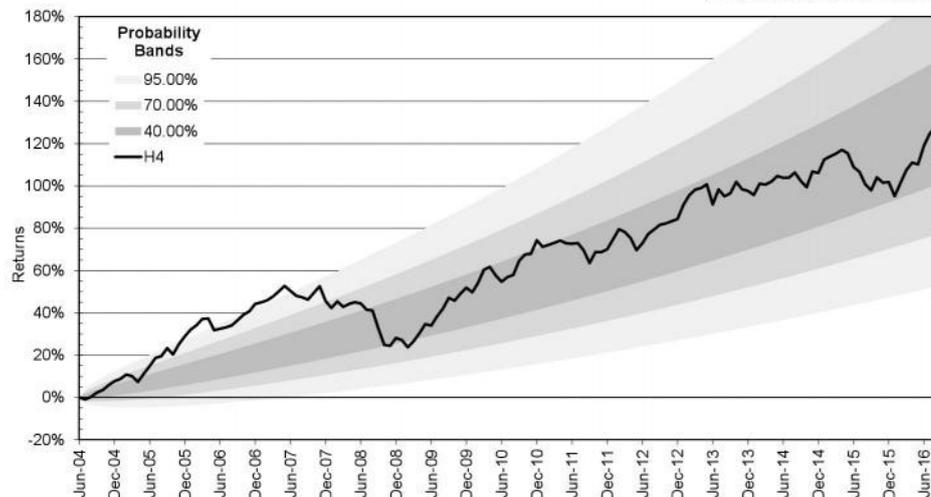
The **PRISM** Horizon 4 Strategy aims to provide a compelling and complete investment with the following characteristics:

- A simple defined return investment
- The investment objective is to achieve an optimal balance between risk and return that maximises expected returns and minimises the downside risk over the stated time horizon
- Investment time horizon is a rolling 4 year period
- Low fees are required
- High levels of diversification of underlying investment exposure and risk

Performance

	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Annualised
Returns	4.27%	10.01%	15.36%	16.19%	39.64%	67.32%	6.97% [†]
Volatility	-	-	7.63%	6.91%	6.99%	7.51%	7.42%

[†] Annualised return since inception



Telephone: +44 (0) 1624 654200
Facsimile: +44 (0) 1624 654201
E-mail: info@capital-iom.com

Defined Return Profile

Defined Mean Returns: 7.00%
Defined Volatility: 7.50%

Capital Protections

Investment Time Horizon: 4 years
Over Full Time Horizon: 85%

Key Information

Currency

Sterling

Minimum Initial Investment

£15,000

Dealing Frequency

Weekly

Dealing Cut-Off

Tuesday at 12:30pm

Initial Charge

Nil

Exit Charge

Nil

Master Investment Strategy Management Charge

0.25%*

Issuer/Counterparty

Capital Financial Markets Limited

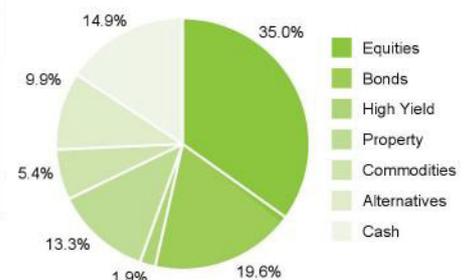
Investment Manager & Promoter

Capital International Limited

Custodian

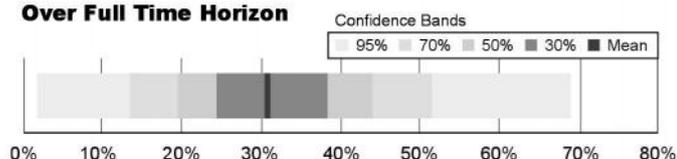
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Master Strategy Allocations

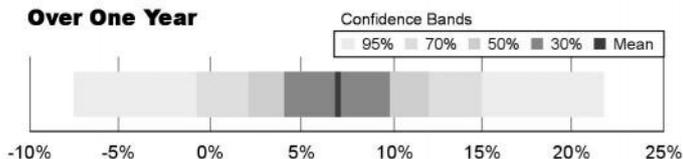


Expected Return Distributions

Over Full Time Horizon



Over One Year



Investment Commentary

Global risk assets were tested early in September as central banks questioned the benefits of further monetary easing.

The US Federal Reserve reigned in its outlook for future interest rate increases later in the month while the Bank of Japan confirmed a change of tact with regard to its policy approaches; targeting a 10 year bond yield ceiling of close to zero per cent and expanding its shorter term inflation target with a view of achieving the 2% on average over a longer period.

Markets have since rebounded from any losses and continue to perform strongly.

Oil has strengthened following OPEC's decision to trim output and could impact yields and inflation.

Sterling continues to show weakness.

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The information contained herein is believed to be correct, but its accuracy cannot be guaranteed. PRISM Strategies were launched in June 2014. Historical performance is calculated by reference to the actual investment performance of Fusion Alpha modelled into the PRISM product structure. Any reference to past performance is not necessarily a guide to the future. Opinions constitute our judgment as of this date and are subject to change. The information contained in this document is provided for information purposes only, it does not constitute an invitation to purchase any investment. The value of any investment may go down as well as up. *PRISM reserves the right to levy a performance fee on the Master Investment Strategy on performance in excess of the defined return profiles. Full details of PRISM are contained in the Brochure, Terms of Business and associated literature which is available upon request. The regulated activities in relation to PRISM are provided by Capital International Limited and Capital Financial Markets Limited who are Members of the Capital International Group of Companies and are licensed by the Isle of Man Financial Services Authority.