

# THE HINTON GROUP

A multi-award winning company

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## Trusted by over 4,500 Clients, Advisors, Trustees & Offices Worldwide





## Our History

In 1999, after two decades in Financial Services, the initial team at Hinton's set up a new 'private client' operation which would offer virtually identical products and advice offered by their previous employers, but at a fraction of the cost to the client and equally important, increased customer service. Over the coming years, Hinton's grew in client numbers and staff and expanded into further product offerings like a Discretionary Fund Management facility and direct fund/account availability. In 2007 we moved away from our direct advisory service and offered our services to Independent Financial Advisers to grow our exposure to clients globally. Also we used our team to offer management services to show how we could assist other professionals grow their businesses using our model. In 2013 we met Alliance and have grown to become their largest broker of their Fixed Interest Savings product range, winning their 'Top Broker Award' multiple times.

Now with clients and affiliates in over 120 countries, we are proud to say that The Hinton Group is recognised over 4 continents as a key market institution in the financial services sector, benefitting both professional and retail clients.



#### **OUR VISION & VALUES:**



#### **TO DELIVER...**

Hinton's aims to create a valued proposition by listening to the customer and offering up responsible solutions in response. Together with our clients, we will deliver a competent, clearly defined and expertly delivered solution. Our engagement begins with a client-led discussion that brings together all their key requirements and future financial strategies.



## THG

## Respected for making financial processes easy

**SINCE 2001** 





#### **OUR VALUES...**

To create value, our people need to go beyond the 'typical value' proposition and present solutions that compliment exactly the life-line match in the client risk profile and suitability whilst allowing for inevitable unexpected events. Because of the longer term nature of our financial offerings, we will develop not only a long term customer care strategy, but a relationship.



#### TRUST US...

To elevate value, we give customers a compelling reason to trust the longevity of our services by ensuring meaningful future contact and giving reassurance of continuing service.

THE CLIENT IS UPPERMOST.

## Trust, heritage, integrity;

Our motto that has been generated from dealing with people covering 3 decades.

## The Hinton Group and its Companies

We deal with clients in over 120 countries around the Globe. We have a network of over 4,500 affiliated Advisers/ intermediaries who can add an advisory level to the process as well as our highly trained team that offer a range of products and services. We have offices on 3 continents and our investment operators (IO's) are based in the U.K, Luxemburg and the Channel Islands.

With reputational risk being at the forefront of our model, our clients and future clients can rest assured that we offer only market leading, secure and financially appraised products and services.

For more information:



www. the hinton group.org



info@hintonpi.com

#### mybestbuysavings.com

Is one of the world's leading broker/agents for the Alliance Fixed Interest Product range.

With guaranteed income/growth and 100% capital guarantee, this top-selling product has led to mybestbuysavings being awarded the 'top fixed interest broker' by AGI.

With fixed interest rates at 6%+ p.a. and monthly income rates at 4%+ p.a. please read on to find out more about this top selling range of savings.

MBBS has the benefit of being owned by Discretionary Fund Managers (DFM's) who offer safety and security, not only to its customers, but to the Group as a whole. DFM's have extremely strict due-diligence regimes and this ensures all savings and investment products are of the highest standard.

mybestbuysavings has the use of the group's offices and therefore we have 8 Business Centres throughout the globe. We offer clients the chance to meet us face to face and also to look at our operations and peer 'behind the curtain'. We feel this offers our clients peace of mind and also adds a personal touch to doing business.

### **HINTONS**

Discretionary Fund Management

Providing active ongoing management of portfolios and designed to assist Independent Financial Advisers who operate in the onshore and offshore pension market and the investment savings bond market. Our portfolios also allow direct investment for clients with over  $\mathfrak{L}100,000$  or currency equivalent.

Hinton's provides discretionary portfolio services that offers access to a wide range of global investment opportunities, through a blend of expert fund managers who are leaders in their field.

Because every investor is different, the Hinton's process is designed to identify individual needs, and present a portfolio that is appropriate and adaptable to any future changes in circumstances.

It has never been more important to plan for future financial security. At the same time there has never been more investment choice. Through Hinton's we have, therefore, constructed a range of solutions with the aim of providing active, ongoing management to achieve the results that provide peace of mind.

### bursledonglobal

Offers professional management consultancy services to all sizes of businesses. With over 30 years' experience in the financial and marketing sector, we have helped business improve their balance sheet and employee performance for over 150 companies, in excess of 50 countries from the UK to as far as South East Asia.

Management consulting is the practice of helping organisations to improve their performance, operating primarily through the analysis of existing organisational problems and the development of plans for improvement. Organisations may draw upon the services of management consultants for a number of reasons, including gaining external and objective advice and access to the consultants' specialised expertise.



mybestbuysavings.com

## Providing peace of mind for savers

mybestbuysavings.com the one of the world's leading broker/agents for the Alliance Fixed Interest Product range.

## Welcome to Alliance Capital fixed interest savings plans

Registered as a corporate bond, Alliance fixed interest savings accounts provide expats with a range of guaranteed savings & investment programs via a transparent savings platform that is flexible and secure. Interest is generated through the management of fixed interest commercial loans.



Professional Insurance
Brokers Association Alliance
Insurance Services licenses
include general insurance,
long-term insurance
and investment-linked
products.



Mandatory Provident
Fund Schemes Authority
Alliance Insurance
Services licenses include
MPF and ORSO Pension
business as an MPF
Intermediaries.



Financial Services
Regulatory Commission
Alliance Capital's partner,
Regency Assurance,
is regulated as a long-term
licensed insurance
company.



Financial Services
Commission
Alliance companies are
undergoing FSC registration
for Insurance Intermediary,
Lending and Experienced
Investor Fund licenses



Financial Services
Commission
Alliance Group company
NowCompare holds Global
Business License II for the
provision of international
business.

Regulated through Global Business Licenses and registered across Asia, Africa, Europe, Middle East and the Americas.



MALAGA



**RIO DE JANEIRO** 



**GIBRALTAR** 



HONG KONG



**JAKARTA** 



DUBAI



SHANGHAL



**BANGKOK** 



**MAURITIUS** 



**BEIJING** 





CAYMAN

Clients in over 120 countries, offices in 3 continents

## Helping you maximize growth

- **Tax Free Wealth Accumulation Fixed Interest Rates**
- **Flexible Terms**
- **Globally Mobile**
- **Multiple Currency**
- **Privacy Protection**
- **Financially Guaranteed**
- **Financially Underwritten**
- No Hidden Fees or Charges

## Superior levels of security

Alliance fixed interest savings provide savers with a secure, transparent savings platform. Contained within the protection of both an Alliance Group financial guarantee and additional insurance coverage provided by long term licensed insurance company Regency Assurance, savers can feel secure that their financial future is protected.



### **Accumulate**

Savings grow in value compounded with fixed interest over the term of your investment. The total amount will include both the initial deposit and interest paid at maturity. Accumulate means that you get a higher interest rate and ultimately an increased value on savings through the application of compounded interest.

Term	Fixed Rate	Total Return	Maturity Value*
5 Years	6%	33.82%	US\$133,822.56
7 Years	8%	71.38%	US\$171,382.43
9 Years	10%	135.79%	US\$235,794.77

<sup>\*</sup>Based upon US\$100,000 initial deposit. Tailored illustrations available on request.

### Access

Access provides you with a monthly income payment whilst keeping your savings value intact.

Access means that the value of your savings will remain level and work for you to provide a monthly income with the value of your initial deposit being repaid at maturity.

Term	Fixed Rate	Monthly Payment*
5 Years	4%	US\$333.33
10 Years	8%	US\$666.67
15 Years	10%	US\$833.33

<sup>\*</sup>Based upon US\$100,000 initial deposit. Tailored illustrations available on request.

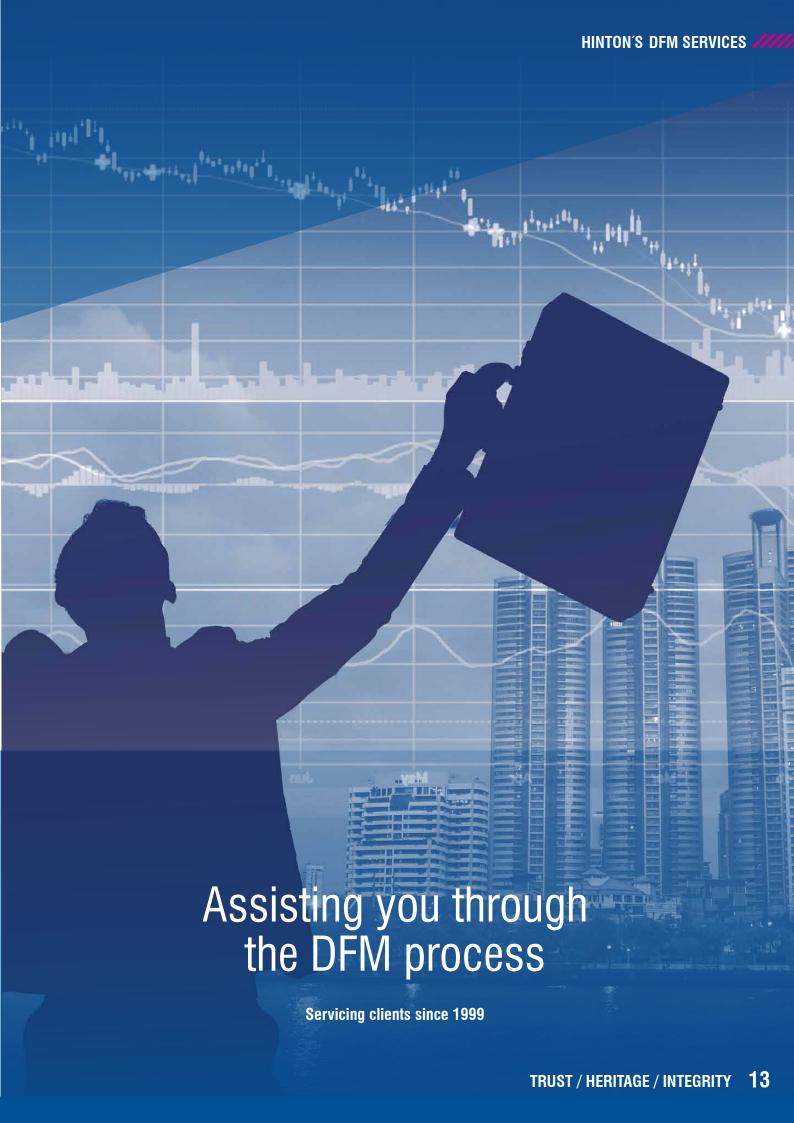


## The Aims of Hinton's DFM

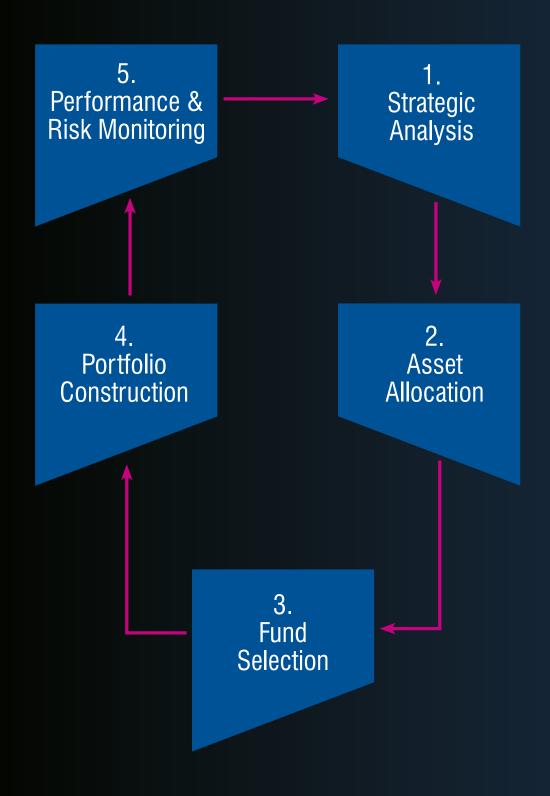
Hinton's offers a professional and tailored Discretionary Fund Management ("DFM") service to qualified investors via their existing Independent Financial Advisor ("IFA").

#### THIS IS ACHIEVED BY:

- The selected investment manager being fully regulated and PI insured.
- A precise but simple risk analysis assessment process that identifies each individual investor's risk profile and investment requirements.
- Actively managed investment portfolios that are subject to constant review and duediligence checks.
- A simpler and more efficient investment process that gives the investor easier access to a larger investment universe.
- Optional access to Alternative Investment funds where preferred by the investor and appropriate within the risk profile assessment process.
- Regular investor risk profile assessment, through their IFA where applicable.
- Protecting the investor/ IFA relationship



## The tailored Discretionary



## Fund Management process:

#### **KEY POINTS**

- 1. Rigorous research and due-diligence of existing and potential funds
- 2. Asset allocation is actively managed by the investment manager for each risk profile
- 3. An extensive investment portfolio is then designed using the risk profile mandate completed by each client
- 4. We monitor the individual underlying fund performance
- 5. Portfolios will be rebalanced automatically in line with clients' expectations

### The Structure of Hinton's DFM

As clients' life needs change, so will their investment profile; between that of a higher risk, more aggressive strategy and a low risk, defensive (less volatile) strategy. Realigning the investment strategy is straightforward - all that is required is an IFA consultation and the completion of a new risk profile assessment form, which is then processed by Hinton's. The correct investment strategy will always be maintained by regular reviews of the clients' needs, by the IFA, on the latest available information. The first consideration is the investment time horizon, which is pivotal to deciding on the degree of risk that can be taken. Here risk is measured as the extent to which a paper (or an actual) loss of value can be tolerated over a given period, and the level of gains the investor ideally wishes to achieve over the life of the investment. For example, although stock markets have generally provided greater upside potential over the longer term, there will almost certainly be periods when stock markets will fall. Stock market exposure therefore has a lesser allocation in the defensive portfolio categories and a higher allocation in the aggressive portfolios.





The assest classes are:

- Equities
- Property
- Fixed Interest
- Cash
- ✓ Alternative

The construction of the 5 asset classes, is a user friendly way for a client to understand the structure of their portfolio and establishes the building blocks for every style of portfolio. The percentage weighting applied to each asset will be determined by the answers given on the risk profile questionnaire and the resulting investment model recommended by the investment manager.





### **Asset Allocation** and Attitude to Risk

Different asset classes expose investors to differing levels of risk. Asset allocation is the science of adjusting exposure to these asset classes to produce a risk profile that matches the investor's particular circumstances. For example, a client aged 40, still in employment and planning on taking their retirement in 20 years' time, would normally have a higher propensity to risk than a 70 year old who is relying on the investment portfolio to fund their retirement.

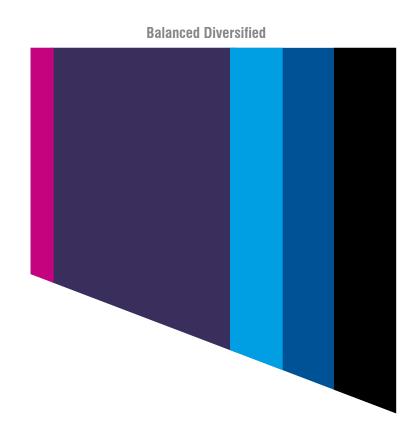
Cash Equities Property Alternative Fixed Income

**Asset Allocation Examples** Hinton's way of displaying this is to show investment models.



#### **Example holdings in a Balanced Portfolio:**

- Cash & equivalents
- Governments Bonds
- Overseas Equities
- UK Equities
- Emerging markets
- Corporate Bonds
- Private Equity
- Emerging market debt
- Property
- Actively managed strategies
- Commodities
- Precious metals



The portfolio above is an illustration of the diversification offered by the Balanced Diversified Portfolio. It is not indicative of the positions that the fund would hold on an ongoing basis, as these positions would change in line with future investment management decisions.



## **Portfolio** Construction

The portfolio models are initially constructed by deciding asset allocation, which is derived from the risk profile of the portfolio, then by selecting a range of exceptional fund managers running specialist strategies within each asset class. This method has several objectives, including:

- ✓ Lower risk a broad spread of underlying investments diversified by geography and asset class;
- Enhanced performance access to 'best of breed' managers at institutional rates; and
- ✓ Management realignment of portfolios within each risk profile.

## Making a Difference

#### Preference for traditional or diversified asset allocation

There is a distinction made between those portfolios that include alternative investments ("Diversified") and those that specifically exclude them ("Traditional").

In conjunction with the investment manager, a client indicating an interest in alternative investments will enjoy access to assets such as fine wine, traded endowments, protected income, commodities, hedge and currency funds plus other specialist areas of investment.

Well managed alternative investment vehicles can provide absolute returns, low volatility, little or no correlation with bonds or equities and potential insulation from disruption in mainstream markets.

Collective vehicles offer a number of advantages in constructing portfolios, which we strongly believe can contribute to the achievement of superior performance for a lower risk than holding individual securities.

## Investment Managers with over 1 Billion Assets Under Management



## The Decision Makers

Managing investors' money is not just about the numbers – the vital ingredients to success are the people responsible; their expertise, their values and their creativity.

Our DFM service is run by the investment manager of our choice selected from the vast range available i.e. UBS, Rathbones, Brooks McDonald, MitonOptimal, etc, who we assess principally on their continuing success in running our clients' portfolios. Core competence is paramount for us to continue to use the selected manager/s.



The investment managers' core competence can be summarised as follows:

- To consider risk first, and then assess the return opportunities;
- To seek out opportunities often overlooked by mainstream investors;
- Performing to a high standard all the duties expected of them and continuing to display their expertise.

## Strengths

Being both highly sensitive to risk and also able to innovate through research and product design, the investment manager must have a strong reputation and track record. A team of experienced investment professionals means that you can be confident that the investor's money is being managed conscientiously

### How to Invest with Hinton's

Once the risk profile questionnaire is completed, our investment manager will produce a proposal, which confirms the most suitable model for the client.

Following the client's approval of the proposal, the application procedure, with Hinton's team of staff assisting all the way through the process, is straightforward for client and advisor alike.

Our comprehensive website www.hintonpi.com has all the documentation required for the application process.

### Access and Currencies

Available through:

- QROPS and offshore bonds
- Platforms and wrappers
- ✓ SIPPs and SSAS'
- ✓ Direct

Currencies:

- ✓ GBP
- ✓ USD
- ✓ EUR



## The Aims of **Bursledon Global**

We serve a wide range of clients from sales and marketing to financial services and insurance. One of the world's largest insurance aggregators is our client and we have assisted them in achieving significant growth in their European Business Centre. With all our staff compiling in excess of 100 years' experience, we are secure enough to claim that we can aid businesses in our specialist sector with a breadth of knowledge and information that is second to none, with our senior staff having been in the industry for 30 years.

As a result of our exposure to, and relationships with, numerous organisations, we are typically aware of industry "best practices", although the specific nature of situations under consideration may limit the transferability of such practices from one organisation to another.

## Helping new and existing companies raise profits

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We also provide organisational change and management assistance, development of coaching skills, process analysis, technology implementation, strategy development, or operational improvement services. We often bring our own proprietary methodologies or frameworks to guide the identification of problems and serve as the basis for recommendations for more effective or efficient ways of performing work tasks.



### How We Do What We Do



#### **Experience You Can Trust Your Business With;**

The functions of consulting services are commonly broken down into eight task categories. Consultants can function as bridges for information and knowledge and external consultants can provide these bridging services more economically than client firms themselves.



#### **Dedicated Consultants:**

That have specialised skills on tasks that would involve high internal coordination costs for clients, such as organization-wide changes or the implementation of information technology. In addition, because of economies of scale, their focus and experience in gathering information worldwide and across industries renders their information search less costly than for clients.



#### **We Treat You and Your Business** with Respect;

Management consulting refers generally to the provision of business services, but there are numerous specialties, such as information technology consulting, human resource consulting, virtual management consulting and others, many of which overlap and most of which are offered by the larger diversified consultancies. So-called "boutique" consultancies, however, are smaller organisations focusing upon a few of such specialties.



## Trust our bridge of information & knowledge





### Terms of business

#### **Application Agreement**

My Best Buy Savings are agents for our product providers. We do not offer advice, but the information required to enable you, the investor to make a clear and precise decision on which product you would like to apply for.

Additionally, you will become a direct client of the product provider, who may offer you other services and products.

We do not handle client monies, as the product provider upon receipt of your completed application, will request the investment premium directly from you (or an authorised intermediary i.e. Independent Financial Adviser etc).

My Best Buy Savings is the chosen partner to act on behalf of our product providers and to manage inbound enquiries through our approved marketing.

Some products offered through mybestbuysavings could be 'professional investor' status and therefore need to be considered as such by each applicant. If in any doubt of your status, please contact your financial adviser for advice.

#### **Content and Liability Disclaimer**

My Best Buy Savings shall not be responsible for any errors or omissions contained on this website, and reserves the right to make changes without notice. Accordingly, My Best Buy Savings and third party information is provided "AS IS".

My Best Buy Savings disclaim all warranties with regard to the information provided, including the implied warranties of merchantability and fitness for a particular purpose, and noninfringement. Some jurisdictions do not allow the exclusion of implied warranties, so the above exclusion may not apply to you.

My Best Buy Savings DOES NOT act as an intermediary and does not make arrangements for any payments or transactions. If you are contacted by someone who claims to be from My Best Buy Savings and you are asked to transfer money for an item for sale, this will be an illegal request and any emails you receive of this type will also be fraudulent.

DO NOT follow any of the instructions contained within the email or given over the phone. If you receive any emails promoting these services, please report it to us immediately. In case of fraud or illegal activity, we also recommend that you report it to the Police.

#### By using our website you agree that:

If you are dissatisfied with any portion of the My Best Buy Savings Web Site, or with any of these terms and conditions of use, your sole and exclusive remedy is to discontinue using this website, You will be bound by these Rules of Use. My Best Buy Savings reserves the right to revise the Rules of Use at any time, without notice, and you agree to be bound by such changes.

You may not, without express permission from My Best Buy Savings, take any pages from this Web Site and reformat and display them. You also may not mirror any pages on your website. Your use of this website does not create a license or any other rights in My Best Buy Savings trademarks, service marks, copyrights, or any other intellectual property or proprietary rights.

My Best Buy Savings are not responsible for the content of, nor aware of all sites that are linked to this website. The fact that another website is linked to this website does not imply that My Best Buy Savings sponsors, licenses, endorses, is affiliated with or is otherwise connected to the site, the products or services described therein or its owner or that My Best Buy Savings have authorised the linked site to use any trademark, trade name, logo or other trademarked or copyrighted material of My Best Buy Savings.

We may occasionally send you e-mail to provide you with information we think you may find useful. Additionally, if you take advantage of any email notification features, you will receive updates as frequently as warranted. Any email you receive from us will contain unsubscribe instructions should you wish to no longer receive an e-mail from My Best Buy Savings.



#### TRUST / HERITAGE / INTEGRITY

Hinton's offers IFA's discretionary fund management services for their clients' portfolios, principally held in offshore bonds, QROPS and many other financial vehicles. We have a global choice of who we use to operate our services from the vast array of investment managers available i.e. UBS, Credit Suisse, Brookes McDonald, MitonOptimal, etc, We predominantly cover all of Europe including the UK, as well as Asia and The Middle East, but have clients all over the world. All our staff are experienced in financial services and our business centres are in the UK, Spain, Gibraltar, Malta, Guernsey and Hong Kong. This advertisement is not an invitation to make an investment, nor does it constitute an offer of sale. In addition, it does not constitute an advertisement in a country where a fund or investment is not registered for sale. The full documentation required to make an investment is available from Hinton's or an Independent Financial Advisor.





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