

TRUST / HERITAGE / INTEGRITY

THE HINTON GROUP - TRUST / HERITAGE / INTEGRITY -
20
Years

Key Market Institution in the
Financial Services Sector



A multi-award winning company

- 4 Our History
- 5 Our Vision and Values
- 6 The Hinton Group
- 8 THG Capital Savings
- 12 Hinton's Discretionary Fund Management Services
- 24 my**best**buysavings
- 28 Health Insurance for expats
- 30 Terms of Business
- 31 Disclaimer



THG

RECOGNISED GLOBALLY AS A KEY MARKET INSTITUTION

Trusted by over 4,500 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.

THG

Respected for making financial processes easy

SINCE 2001



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.



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.



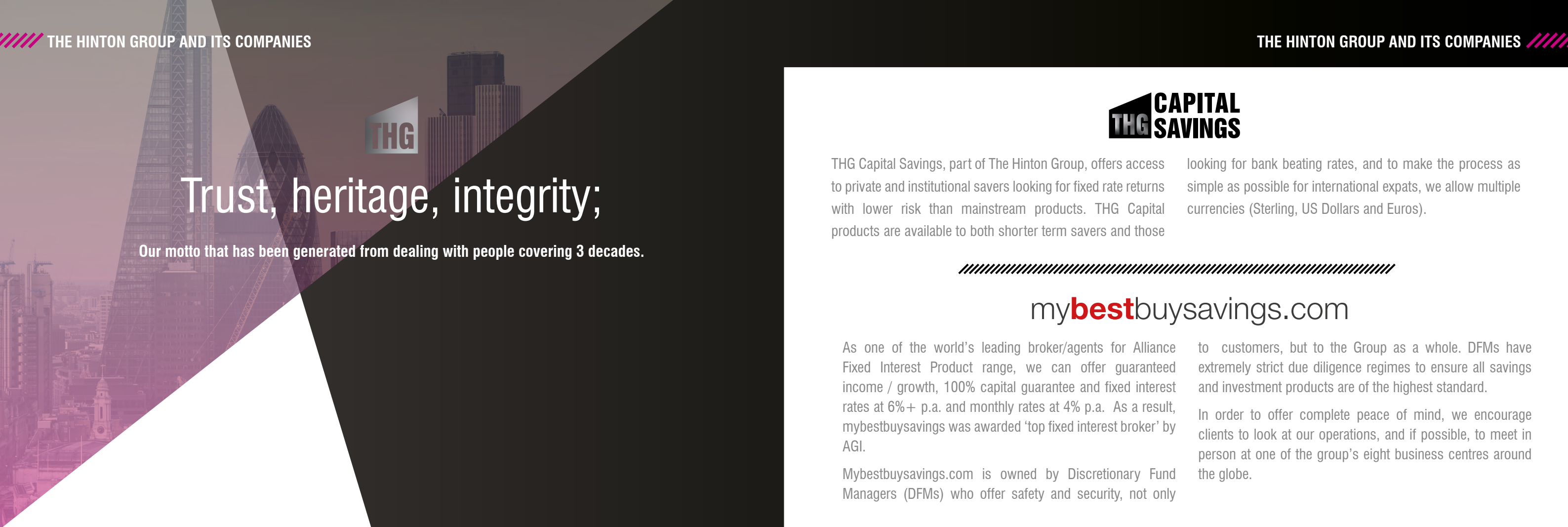
TRUST US...

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 VISION & VALUES:



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.thehintongroup.org



info@hintonpi.com



THG Capital Savings, part of The Hinton Group, offers access to private and institutional savers looking for fixed rate returns with lower risk than mainstream products. THG Capital products are available to both shorter term savers and those

looking for bank beating rates, and to make the process as simple as possible for international expats, we allow multiple currencies (Sterling, US Dollars and Euros).



mybestbuysavings.com

As one of the world's leading broker/agents for Alliance Fixed Interest Product range, we can offer guaranteed income / growth, 100% capital guarantee and fixed interest rates at 6%+ p.a. and monthly rates at 4% p.a. As a result, mybestbuysavings was awarded 'top fixed interest broker' by AGI.

Mybestbuysavings.com is owned by Discretionary Fund Managers (DFMs) who offer safety and security, not only

to customers, but to the Group as a whole. DFMs have extremely strict due diligence regimes to ensure all savings and investment products are of the highest standard.

In order to offer complete peace of mind, we encourage clients to look at our operations, and if possible, to meet in person at one of the group's eight business centres around the globe.



HINTONS

Discretionary Fund Management

Hinton's provides active ongoing portfolio management and assistance to independent financial advisers who operate within the onshore and offshore pension and the investment savings bond markets. Our portfolios allow direct investment for clients with over £100,000 or currency equivalent.

opportunities via expert fund managers who are leaders in their field. The process is designed to identify individual needs and present portfolios that are appropriate and adaptable for future changes.

Hinton's discretionary portfolio services allows direct investment for clients with over £100,000 (or currency equivalent), providing access to global investment

It has never been more important to plan for future financial security and there has never been more choice. Hinton's range of solutions aim to provide active ongoing management to achieve results and complete peace of mind.



www.healthinsuranceforexpats.com specialises in helping expat customers find the best international healthcare and life assurance solutions, no matter where they may be in the world. We offer a cost-effective option for expatriates who

need tailor made policies to cover specific health issues or life assurance claims. Four levels of health insurance cover, policies arranged instantly online or phone, 24-7 claims service and 98% claims history, are just a few of the benefits.



A Fixed Rate - Fixed Term Bond



The Capital Gold Bond

6% Fixed Rate + 24-month
quarterly income

THG Capital Savings is part of The Hinton Group, created specifically for both private and institutional savers looking for fixed rate returns but an appetite for lower risk than offered by some other investment products.

THG Capital's Fixed Rate Bond requires an opening balance of £10,000 on the capital growth 1 year option and £30,000 on the quarterly income, THG Capital offers these products that satisfy both shorter term savers and those looking for bank beating rates.

The THG Capital Gold Bond
How you get the returns...

The Gold Streaming :

How it works and mitigates risk.

Unrefined gold bars (doré) are purchased at a pre-agreed price from the mines. The refined gold (99.99%) price is then pre-arranged with the buyer.

Gold doré insured and shipped to refinery.

Gold doré is refined and certified to 99.99% 24 carat gold.

Gold is then sold to purchaser as per agreed price at the beginning of the process.

How it works

The Bonds are available to open at any time throughout the year, but have June and December maturity dates. Those saving for longer than 12 months will indeed attract a higher return, based on the total time in the Bond. We advise all savers to stay in the Bond for the entirety of the term.

100% returns delivered :

Bullion Bridge will be The Bond's Investment Operator (IO), a Hinton Group partner since our inception, with a 100% track record for delivering returns, 'excellent' rated customer service and an overall 4.7 / 5-star rating

Maturity :

Upon maturity you have 4 options:

- Take the full amount payable.
- Rollover the maturity into the next Bond.
- Take the interest and rollover the capital into next bond.
- Rollover the maturity proceeds and add more money.

“

THG Capital satisfies both shorter term savers and those looking for bank beating interest rates.

The THG Capital Gold Bond enables clients to benefit from :

- Gross interest payments
- Fixed returns and terms
- No hidden fees or charges
- Globally available/portable product
- No set up or exit fees
- Various currencies
- UK FCA registered Trustees



Blending asset management
and expert fund selection.

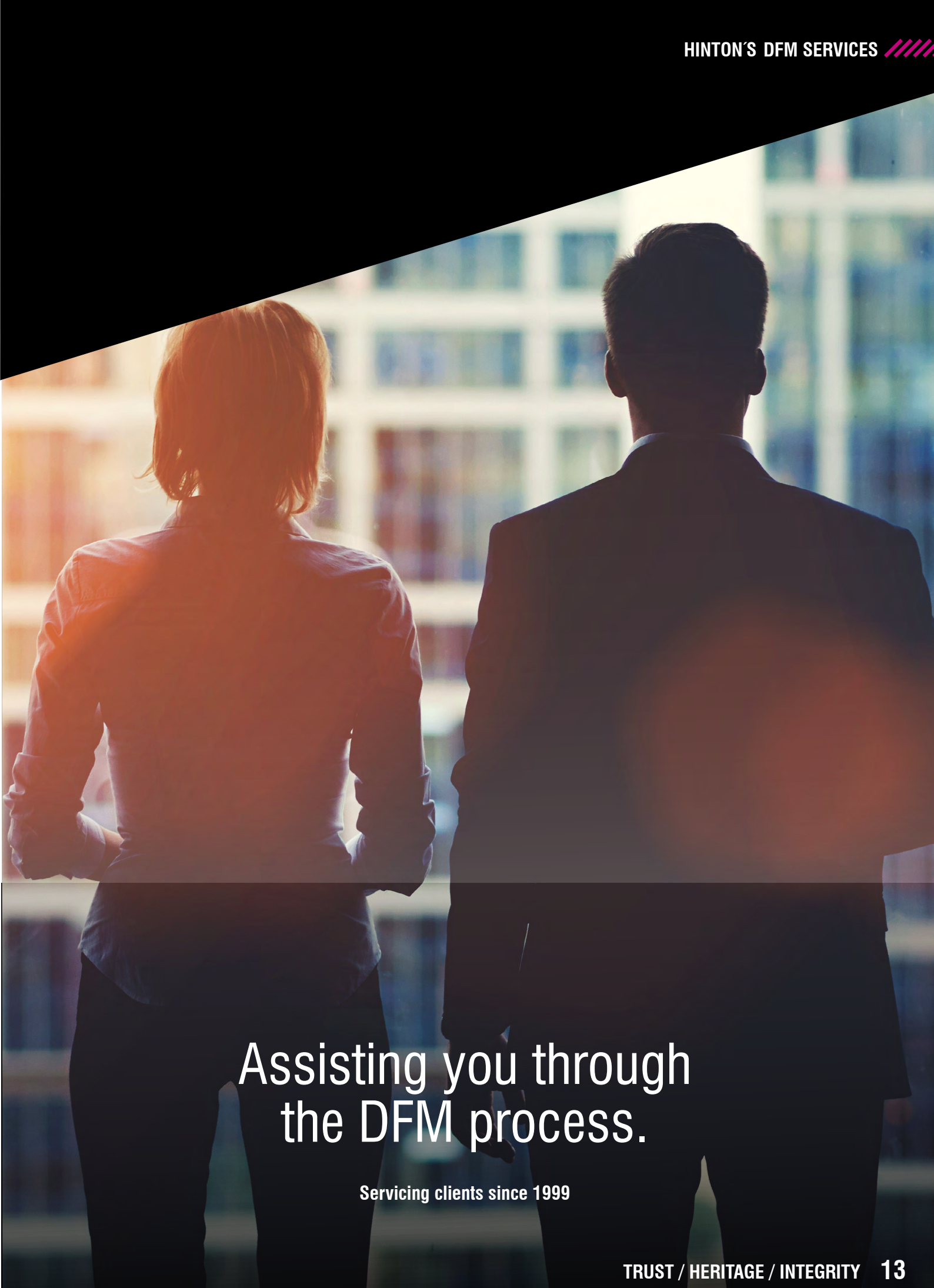
The Aims of Hinton's DFM

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:

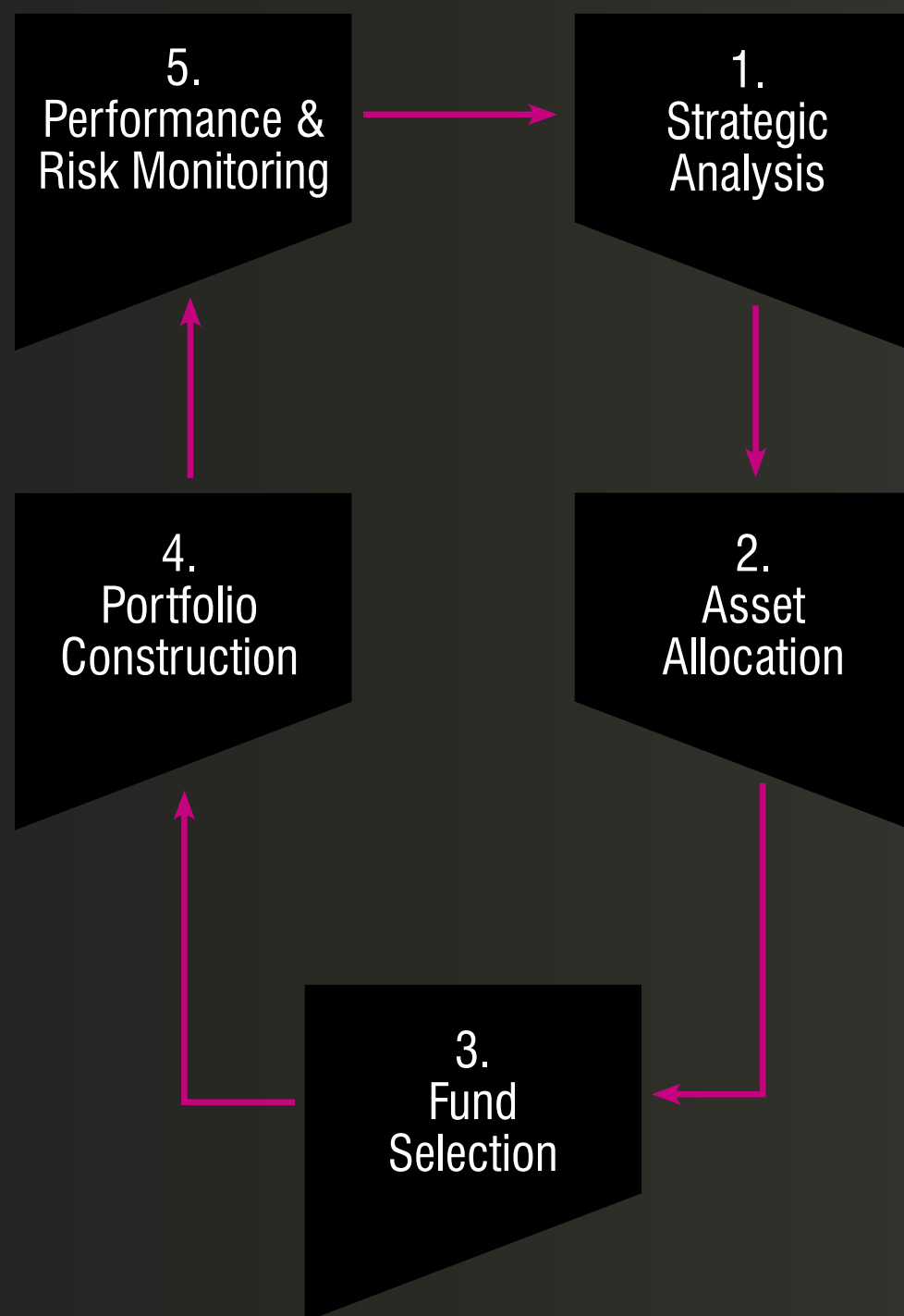
- ✓ The selected investment manager being fully regulated and PI insured.
- ✓ A precise but simple risk analysis assessment process that identifies each individual investor's risk profile and investment requirements.
- ✓ Actively managed investment portfolios that are subject to constant review and due-diligence 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.



Assisting you through
the DFM process.

Servicing clients since 1999

The tailored Discretionary Fund Management process:

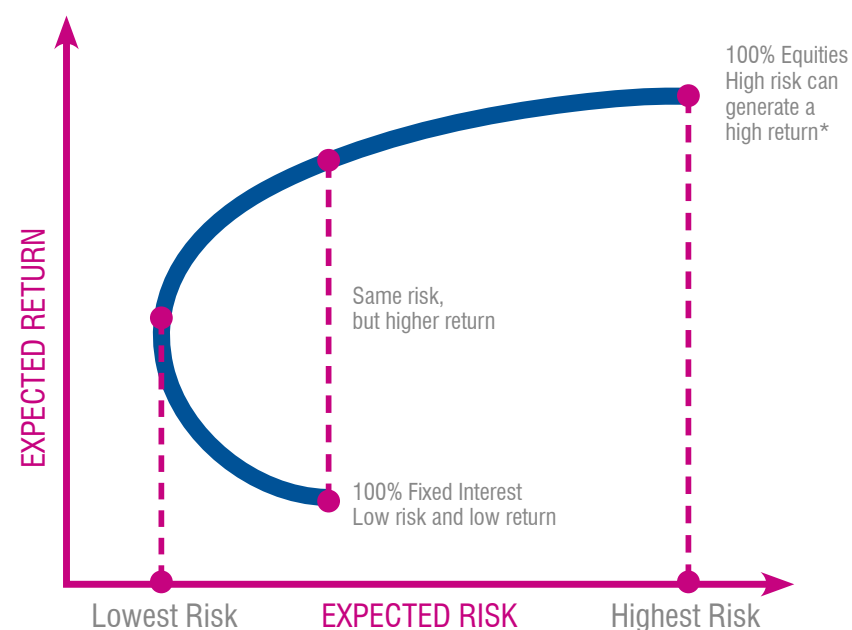


KEY POINTS

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.



Asset Class Components

Our risk profile questionnaire is designed to assess what level of risk, and what type of outcome the investor is likely to tolerate. The results are assessed by the investment manager and a detailed proposal is produced. Portfolios generally comprise of five asset classes, each one accessing expert managers in the different disciplines.

The asset classes are:

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

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.

Defensive Diversified



Defensive Traditional



Balanced Traditional



Aggressive Diversified



Aggressive Traditional



Alternative



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.

Let's look at the most popular style of portfolio we run; **Balanced Diversified**.

A larger proportion of our clients have a risk profile which indicates this model is best suited to them. The portfolio has exposure to a wide range of holdings and currently contains over 150 individual securities, providing a large degree of diversification. We can see below some examples of some of the top holdings currently in the equity element of the portfolio:

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

Balanced Diversified



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.



Investment Managers with over 1 Billion Assets Under Management

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.



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.

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 Group company NowCompare holds Global Business License II for the provision of international business.

GLOBAL PRESENCE

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



SHANGHAI



BANGKOK



MAURITIUS



BEIJING



LONDON



CAYMAN

Clients in over 120 countries, offices in 3 continents

Helping you maximize growth

UNIQUE SAVER BENEFITS

- ✓ 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%	£133,822.56
7 Years	8%	71.38%	£171,382.43
9 Years	10%	135.79%	£235,794.77

*Based upon £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%	£333.33
10 Years	8%	£666.67
15 Years	10%	£833.33

*Based upon £100,000 initial deposit.
Tailored illustrations available on request.



Core Competence

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.

Core 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
- ✓ SIPP's and SSAS'
- ✓ Direct

Currencies:

- ✓ GBP
- ✓ USD
- ✓ EUR

Health Insurance for expats

International Healthcare insurance to suit your needs wherever the adventure takes you. We help customers find the best insurance solutions to match their needs and provide a tailored policy to cover them in the event of a health issue and/or life assurance claim.

We can provide health and life cover instantly using our easy application process over the phone or by email.

As an international focused broker, we aim our support at the expatriate market, to cover you for the best medical and surgical care whether at home or away.

Expat health insurance is not a luxury, it is a cost-effective measure

Our insurers have a 24-hour claim support line giving you piece of mind at any time you need it.

There are no hospital restrictions giving a global choice of care, no matter where you are.

Our insurers offer four levels of cover to match needs and budgets, from inpatient only to fully comprehensive and have a market leading 98% claims history.

As an international insurance broker, we are sensitive to expatriation and repatriation, getting our customers to the medical facility they need and getting them home to loved ones. All quotes and cover choices can be obtained using our website www.healthinsuranceforexpats.com

Expat health insurance is not a luxury, it is a cost-effective measure and a vital aspect of your budget if you are planning on relocating or currently live overseas. Leaving yourself without cover could expose you to incredibly high medical bills.

Even if you already have cover and merely need a quote around your renewal time, contact us for a free/no obligation price on our comprehensive levels of cover.



Our insurers offer four levels
of cover to match needs and
budgets, from inpatient only to fully
comprehensive and have a market
leading 98% claims history.

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 non-infringement. 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. The Hinton Group and its subsidiaries are an ATF Company.



Donating to charities
all over the world





**THE
HINTON
GROUP**

A multi-award winning company



www.thehintongroup.org

www.hintonpi.com

www.mybestbuysavings.com

www.bursledonglobal.com



www.facebook.com/mybestbuysavings



Info@hintonpi.com