



Question Time


MONEY SHE
smart women invest

Whether you already have an investment or are looking to set one up – well done for being proactive and looking after your financial future! **BUT** can you be sure you're not being stung by high fees and too much risk? Below are some questions you deserve answers to from your Fund Manager, Financial/Wealth Adviser or Investment Platform to make sure more goes into your pot, not theirs.



- 1** Am I seeing **ALL** costs & charges associated with my investment in one easy-to-understand **TOTAL** number - as a percentage and £?
- 2** Does this number include an estimate of the **full cost** of buying and selling investments (trading costs) within my fund/s or portfolio?
- 3** If my investment is in a fund of fund structure, do the fees include the full costs of the underlying funds or ETFs including the **trading costs** within these funds/ETFs?
- 4** How **liquid** is my investment? If circumstances change, how long would it take to sell all my holdings and get cash back in my bank account? If there is a **lock-in period**, how long is it and what **charges** apply?
- 5** Can I see a **FULL** breakdown of all the holdings within my fund or portfolio, at least quarterly and at last night's valuation if possible?
- 6** Does my fund or **portfolio manager** invest in the same portfolio as me, and on the same fee? If not, why not?
- 7** If I am invested in an Ethical or ESG fund or portfolio, **how** can I check that it really is ethical? Can you send me a recent list of ALL the holdings in the Ethical/ESG fund or portfolio?



There are **NO** silly questions when it comes to **YOUR** money! So don't be afraid to be a busy bee and ask as many as you need to until you feel comfortable and confident.

Important Notices and Risk Warnings

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Investing in Exchange Traded Funds may expose the investor to a number of risks, some of which are specific to Exchange Traded Funds and some of which are general investment risks. The value of investments and the income from them can go down as well as up and you may not recover the amount of your original investment. The sterling value of overseas investments, and the income from them, will fluctuate as a result of currency movements. Past performance is not necessarily a good indication of likely future performance. The tax treatment of investments depends on each investor's individual circumstances and is subject to changes in tax legislation.

Important Notice: Neither MoneyShe or SCM Direct or SCM Private provide investment advice or makes personal recommendations. If you are unsure about your risk profile or the suitability of any investments you should contact an independent financial adviser.



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Important Information: Capital at Risk.

The value of investments and the income from them can fall as well as rise and are not guaranteed. Investors may not get back the amount originally invested.

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