

FOR INVESTMENT PROFESSIONALS

A straightforward way to invest in over 200 properties across the UK

For many, saving for a goal often revolves around residential property. However, investing in the UK has for too long been focused on Equities, Bonds and Commercial Property. Residential Property in our view is overlooked despite investors' affinity to an asset class that is tangible, transparent and intuitive.

Our aim is to bridge that gap with the TM home investor fund:

- First open-ended residential property fund in UK available to retail investors
- FCA authorised OEIC
- A proven 5-year performance track record (over 35% cumulative returns, net of fees, as per July 2018; C-Class, Retail Gross Unbundled), with volatility below 3%.
- Holds over 200 mainstream residential properties directly across mainland UK, no exposure to prime London
- No gearing
- Daily liquidity
- Permitted via ISA, SIPPs and other tax wrappers; available on intermediary platforms

We see the following reasons why such a residential property fund could help achieve your clients' goals:

An alternative to buy to let: Recent tax and regulatory changes made Buy-to-Let investing less attractive for some investors. A residential property fund can be an alternative way of investing in UK residential property.

Saving for a Deposit: A residential property fund can be of interest for investors saving for a deposit – whether first time buyers or parents, grandparents, friends and family helping others get on the property ladder.

Diversifying a portfolio: Adding residential property to a diversified, multi-asset portfolio can enhance diversification, in particular for defensive portfolios. Returns from residential property, a combination of capital growth and rental income, show low or negative historic correlations to Equities, Bonds and importantly Commercial Property.

The fund recently obtained an Elite rating from FundCalibre (<https://www.fundcalibre.com/elite-rated-funds/tm-home-investor-fund>), and Hearthstone commissioned Defaqto to provide an independent Due Diligence report.

Please visit our website www.homeinvestor.fund to find out more or call us on 020 3301 1300.

Important: This email should not be considered investment advice or an invitation to invest. Investors may get back less than the amount invested. Past performance is not necessarily a guide to future performance and future returns are not guaranteed.