



Shadow Investment

A simple way to grow your ISA and SIPP

ISACO
LET'S GROW WEALTH TOGETHER.

About ISACO

ISACO is a small, warm and friendly investment company that was started back in 2001 by brothers Stephen and Paul Sutherland. Stephen and Paul are known as two extremely likeable, down to earth individuals who both live in Manchester, where the company is based.

ISACO is a specialist in ISA and SIPP Investment and the pioneer of 'Shadow Investment', a simple way to grow your ISA and SIPP. Together with our clients, we have an estimated £57 million actively invested in ISAs and pensions*.

Our personal investment service allows you to look over our shoulder and buy into exactly the same funds as we are buying. These are investment funds that we personally own and we are proud to say that by 'shadowing' us, our clients have made an annual return of 14.5% over the last five years** versus the FTSE 100's 8.8%.

This service is ideal for investors with over £250,000 actively invested and the majority of our current clients are business owners, self-employed professionals and corporate executives. We also have clients from the financial services sector such as IFAs, wealth managers and pension trustees. ISACO Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 525147.

*November 15th 2012: Internal estimation of total ISA and pension assets owned by ISACO Investment Team and ISACO premium clients.

**31st December 2008 – 31st December 2013

ISACO investment performance verified by Independent Executives Ltd.

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A photograph of two men, Stephen Sutherland and Paul Sutherland, standing and smiling at each other. Stephen is on the left, wearing a black suit, white shirt, and red tie. Paul is on the right, wearing a black suit, white shirt, and gold tie. The background is a plain, light-colored wall.

Stephen Sutherland,
Lead Investor

Paul Sutherland,
Managing Director

"I liked meeting the Sutherland brothers and their colleagues, very professional yet humble and genuine people who take a real interest in their clients."

Stephen Swinbank, Trustee,
NCR Ltd pension fund



Shadow Investment: A simple way to grow your ISA and SIPP

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How we can help

Picking the right fund for your ISA and SIPP is not exactly the easiest job in the world. And knowing 'when' to buy and 'when' to exit is even more difficult!

Our 'Shadow Investment' Service is here to help.

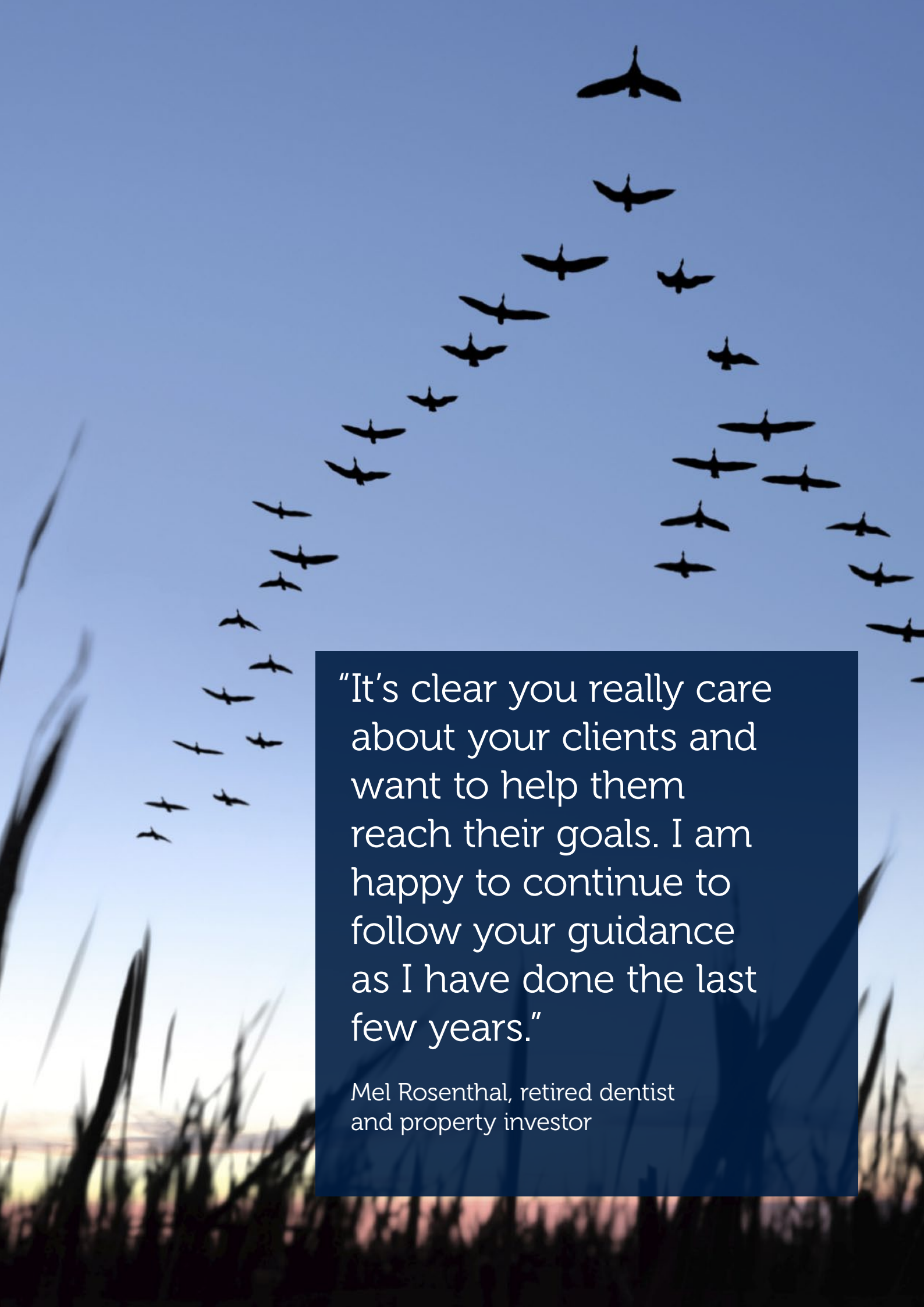


An opportunity to look over our shoulder

Our service allows you to look over our shoulder and buy the same funds that we are buying. When we are thinking of buying a fund, we alert you so that you have the opportunity to buy it on the same day that we buy it. We also tell you when we are planning to exit the fund.

By knowing what we are buying, when we are buying and when we are exiting throughout the year, you can mirror our movements and in effect replicate our trades.





"It's clear you really care about your clients and want to help them reach their goals. I am happy to continue to follow your guidance as I have done the last few years."

Mel Rosenthal, retired dentist
and property investor

Exceeding performance expectations

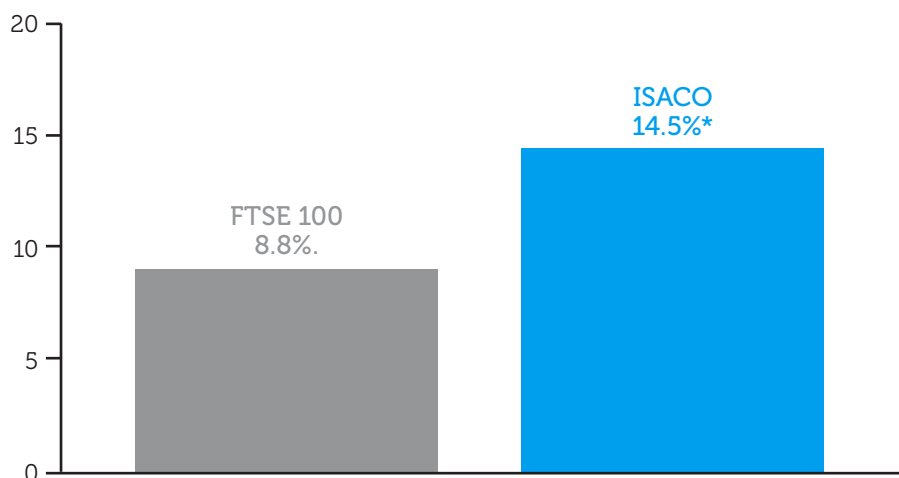
We are proud to say that by 'shadowing' us, our clients have made an annual return of 14.5% over the last five years* versus the FTSE 100's 8.8%. We are also proud of our long-term track record. Over the last 16 years we've managed to beat the FTSE 100 by 60.2%.**.

* December 31st 2008 – December 31st 2013

** ISACO 91.3%, FTSE 100 31.1% (December 31st 1997 – December 31st 2013).

ISACO investment performance verified by Independent Executives Ltd.

ISACO's 5-year average annual return versus the FTSE 100



* December 31st 2008 – December 31st 2013

ISACO investment performance verified by Independent Executives Ltd.

A close personal relationship

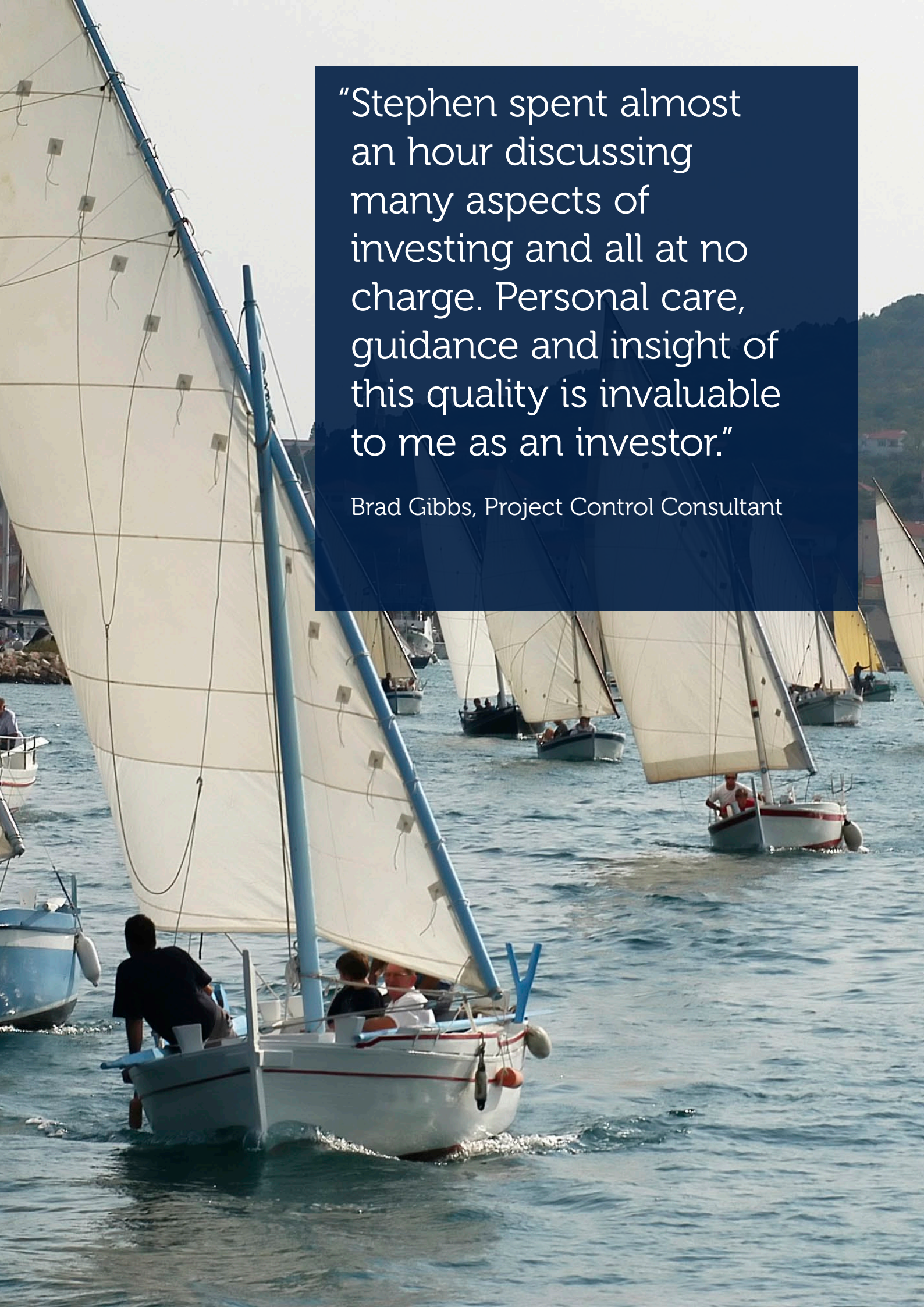
Our goal is to develop a long lasting relationship with you. Because we are a small, warm and friendly company, you benefit from getting complete access throughout the year to our Investment Team, led by Stephen Sutherland, ISACO's Co-Founder and Chief Investment Strategist.



Lightning quick response times

By becoming a client, you benefit from lightning quick response times to questions and requests for help, support and guidance. We offer the potential for attractive long-term returns combined with a warm, responsive and highly personal service.





"Stephen spent almost an hour discussing many aspects of investing and all at no charge. Personal care, guidance and insight of this quality is invaluable to me as an investor."

Brad Gibbs, Project Control Consultant



Tax-efficient investing

One of the secrets to our impressive returns is the use of 'wrappers' such as Individual Savings Accounts (ISAs) and Self Invested Personal Pensions (SIPPs). Both of them are perfect for helping to boost your annual investment returns.



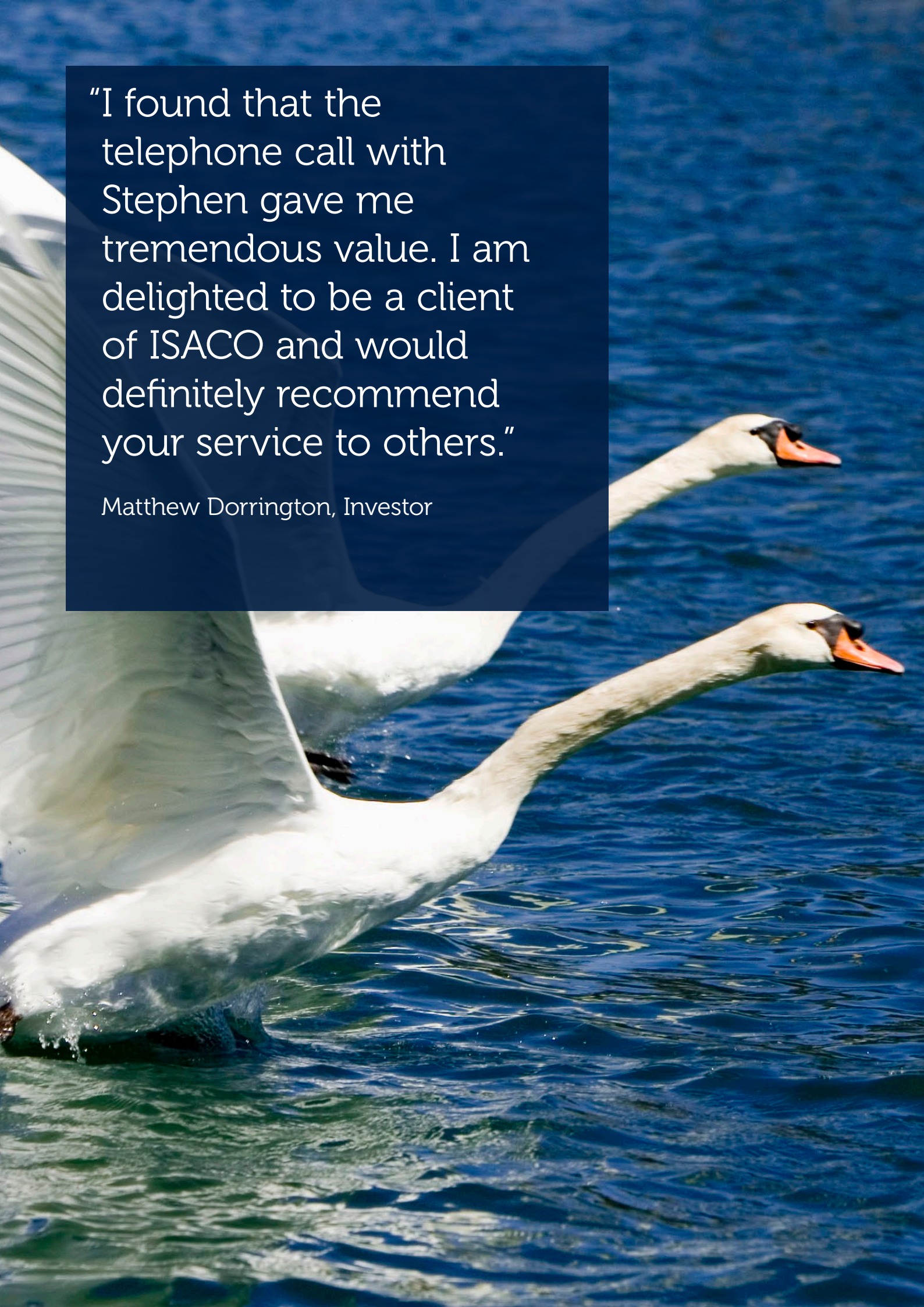
Investment aims to suit your objectives

Shadow Investment can be tailored to suit two types of clients. For example, our more adventurous clients aim for between 10 and 12% per year, while our more risk averse clients aim for between 5 and 8%.

Enjoy more control

You manage your own portfolio with our guidance. We do not hold or control your money. Instead, you control your own investment account and you have the option of trading from a platform of your choice.



A photograph of two white swans swimming in deep blue water. The swan in the foreground is in the lower half of the frame, its long neck extended forward and its white feathers glistening. The second swan is positioned slightly higher and further back, also swimming towards the right. The water has a textured surface with small ripples and reflections of light. A dark blue semi-transparent rectangle is overlaid on the left side of the image, containing white text.

"I found that the
telephone call with
Stephen gave me
tremendous value. I am
delighted to be a client
of ISACO and would
definitely recommend
your service to others."

Matthew Dorrington, Investor



Start small and
invest more as your
confidence grows

Most of our clients are happy to invest in the same funds as us, however you do not have to follow us exactly to the letter if you don't want to. You have the freedom to invest as little or as much money as you like. You can start small and, as your confidence builds, you can invest larger amounts.



Infrequent trading

In a typical year, we make only a few small changes to our portfolio, which means trading activity is infrequent. Instead of investing in individual stocks, we invest in high quality investment funds, allowing a wider diversification to our portfolio, whilst at the same time helping to lower risk.

"If you are looking for a company with a deep understanding of the stock market, market cycles, the best time to buy and the best time to be in safer investments, ISACO hit the mark."

Bob Liddell, retired business owner





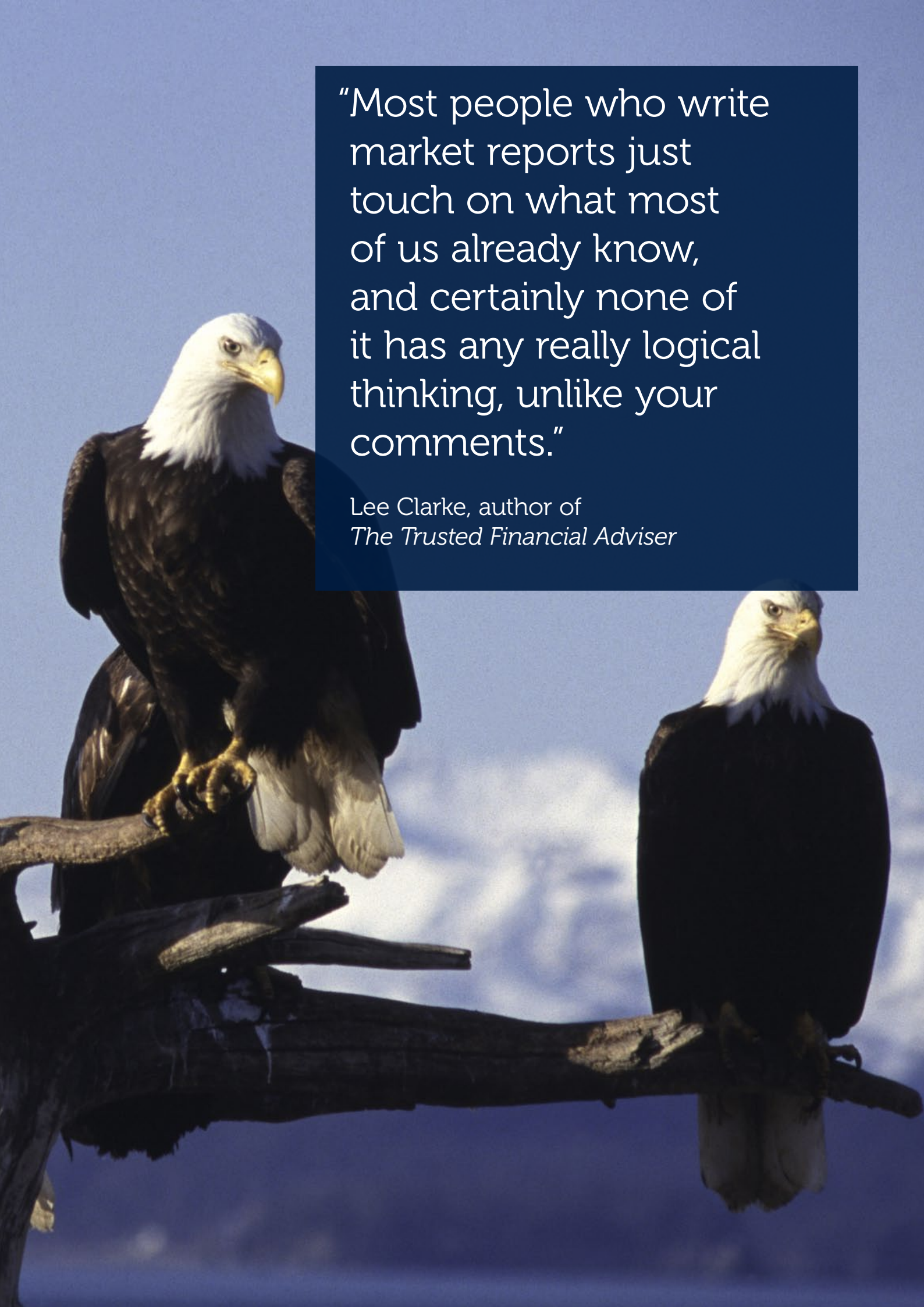
Creating an income for life

The guideline rule once reaching your goal is to take out a smaller percentage than the rate your account is growing at. If you stick with this simple formula, you reduce the risk of running out of capital during your retirement years and at the same time create a continuous stream of lifetime income.



You'll be in
good company

Our service has been designed for self-directed investors who currently have over £250,000 actively invested. The majority of our current clients are business owners, self-employed professionals and corporate executives. We also have clients from the financial services sector such as IFAs, wealth managers and pension trustees.

Two bald eagles are perched on a dark, weathered branch. The eagle on the left is in the foreground, facing slightly to the right. The eagle on the right is further back, also facing right. The background is a clear blue sky with some light, wispy clouds. A dark blue rectangular box is overlaid on the upper right portion of the image, containing white text.

"Most people who write market reports just touch on what most of us already know, and certainly none of it has any really logical thinking, unlike your comments."

Lee Clarke, author of
The Trusted Financial Adviser

Become a member of a unique club

Our service is very similar to a private, members-only club. When you become a client, you get to meet and maybe even become friends with other like-minded individuals – who, like you, have been carefully selected.





An easy way to pay for the service

Shadow Investment is an institutional grade service at an affordable price for DIY investors. Some clients* are charged as little as 0.5% per year and many pay for the service through their investment account. You also have the option of paying through your pension. We look forward to welcoming you on board.

*Clients using £1 million plus

“Follow the trend –
the trend is your friend”

Jesse Livermore, legendary
stock market investor



Investment philosophy

We follow a disciplined strategy of aiming to buy quality funds when an uptrend is established and switching into Cash Parks when a downtrend is triggered.

Our investment philosophy focuses on trend following and market timing. The aim is to create wealth in rising markets and preserve capital in falling markets.

Some people refer to our method as 'Tactical Asset Allocation' (TAA).



Company mission

Together we aim to build an investment company that's fair, transparent and honest. We believe that our reputation as an ethical, trustworthy service provider is essential to our core purpose of helping you achieve your financial objectives.

Our mission for you

To help you achieve your financial objectives.

Our values

Our values underpin every element of our business and are the solid base upon which we build a relationship with you.



Togetherness

Our service allows you to look over our shoulder and buy the same funds that we are buying. When we are thinking of buying a fund, we alert you so that you have the opportunity to buy it on the same day that we buy it. We also tell you when we are planning to exit the fund.



Integrity

Our reputation as an ethical, trustworthy service provider is essential to our core purpose of helping you achieve your financial objectives.



Expertise

You receive clear daily guidance from an investment team with an impressive track record and a history of 'beating' the FTSE 100*.

ISACO 91.3%, FTSE 100 31.1% (December 31st 1997 – December 31st 2013).
ISACO investment performance verified by Independent Executives Ltd.



Togetherness

You have the opportunity to buy the same funds as us.

We share the good times and the difficult ones.
We climb the mountain together.

It's a partnership, it's companionship, it's teamwork, it's togetherness.

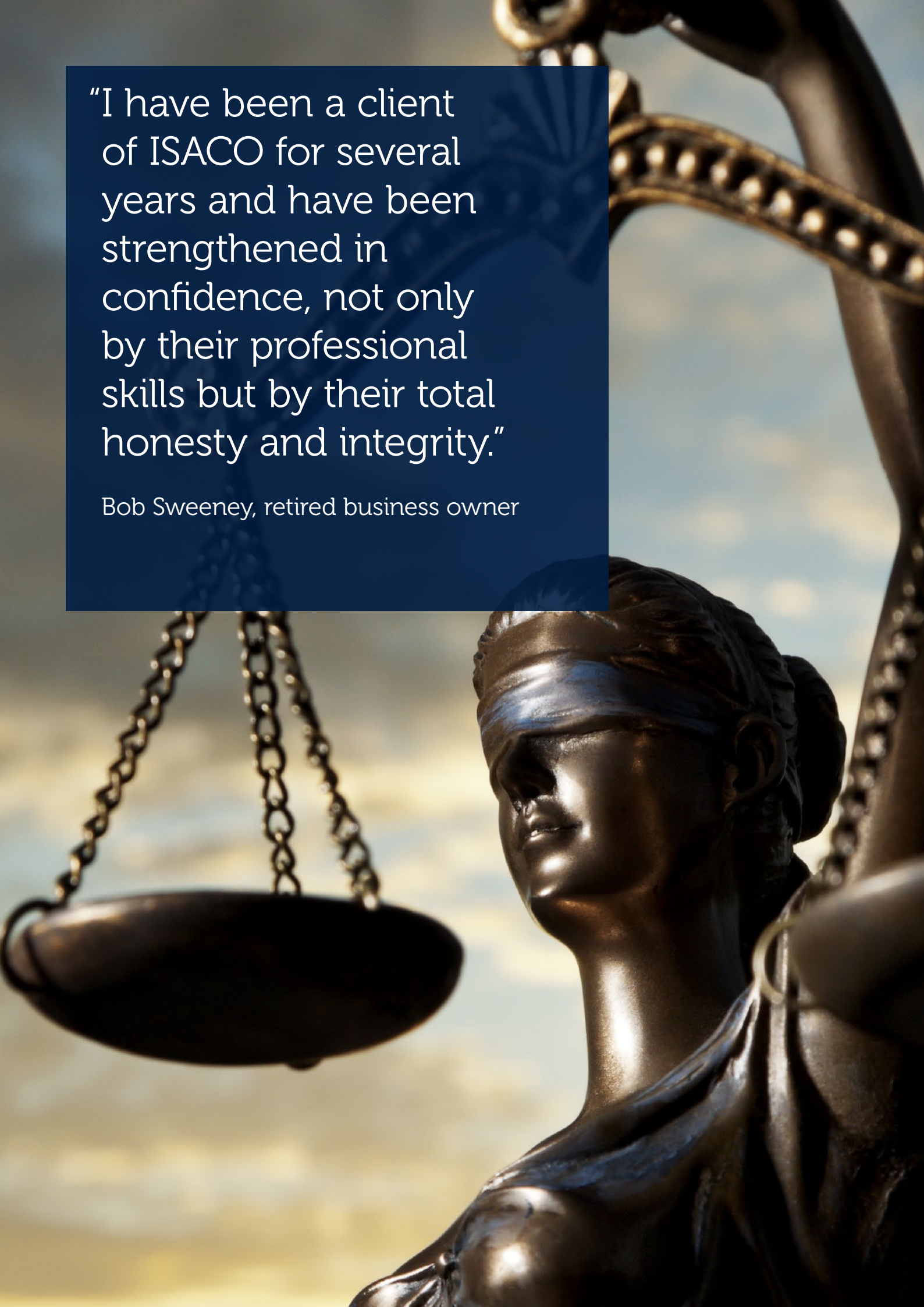
Togetherness means warmth, closeness, friendliness and care.

ISACO's aim is to grow wealth side by side with you. Let's grow wealth together.

Our aim is to build solid working relationships that are intensely personal, helping us to retain clients throughout life-long investment cycles.

Our aim is to engage with you in the same way you'd engage a family member.

This gives you peace of mind – knowing we will always be on your side and always act in your best interests.



"I have been a client
of ISACO for several
years and have been
strengthened in
confidence, not only
by their professional
skills but by their total
honesty and integrity."

Bob Sweeney, retired business owner

Integrity

Honesty in professional services relationships is paramount.

A person of integrity is one who practices and speaks the truth at all times and keeps the promises they make – helping to create and maintain trust.

We are completely independent of all other institutions and by not holding client assets, we avoid conflicts of interest.

As stated in our company mission, our aim is to build an investment company that's fair, transparent and honest.

We believe that our reputation as an ethical, trustworthy service provider is essential to our core purpose of helping you achieve your financial objectives.





Expertise

You receive clear daily guidance from a team with an impressive track record.


Stephen Sutherland, ISACO's Lead Investor and Chief Investment Strategist has extensive experience and has been investing in ISAs since 1997.

He has also achieved an enviable record of 'beating' indices such as the FTSE 100*.

Our aim is to help you achieve your financial objectives by offering clear daily guidance and continuous market insights from a star-performing investment team.

This gives you the potential of making much better informed investment decisions throughout the year.

ISACO 91.3%, FTSE 100 31.1% (December 31st 1997 – December 31st 2013).
ISACO investment performance verified by Independent Executives Ltd.

A photograph of three dolphins leaping from the water. The central dolphin is in mid-air, its body arched, with its dorsal fin clearly visible. To its left, the head and snout of another dolphin are visible, looking towards the central one. To the right, the back and dorsal fin of a third dolphin are visible. The water is a vibrant blue with white foam and splashes around the dolphins.

“When it comes to investment, it is hard to tell who is good – but I have been very impressed with Stephen, his record and the logic of his approach.”

Richard Koch, bestselling author



Our credo

Our credo challenges us to put the needs and well-being of the people we serve first.

People first

If we focus on helping all of our stakeholders achieve their goals, the company will achieve its goals at the same time. People first, products second, profits third.

Products second

We want to create the best products and services to help our clients achieve their financial objectives.

Profits third

If our focus is on people first and products second, profits will inevitably follow.



Shadow Investment: A simple way to grow your ISA and SIPP

Picking the right fund for your ISA and SIPP is not exactly the easiest job in the world. And knowing when to buy and when to exit is even more difficult!

Our Shadow Investment Service is here to help. Our service allows you to look over our shoulder and buy the same funds that we are buying. When we are thinking of buying a fund, we alert you so that you have the opportunity to buy it on the same day that we buy it. We also tell you about when we are planning to exit the fund.

You control your investment account, not us. You can start small and invest as little or as much money as you like. By knowing what we are buying, when we are buying and when we are exiting throughout the year, you can mirror our movements and in effect, replicate our trades.

This means you have the opportunity to benefit from exactly the same investment returns that we get. Our investment aims are 10-12% per year. This service is ideal for investors with over £250,000 actively invested.

For more information contact us on 0800 170 7750
or visit www.ISACO.co.uk

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Important Information

The value of a fund and the income from it can go down as well as up, so you may get back less than you invested. If your fund invests in overseas markets, changes in currency exchange rates may affect the value of your investment. If your fund invests in small and emerging markets, these can be more volatile than other, more developed, markets. Past performance is not a guide to future returns. Due to the greater possibility of default, an investment in corporate bonds is generally less secure than an investment in Government bonds. Default risk is based on the issuer's ability to make interest payments and to repay the loan at maturity. Default risk may therefore vary between different government issuers as well as between different corporate issuers.

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