



**UNICORN**  
FINANCIAL SOLUTIONS  
*Invest In Integrity*



## UNICORN INTELLIGENT INVESTING SERVICES

### THE INCOME YIELDING PORTFOLIO

Unicorn believes that intelligent investing is integral to authentic financial planning, with our clients' long-term financial independence always our first priority.

In order to have the freedom to pursue your dreams and live your life of financial independence, you will need to ensure a regular recurring income, even when you are not in salaried employment. It is with these requirements in mind that the Unicorn Income Yielding Portfolio seeks to generate a yield after costs that is significantly in excess of bank deposits, whilst maintaining stable capital values.

The Income Yielding Portfolio is structured to achieve income with low volatility. This portfolio focuses on companies and investments that can continue to offer stable yields even in times of financial uncertainty or market stress. Hence much of this portfolio consists of dividend yielding stocks, REITs and bonds. The portfolio may also include some income focused ETFs and precious metals as a hedge against capital loss.

Our key Income Yielding investment criteria are:

- Low exchange rate risk
- Little to no dividend tax environment
- Favourable value

Our bottom up securities selection process is based upon Warren Buffet's value investing philosophy. We:

- **Invest in the business** – we look to invest in wonderful companies for the long term, not to buy and sell stocks for short-term gains.
- **Invest in quality** – we look to invest in companies with durable business models and strong long term prospects
- **Seek to buy value at a reasonable price.**
- **Have a strong tolerance for market fluctuations** – because of the good quality of our investments: we do not try to "time the market".

The Unicorn Investing Committee meets at least fortnightly to discuss, update and amend our asset and securities allocations and recommendations as required. The committee is backed by a seasoned team of researchers.

Unicorn's licenses enable us to provide a number of different investing services. As our valued client it is most important that we offer the investing service or opportunity that is most appropriate to you and your financial blueprint. Your Unicorn consultant will discuss and decide this with you. Further details are also available in the Unicorn Intelligent Investing Services Handbook.