



UNICORN
FINANCIAL SOLUTIONS
Invest In Integrity



UNICORN INTELLIGENT INVESTING SERVICES

THE CAPITAL GROWTH 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 need to grow and save the funds required to do this at a rate in excess of inflation. Hence, the Unicorn Capital Growth Portfolio seeks to generate investment returns in excess of inflation through capital appreciation and dividends.

We believe that intelligent investing is the best way to do this and to avoid exposing your money to risky equity or asset allocations.

Our intelligent investing practice undertakes top down asset allocation based on the risk-reward characteristics of each asset class at each stage of the business cycle.

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.

This advertisement has not been reviewed by the Monetary Authority of Singapore.