



# CH

Church House  
Investment  
Management

## Start making the most of Your financial journey

### Yacht Crew Investments

You're seeing the world and working harder than ever, now it's time to make your money work harder. Build a brighter future by maximising your savings with Church House.



### Investment Portfolio Accounts

*The efficient and effective strategy to reach your financial goals*

Have you ever considered what you will need financially when your yachting career comes to an end?

As Investment Managers, we offer dedicated investment advice on how to generate long term returns to fund your financial future. With our specialist yacht crew service, crew both past and present can open an investment portfolio account tailored for where you are now, and where you want to be in retirement.

### Cost Effective & Transparent

*At Church House we provide you with transparent and effective personal financial planning (including sophisticated cash flow modelling) not just outsourced advice.*

**£500  
1.5%\***

Invest just £500 and add regular instalments from £250 per month.

Average annual fee covering advice, administration & service. Exact fees will be provided on application.

\*Subject to variable fund fees and portfolio values.



*“Successful investing is about managing risk not avoiding it.”*

Benjamin Graham

### The Equity Opportunity

*Example of £10,000 invested in 2010 for 10 years in the stock market versus a cash savings account, after inflation.*

Source: Church House, Bloomberg

£21,354  
Stock market\*

£10,000  
Initial Investment\*

£8,424  
Savings Account\*

\* FTSE All Share Index

\* Invested in 2010

\* Paying 0.5% interest



## Set a course for A brighter financial future

Stocks and shares ISA portfolio (Tax Free)  
Every month a crew member saves

£1,000

After 10 years after inflation this could be worth

£128,737\*

\* Based on inflation at 2%, and an annual total return of 5%. This represents the average annual total return of a cautiously invested CH portfolio since 2008.

For UK crew, it's important to protect the future tax free status of your savings whilst at sea, where the Sea Farers Earnings Deduction applies. By saving up to £20k per year in a stocks and shares ISA now, you can boost your tax free savings for the future.

Cash savings in ordinary bank account  
Every month a crew member saves

£1,000

After 10 years after inflation this could be worth

£101,785\*

\* Based on inflation at 2%, and earning interest at 0.5%. NB Euro accounts are typically now paying negative rates.

Vs



## Navigating the benefits of When to start a Pension

£2,880 saved per annum starting aged 20 until 60 could potentially create a pension pot worth:  
(Inclusive of £28,800 tax reclaims)

£480,000\*

£2,880 saved per annum starting aged 30 until 60 could potentially create a pension pot worth:  
(Inclusive of £21,600 tax reclaims)

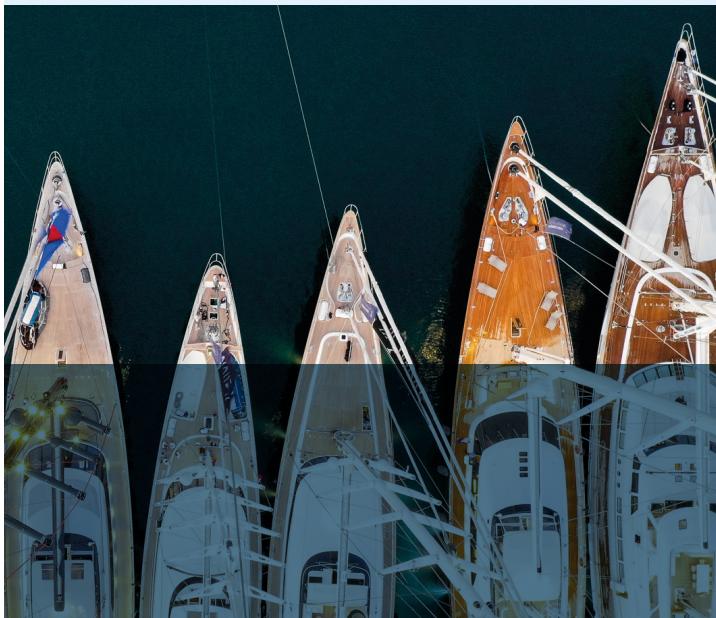
£265,000\*

£2,880 saved per annum starting aged 40 until 60 could potentially create a pension pot worth:  
(Inclusive of £14,400 tax reclaims)

£134,000\*

\* Based on saving £2,880 per annum grossed up to £3,600 by £720 reclaimed from the Government. Based on current rates, even as a non UK tax payer and an average annual total return of 5% per annum.

The sooner you start, the more you will have, it's that simple. As shown in the graphic below, the earlier you start saving into a pension, the less financial worry you will have in your future.



For further information, please contact our Yacht Crew specialist Emma Parkes

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For more general information, visit [www.ch-investments.co.uk/yacht-crew](http://www.ch-investments.co.uk/yacht-crew)

Pathways  
to  
Prosperity

CH  
Church House  
Investment  
Management