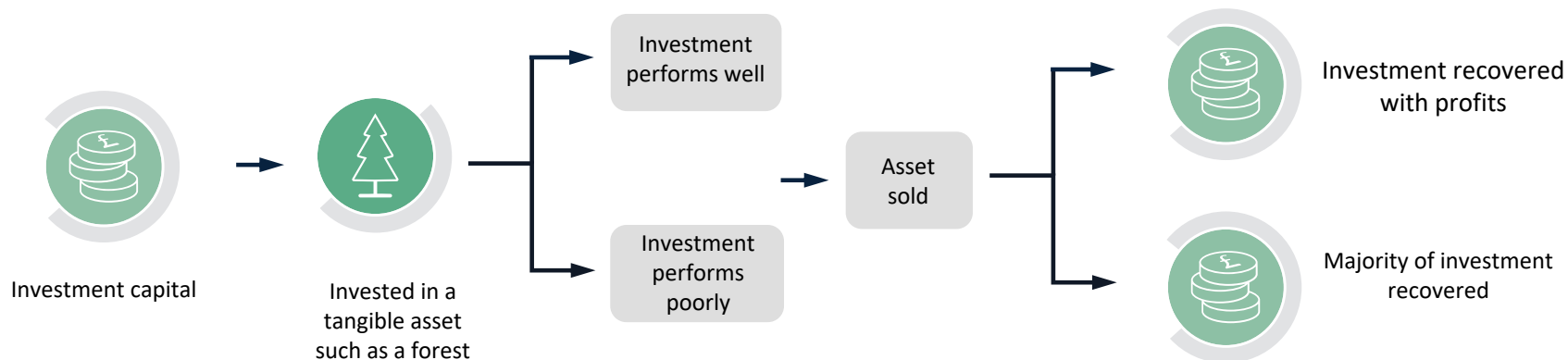


What Is An Asset Backed Investment?

- ★ An asset backed investment is one that has a physical or tangible asset such as land or property underpinning it
- ★ Asset backed investments comprise ownership of either freehold or long-leasehold property or a first/second charge over an asset (such as a residential property)
- ★ They are often easier to understand than many financial investments as you know your money is invested in a tangible asset

Benefits To You

- ★ Asset backed investments provide investors with greater investment security
- ★ Assets have a physical location so that you can visit them and monitor any development of the asset
- ★ These investments are often much less volatile than listed securities and are largely uncorrelated to the major asset classes
- ★ If an investment is not profitable, losses will be limited as the tangible asset can be sold to recover some of the investment



stellar-am.com

Important Information

Stellar Asset Management Limited does not offer investment or tax advice or make recommendations regarding investments. Prospective investors should ensure that they read the product literature and fully understand the risk factors before making any investment decision. This document is dated July 2020 and is exempt from section 21 of the Financial Services and Markets Act 2000 and is not required to be and has not been approved for the purposes of the section because it is only being communicated to selected Investment Professionals (as defined under article 19 of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005). If this document is forwarded to any other person, you must ensure that you have taken responsibility for the document under the financial promotions rules and identified yourself as the issuer. Stellar Asset Management Limited of Kendal House, 1 Conduit Street, London W1S 2XA is authorised and regulated by the Financial Conduct Authority.