

## **Risk Warning**

Turner Pope Investments (“Turner Pope”) focuses primarily on the provision of investments and services that are regarded as high risk or ‘speculative’ investments. Investments in small companies and investments that are not readily realisable are considered high risk investments and are not suitable for all investors. High risk or speculative investments are not suitable for investors who are only seeking to preserve capital, or earn income through investment. Investments in high risk products should only be considered as suitable for high risk investors or as part of an overall balanced portfolio of investments.

Upon visiting the Turner Pope website for the first time it is made clear that it is mainly for the use of Professional Clients, it does not consider specific investment goals, the financial situation or specific requirements of individual users. Hence, you should carefully consider your financial situation and consult your financial advisor as to the suitability of your personal circumstances prior to making any investment or entering into a transaction.

**Please consider the following risk factors which, although extensive, do not necessarily encompass all of the risks associated with an investment product; you should be fully aware that not all financial products are suitable for all investors.**

- Before entering into any transaction you should ensure that you understand and have made an independent assessment of the suitability and appropriateness of the transaction into which you are entering and the nature and extent of your exposure to risk of loss in light of your own objectives, financial and operational resources and any other relevant factors.
- The value of an investment may go down as well as up and you may not get back the money you invested. It should not be assumed that the value of investments will always rise; all investments involve a degree of risk.
- You should ensure that you have the financial capacity to bear the risk and only invest an amount you are willing to lose and that if lost would not have an adverse impact on your own lifestyle or that of your family. Investors should build a diversified portfolio to spread risk.

**Past performance is not a reliable indicator of future results and any investment in shares carries the risk that all or some of the capital invested might be lost.**

- The price of investments can change quickly and go down as well as up.
- Higher risk or speculative investments will often have wider spreads on and are often more illiquid and in some circumstances it may be difficult to sell at any price. Shares in smaller companies can also be relatively illiquid, meaning they could be harder to trade in and out of, which makes them high risk as a result.
- High risk or speculative investments are often subject to extreme volatility, particularly over news or company announcements.
- When committing funds to high risk investments, you may not be able to realise your investment within your preferred time-scale, if at all, meaning that you may not be able to realise any cash sums originally invested.

- Investments in IPOs and placings involve a high degree of risk and are not suitable for all investors.
- Risk can be brought about by a multitude of reasons such as, the unpredictability of world markets, interest rates, taxes on income and capital, and foreign exchange rates.
- Investors should carefully consider their own personal financial circumstances before dealing in financial markets. If you have any doubts about suitability of an investment you should seek professional advice at the earliest opportunity.

### **Treating Customers Fairly (TCF)**

Turner Pope are resolutely committed to ensuring that our customers are always treated fairly and that the fair treatment of our clients and the consistent achievement of successful client outcomes are both at the heart of the firm. We believe that customers are the lifeblood and most important component of our business and we endeavor to provide a service that is consistent with our customer's expectations.

Our TCF policy is embedded within our firm and is collectively embraced across our business from Senior Management to client facing and administrative staff, our approach to Training & Competence fully supports this and is designed to promote knowledge and consistency across all parts of the firm, delivered to the client in a friendly and professional manner.

We will always try to ensure that our products and services marketed and sold are designed to meet the specific needs of our individual clients and are in keeping with their investment objectives. Communication with clients will be clear, fair and not misleading and clients will be kept appropriately informed before, during and after the point of sale.

Wherever possible, clients will have access to their portfolios online via a secure internet login so that they have complete transparency of their portfolios.

### **Compliance**

Turner Pope has a dedicated compliance team that monitors communications with clients to ensure that their requirements are being met at all times and that conflicts of interest are appropriately managed. Please feel free to contact our compliance department if you are in any way dissatisfied, or would like to discuss any aspect relating to your account. [Compliance@turnerpope.com](mailto:Compliance@turnerpope.com)

**Turner Pope Investments Limited is authorised and regulated by the Financial Conduct Authority (FRN 739104).**

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