

Hilbert Protect 90

Bringing balance to your retirement journey



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 **HILBERT**
Investment Solutions

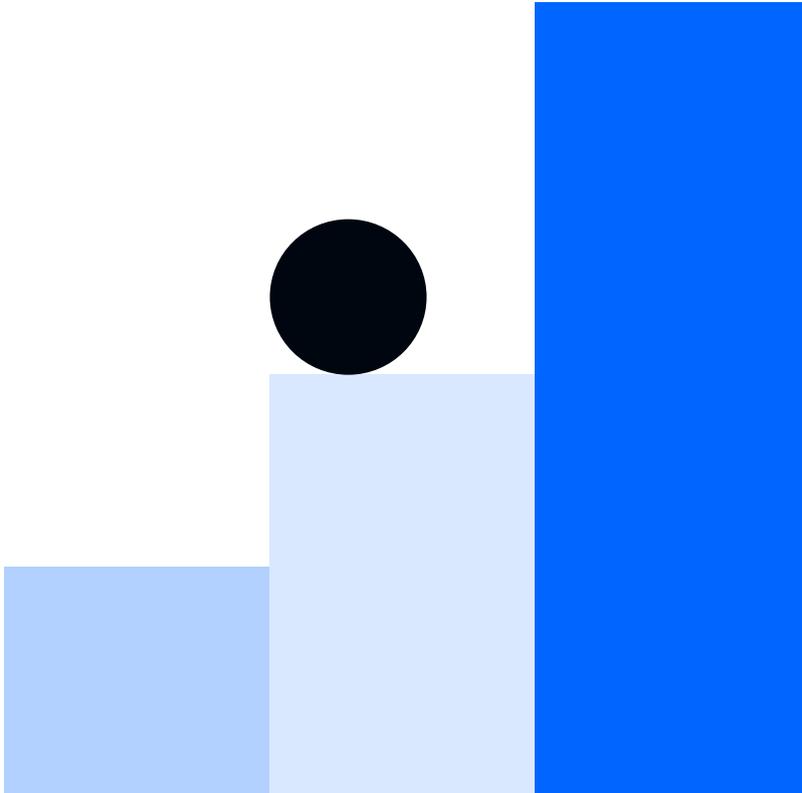


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This brochure is for use by financial advisers and their clients based in the UK only. Hilbert Investment Solutions does not provide investment advice or make this product available directly to retail clients. All investments carry risk. The value of your investment may fall, and you may not get back the full amount invested. Speak to your adviser to assess suitability.



About Hilbert Investment Solutions

We are an award-winning investment firm founded in 2012, with a mission to bring fresh thinking and innovative solutions to a wide range of investors.

Our in-house expertise and reputation enable us to partner with some of the world's best banks, insurance companies, technology suppliers and investment managers.

By placing our clients' needs at the centre of everything we do, and combining them with the capabilities of our strategic partners, we create investment solutions that aim to deliver attractive return potential while managing downside risk.

We're not the only firm offering retirement solutions, but we are one of the few with the right expertise and innovation to help you invest with confidence, support and security in retirement.

Our relationship with you

Hilbert Protect 90 is only available to clients investing via a financial adviser. Your adviser will work with you to understand your specific investment needs and develop a financial plan tailored specifically to your attitude to risk, how much money you need to see you through retirement, and any tax considerations.

Managing investments is a time-consuming process, and they will therefore consider products from providers like us to help deliver your financial plan. This frees up their time to focus on looking after you and help you reach your financial goals, while leaving the investment process in the capable hands of experienced investment managers.

We will work closely with your adviser, making sure they have all the information and support they need to make sure we're always working to keep your plan on track and deliver you the best possible outcomes.

Introducing Hilbert Protect 90

Redefining how you plan for retirement

When it comes to investing, your needs naturally change as you move through different stages of life. One of the most important milestones in that journey is reaching retirement. After years of working hard to build your wealth, your focus might now shift to protecting it — to make sure it lasts and can support the lifestyle you want. The investments that served you well in the past may not be the best fit for this next stage. That's why your financial adviser may recommend adjusting your portfolio to reflect your new priorities.

It's also why we created Hilbert Protect 90. We believe that retirement planning shouldn't mean choosing between protecting what you've worked hard to achieve and continuing to grow your wealth. We designed Hilbert Protect 90 to give you both safety and opportunity.

Whether you're nearing retirement or already there, this solution is designed to help you invest with clarity and peace of mind.

Confidence, not compromise

- 🔗 90% capital protected
- 🔗 Linked to long-term equity market growth
- 🔗 Designed for investors in or approaching retirement

Invest a lump sum or make regular contributions — your choice

Investing a lump sum can be a powerful way to put your money to work immediately - but it's not the only option. For those looking to build their wealth steadily over time, we offer the option to invest via regular contributions.

Markets can be unpredictable in the short term. By adding to your investment over time rather than all at once, you spread your entry point across different market conditions. This approach, known as pound-cost averaging, means you automatically buy more units when prices are low and fewer when prices are high - helping to smooth out the impact of volatility over time.

How does it work?

Growing your money through smart market exposure

We allocate your money across two portfolios: a 'Performance Portfolio' and a 'Defensive Portfolio'.

The Performance Portfolio provides you with broad market exposure, and contains a wide-range of low-cost index tracking funds ('ETFs'). These will be exclusively iShares ETFs, expertly managed by BlackRock.

The Defensive Portfolio is made up of low-risk money market securities and a short-term bond ETF.

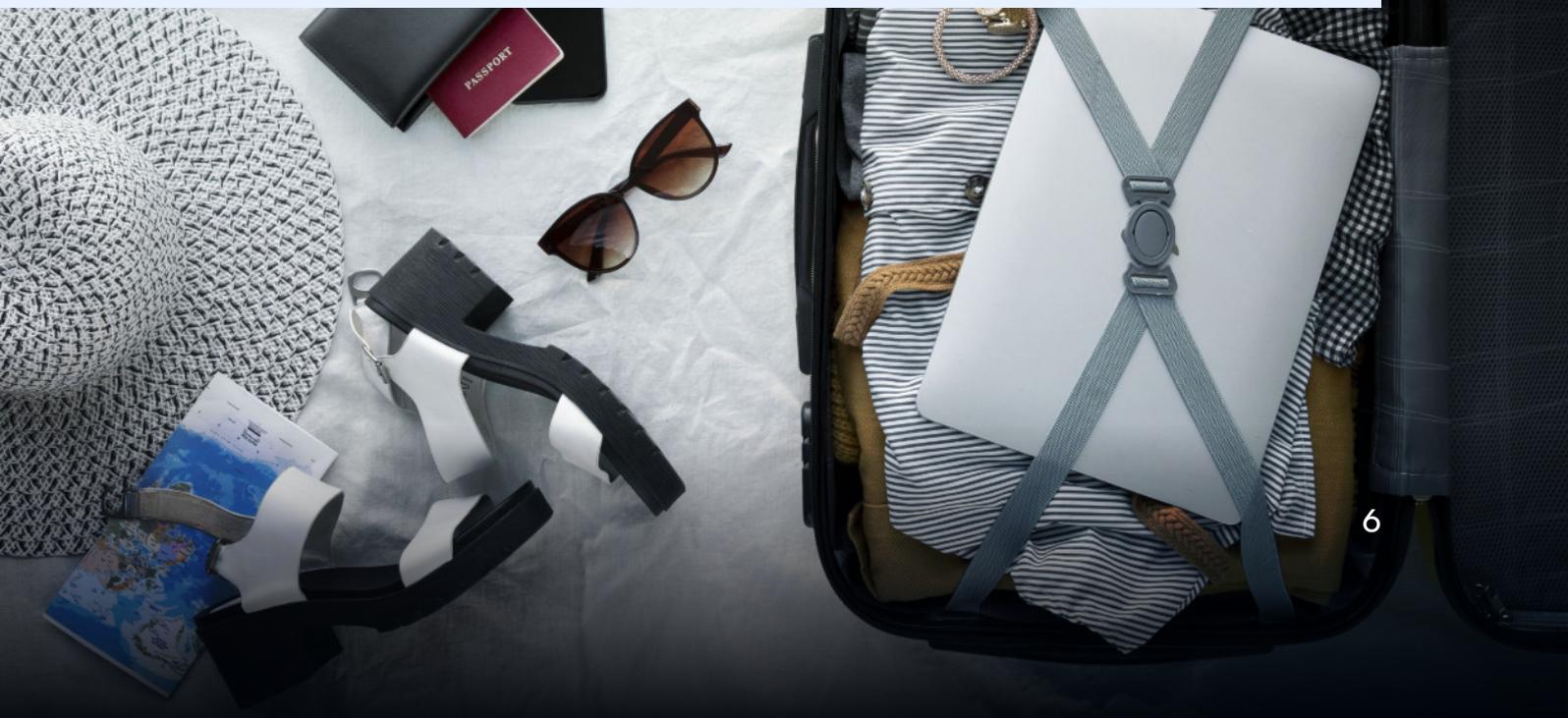
We manage the mix between these portfolios in your individual account on a daily basis, in response to changing market conditions:

- When markets are volatile or falling in value, we increase your allocation to the Defensive Portfolio.
- When markets are stable and generally increasing, we increase your allocation to the Performance Portfolio.

Protecting your money with the power of insurance

We all have insurance in place to protect things which are valuable to us — our car, our house, our health, even our lives. So why don't we insure our investments?

Thanks to the innovation of our team, that's exactly what Hilbert Protect 90 is designed to do: to put the same insurance protection around your pension investments.



The power of insurance

When you invest, 90% of your holding is protected by an insurance contract we have in place with our strategic partner, Munich Re, this is your protection floor. This means your investment can only fall by a maximum of 10% of the total amount you have invested.

This protection is renewed every three months — which means that as your investment grows, the protection also grows.

For example, imagine you invest £10,000 today. You know that whatever happens, your portfolio will be worth at least 90% of that, or £9,000.

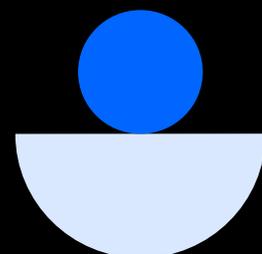
- After three months, imagine the portfolio has grown and is now worth £12,000. Now, the 90% protection contract means that your portfolio will always be worth at least 90% of £12,000, or £10,800.
- A year later, imagine that markets have declined. Even if the assets in your portfolio have lost significant value, you can be confident that it will be worth at least £10,800, thanks to the 90% protection that was locked in after three months.

Essentially, the insurance contract means the portfolio value never falls below 90% of its highest achieved level.

What happens if your portfolio falls more than 10%?

If markets fall sharply and your portfolio value falls below the protection floor (being 90% of its highest value), there is nothing you need to do. Hilbert will manage the entire process on your behalf. We will make the insurance claim with Munich Re and restore your portfolio value back to the protection floor.

90% Protection
100% Confidence



Figures in the example above are provided for illustration purposes only, and do not reflect actual or predicted performance of your Hilbert Protect 90 portfolio. Figures are calculated gross of the premium that needs to be paid to provide the insurance (0.80% a year).

Who is it designed for?

Hilbert Protect 90 has been designed for investors approaching or in the early stages of retirement:

- You want to invest for the medium to long term — 5 years or more
- You have some money set aside for emergencies, but also have either a lump sum of £5,000 to invest, or can contribute a regular amount of £50 a month (or both)
- You want to grow your money, but understand that to do so, you need to invest in markets that put your money at risk
- You want to minimise the risk of losing money, and recognise the benefit of paying for insurance
- You want some flexibility: You can stop or increase contributions at any time, and as there is no fixed investment term, you can also access your money whenever you need to
- You might want your investment to benefit from the tax advantages of an ISA or pension wrapper



Our partners

Our Protect 90 provides access a unique combination of world class management and insurance.

Munich Re

One of the top providers of reinsurance, primary insurance, and insurance-related risk solutions in the world, Munich Re operates in more than 160 countries globally. It is active in all lines of insurance, such as life, health, property, transport, aviation, space, fire and engineering.

Find out more at munichre.com

BlackRock

BlackRock is a global investment management corporation and a leader in investment, advisory, and risk management solutions. Founded in 1988, BlackRock has grown to be one of the world's largest asset managers, with over \$10 trillion in assets under management.

Find out more at blackrock.com

BNY Mellon

BNY Mellon is one of the world's largest global custodians, with over \$35 trillion worth of assets under custody and/or administration. Founded in 2007 by the merger of the Bank of New York (established in 1784) and Mellon Financial Corporation (founded in 1869), it is one of the oldest banks in the world.

Find out more at bny.com



Next steps

You should speak with your financial adviser to make sure Hilbert Protect 90 is suitable for your specific investment needs. They will also guide you through the application process.

Hilbert Investment Solution's application process is secure and easy-to-use via our digital platform, Infinity:

- Keep track of your investment in a secure environment
- Stay up-to-date with your investment 24 hours a day, 7 days a week
- Easily update your personal information, or approve changes to your portfolio
- All your important documents in one place

For more information about Hilbert Protect 90, our latest product news and company information please visit our website at www.hilbert-is.com/uk



Important information

This brochure is marketing material and does not constitute investment advice or a personal recommendation to invest. The information in this brochure is based on current understanding and may be subject to change.

Hilbert Investment Solutions does not provide investment advice. The Hilbert Protect 90 is only available through authorised financial advisers, who are responsible for assessing its suitability for individual clients.

You should read **all supporting documentation** including **Hilbert Protect 90 Terms and Conditions** and speak to your financial adviser before deciding to invest.

There are risks associated with investing, which you need to be aware of. If you are not comfortable with these risks, or do not understand them, please speak with your financial adviser:

Market risk: This investment puts your capital at risk. This means there is the risk that you lose money if the price of the instruments in the portfolio falls. The portfolio invests in a range of different exchange-traded funds, and the value of these may fall as well as rise.

Counterparty risk: This is the risk that one of the parties involved in delivering the Hilbert Protect 90 fails to honour its commitment to you. Hilbert has contractual agreements in place with various parties (our 'partners', as described on page 9). If any of these parties were unable to fulfil their obligations, this may impact the ability of the Hilbert Protect 90 to meet its objectives and therefore how much your investment is worth.

Interest rate risk: This is the risk that the value of your portfolio falls following a change in interest rates. The Conservative Portfolio is made up entirely of a short term bond ETF, and the Performance Portfolio will also allocate to bond ETFs. This means the Net Asset Value of the Hilbert Protect 90 is likely to fall if interest rates rise.

Currency risk: This is the risk that the value of your portfolio falls as the exchange rate between different currencies changes. The portfolio is made up of ETFs that are quoted in different currencies, which may not be the same as the currency you have invested in. Fluctuations between the currencies of the ETFs and the currency of your investment will have an impact on how much your investment is worth.

Discretionary management risk: This is the risk that you will lose money because we make poor investment choices or fail to react appropriately to market conditions. While we follow a clear mandate to aim to deliver to Hilbert Protect 90's investment objective, there is no guarantee that we will always make optimum decisions or time our actions correctly. This will have a direct impact on how much your investment is worth.

Tax risk: This is the risk that the tax treatment of your investment changes in the future. The amount of tax you pay is based on your individual circumstances and how you have invested in the Hilbert Protect 90. If pension and/or tax rules change in the future, this could impact how much tax you have to pay.

Term risk: This is the risk that you need to access your money earlier than you expected, and therefore do not achieve the returns you were expecting. While you can withdraw your money at any time, the Hilbert Protect 90 is designed to be held for the medium to long term (meaning 5 years or longer).



Hilbert Investment Solutions Limited is registered in England and Wales (No 08956837), with its registered office at 2 Leaman Street, London E1W 9US and its business office at 51 Lime Street, London EC3M 7DQ.

Hilbert Investment Solutions Limited is authorised and regulated by the Financial Conduct Authority (No 698380).

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