

# Guinness Sustainable Estate Planning Service

**Due to the potential for losses, the Financial Conduct Authority (FCA) considers this investment to be high risk.**

## What are the key risks?

### 1. You could lose all the money you invest

- If the businesses that this product invests in fail, the value of your investment will fall and it will take longer and may be harder to access funds from your investment.
- Advertised target rates of return aren't guaranteed. This is not a savings account. If the businesses held within this product do not perform well, your investment may return less money than expected or nothing at all.

### 2. You are unlikely to be protected if something goes wrong

Protection from the Financial Services Compensation Scheme (FSCS), in relation to claims against failed regulated firms, does not cover poor investment performance. Try the FSCS investment protection checker [here](#).

Protection from the Financial Ombudsman Service (FOS) does not cover poor investment performance. If you have a complaint against an FCA-regulated firm, FOS may be able to consider it. Learn more about FOS protection [here](#).

### 3. You won't get your money back quickly

- Even if the businesses that this product invests in are successful, in some scenarios it may take several years to sell your investments and for you to be able to access your money.

- You will have to pay exit fees or additional charges to take any money out of your investment.
- You should not expect to get your money back through dividends. The businesses that this product invests in rarely pay these.

### 4. Don't put all your eggs in one basket

- Putting all your money into a single business or type of investment for example, is risky. Spreading your money across different investments makes you less dependent on any one to do well.
- A good rule of thumb is not to invest more than 10% of your money in [high-risk investments](#).

### 5. This is a complex investment

This kind of investment has a complex structure based on other risky investments, which makes it difficult for the investor to know where their money is going.

- This makes it difficult to predict how risky the investment is.
- You may wish to get financial advice before deciding to invest.

### 6. The value of your investment can be reduced

- The percentage of the business that you own will decrease if the business issues more shares. This could mean that the value of your investment reduces, depending on how much the business grows.

**If you are interested in learning more about how to protect yourself, visit the FCA's website [here](#).**