



COMPARING
Children's Individual
Savings Accounts

Compare Children's ISAs

Actively Managed

verbatim
Asset Management

Whichever Children's ISA investment approach you choose from below, your funds will be closely managed by Verbatim; one of the most well established and successful range of risk managed, multi-asset funds in the UK. They invest in a range of funds and asset classes, which is advantageous as no one manager can be the best performer across one asset class let alone all of them.

Please use our list of actively managed funds below to choose your preferred investment.

Defensive FP Verbatim Portfolio 3

Launched : 01/03/2010
Fund size at 31/12/2016 : £50.63m

This actively managed fund from Verbatim are mostly invested in bonds but with some exposure to property and equities.

With this Children's ISA, your funds go into FP Verbatim's Portfolio 3, managed by Liontrust, which is more suited to a lower risk / defensive investor.

Fund Policy

The Fund is designed to will use a broadly defensive investment strategy with the aim of achieving capital growth over the medium to long term.

Why choose this fund?

This fund is ideally suited to a more cautious investor who is prepared to accept some limited exposure to equities. You are likely to want to adopt a low risk approach.

Top 5 holdings at 31/12/16 with % of fund *

Sterling	9.23%
Ishares Markit iboxx £ Bond	8.12%
SPDR 1-5 Year Gilt ETF	7.54%
Fidelity Investment Fund ICVC-UK-PA	5.81%
Henderson UK Property PAIF I-ACC	4.92%

* (excluding cash)

Balanced FP Verbatim Portfolio 5

Launched : 01/03/2010
Fund size at 31/12/2016 : £90.08m

This actively managed fund from Verbatim is designed to offer a balanced strategy with the aim of achieving capital growth over the medium to longer term.

With this Children's ISA, your funds go into FP Verbatim's Portfolio 5, managed by Liontrust, which is more suited to a medium risk / balanced investor.

Fund Policy

The Fund is designed to use a balanced strategy with the aim of achieving capital growth over the medium to long term.

Why choose this fund?

This fund is ideally suited to a more balanced investor who wish to spread their risk across a range of actively managed collectives offering the potential for growth. You will be prepared to accept a balanced or medium risk.

Top 5 holdings at 31/12/16 with % of fund *

AXA Fixed Interest Sterling Corporate Bond I Inc	7.49%
Fidelity Investment Fund-Index Emerg Market P Acc	6.75%
BCIF-Corp Bond Tracker-L Acc Fund	6.48%
AXA Global High Income Fund R Acc	5.21%
Vanguard US Equity Index A Fund	4.80%

* (excluding cash)

Adventurous FP Verbatim Portfolio 7

Launched : 01/03/2010
Fund size at 31/12/2016 : £34.31m

This actively managed fund is suitable if you are looking for the potential of growth from equity investments and understand the risk of investment volatility in return for the potential of greater growth. With this Children's ISA, your funds go into FP Verbatim's Portfolio 7, managed by Liontrust, which is more suited to a higher risk / adventurous investor.

Fund Policy

The Fund is designed to use a growth investment strategy with the aim of achieving capital growth over the medium to long term.

Why choose this fund?

This fund is better suited to the investor looking for long term growth but is prepared to accept short term volatility. You are more likely to have a more adventurous/higher risk profile.

Top 5 holdings at 31/12/16 with % of fund *

Fidelity Investment Fund ICVC-UK-PA	7.72%
BCIF-Emerging Markets TR-DRA	7.09%
Ishares Core FTSE 100 UCITS ETF	6.21%
Liontrust Global Funds Plc - Asia Income Fund	5.32%
Liontrust Macro Equity Income Fund Inc - I GBPA	5.19%

* (excluding cash)

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Actively Managed



Whichever Children's ISA investment approach you choose from below, your funds will be closely managed by Prudential who are one of the UK's largest and most trusted asset managers.

It is the fund manager's job to make specific and calculated investments with the goal of outperforming an investment benchmark index.

Please use our list of actively managed funds below to choose your preferred investment.

Defensive

CF Prudential Dynamic 0-30 Portfolio A Acc

Launched : 22/01/2010

Fund size at 31/03/2016 : £81.75m

This actively managed fund from Prudential is designed to help limit your risk to capital. These funds are mostly invested in bonds but with some exposure to property and equities.

With this Children's ISA, your funds go into Prudential's Dynamic 0-30 Portfolio which is more suited to a **lower risk / defensive investor**.

Fund Policy

The Fund aims to achieve long-term total return (the combination of income and growth of capital) by investing mainly in collective investment schemes.

No more than 30% of the Fund will be invested in schemes whose predominant exposure is to equities.

Why choose this fund?

This fund is ideally suited to a more cautious investor who is prepared to accept some limited exposure to equities. You are likely to want to adopt a low risk approach.

Top 5 holdings at 29/02/16 with % of fund*

Fidelity MoneyBuilder Income Acc	10.07%
M&G Strategic Corporate Bond A Acc	10.06%
Royal London Corporate Bond Z Inc	10.05%
Kames Investment Grade Bond A Acc	10.01%
IP Corporate Bond Acc	10.00%

* (excluding cash)

Balanced

CF Prudential Dynamic 40-80 Portfolio A Acc

Launched : 22/01/2010

Fund size at 31/03/2016 : £242.8m

This actively managed fund is suitable if you are seeking growth potential whilst experiencing some exposure to bond funds; and you are willing to accept increased volatility in your investment strategy.

With this Children's ISA, your funds go into Prudential's Dynamic 40-80 Portfolio which is more suited to a **medium risk / balanced investor**.

Fund Policy

The Fund aims to achieve long-term total return (the combination of income and growth of capital) by investing mainly in collective investment schemes.

Between 40% and 80% of the Fund will be invested in schemes whose predominant exposure is to equities.

Why choose this fund?

This fund will appeal to investors who wish to spread their risk across a range of actively managed collectives offering the potential for growth. You will be prepared to accept a balanced or medium risk.

Top 5 holdings at 31/03/16 with % of fund*

M&G Property Portfolio A Acc GBP	13.10%
Threadneedle American Acc GBP	7.36%
Fidelity South East Asia Class A	5.39%
First State Investments (UK) Stewart Inv Asia Pac Ldrs A GBP	5.28%
Threadneedle UK Equity Income Z Acc GBP	5.03%

Adventurous

CF Prudential Dynamic 60-100 Portfolio A Acc

Launched : 22/01/2010

Fund size at 31/03/2016 : £89.4m

This actively managed fund is suitable if you are looking for the potential of growth from equity investments and understand the risk of investment volatility in return for the potential of greater growth.

With this Children's ISA, your funds go into Prudential's Dynamic 60-100 Portfolio which is more suited to a **higher risk / adventurous investor**.

Fund Policy

The Fund aims to achieve long-term total return (the combination of income and growth of capital) by investing mainly in collective investment schemes.

Between 60% and 100% of the Fund will be invested in schemes whose predominant exposure is to equities.

Why choose this fund?

This fund is better suited to the investor looking for long term growth but is prepared to accept short term volatility. You are more likely to have a more adventurous/higher risk profile.

Top 5 holdings at 29/02/16 with % of fund*

M&G Property Portfolio Class I	13.68%
Threadneedle American Class 1	9.65%
First State Stewart Investors Asia Pacific Leaders Class A	6.76%
Fidelity South East Asia Class A	6.68%
Threadneedle UK Class 1	5.70%

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Low Cost

totalclarityfunds
transparent, consistent, fair

Which ever investment approach you choose from below, your funds will be carefully managed by 'Total Clarity Funds' who pride themselves in offering a wide and diverse range of low cost and risk passive portfolios. It is their job to take specific and calculated actions towards investing with the ultimate goal of out performing an investment benchmark index and helping your child's investment to grow.

Total Clarity Portfolio

3 Fund

Launched : 22/10/2010

Fund size at 31/03/2016 : £16.50m

This low cost Portfolio is designed to help limit the risk to capital. These funds are mostly invested in bonds (approx 70%) and a small exposure to global and UK shares (approx 20%), other investments and property.

With this Children's ISA, your funds have a relatively small exposure to emerging markets and small companies. This fund is therefore more suited to a **lower risk / balanced investor**.

Fund Policy

The Total Clarity funds hold a wide range of investments. Low cost index funds and ETFs (investing in shares, bonds, property etc.) from a number of different managers are used to spread the risks widely. Each fund has a different long-term benchmark designed to suit an investor's risk profile.

Why choose this fund?

This Fund would appeal to a lower-risk investor who is aware they need to take some risk to try to protect against inflation.

Top 5 holdings at 30/04/16 with % of fund

Fidelity Index UK P Acc	16.39%
SPDR® Barclays Sterling Corporate Bond ETF	14.43%
Vanguard UK Gilt UCITS ETF	11.32%
Vanguard S&P 500 ETF	8.07%
iShares £ Corporate Bond 0+5yr	7.26%

*(excluding cash)

Total Clarity Portfolio

5 Fund

Launched : 22/10/2010

Fund size at 29/04/2016 : £23.32m

This fund will mainly appeal to an investor who feels confident enough to take risk in the hope that their investment grows in the medium to long term.

Because of this, this Children's ISA is more suited to a **medium risk / balanced investor**.

Fund Policy

This Fund is mainly invested in UK and global companies shares (about 60%). It also invests in bonds, property and other investments (such as commodities). It has exposure to small companies and emerging markets within the company share element.

Why choose this fund?

This Fund would appeal to a balanced-risk investor who is confident enough to take risk in the hope that their investment grows in the medium to long term.

Investors accept that the Fund may have some ups and downs (volatility) in the short term.

Top 5 holdings at 30/04/16 with % of fund*

Fidelity Index UK P Acc	18.84%
SPDRA® Barclays Sterling Corporate Bond ETF	14.84%
Vanguard S&P 500 ETF	12.71%
Vanguard FTSE UK All Shr Idx UT Acc	12.09%
iShares £ Corporate Bond 0-5yr	7.21%

Total Clarity Portfolio

6 Fund

Launched : 22/10/2010

Fund size at 29/04/2016 : £13.18m

Described as a long-term growth fund, this Low Cost Children's ISA invests in Total Clarity's 6 Fund and will mainly appeal to an investor who has the confidence to take higher risks in the hope that their investment will grow at a faster rate in the medium to long term.

Because of this, this Children's ISA is more suited to a **higher risk / adventurous investor**.

Fund Policy

This fund is mainly invested in UK and global companies shares (about 80%). It invests very little in bonds. It invests in property and other investments (such as commodities). It has more exposure to small companies and emerging markets within the company share element than the other funds.

Why choose this fund?

This Fund would appeal to a growth-seeking investor who is confident enough to take a higher risk in the hope that their investment will grow faster in the medium to long term.

Investors accept that the Fund may have some significant ups and downs (volatility) in the short term.

Top 5 holdings at 30/04/16 with % of fund*

Vanguard FTSE UK All Shr Idx UT Acc	20.03%
Fidelity Index UK P Acc	12.95%
Fidelity Index Emerging Markets P Acc	11.80%
SPDR® Barclays Sterling Corporate Bd ETF	11.28%
Fidelity Index Pacific ex Japan P Acc	9.90%

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Ethical



From the 6 July 2015 Ecclesiastical Investment Management have been rebranded as EdenTree Investment Management.

EdenTree is an investment firm that delivers profit with principles. They provide an award winning fund range managed responsibly by some of the UK's most highly rated Fund Managers. Their Investment team have some of the longest permanent track records of any in the City.

Amity International A

Launched : 13/09/1999

Fund size at 29/04/2016 : £189.6m

Investment Objective and policy :

The Fund aims to achieve long term capital growth with a reasonable level of income primarily through a diversified portfolio of International companies.

The Amity International Fund seeks to invest in a portfolio of companies which make a positive contribution to society and the environment through sustainable and socially responsible practices.

This Fund seeks to avoid investment in certain areas such as companies which have a material involvement in alcohol, tobacco and weapon production, gambling and publication of violent or explicit materials.

Why choose this fund?

This Fund would appeal to socially responsible investors who are looking for the best returns without taking any unreasonable risks.

Top 5 holdings at 31/03/16 with % of fund*

General Electric Co	3.46%
Glaxosmithkline Plc	3.06%
Intel Corp	2.76%
Jardine Matheson Holdings Ltd	2.07%
Johnson & Johnson	1.96%

* (excluding cash)

Shariah / Islamic



Aberdeen Asset Management is a global asset manager and a FTSE 100 company.

As a pure asset manager, without the distractions of other financial services activities, they are able to concentrate all their resources on their core business. This is key to their performance. Their investment processes strive to be simple and clear and they aim to seek out investments that display those qualities too.

Finally, they focus on taking a long-term view of their investments.

Aberdeen Islamic Global Equity Fund

Launched : 01/11/2005

Fund size at 31/03/2016 : \$105.3m

Investment Objective :

The investment objective of the Fund is to provide investors with long-term capital growth through direct and indirect investment in a portfolio of equity securities, issued by companies from around the world.

Why choose this fund?

This Fund will appeal to investors who wish to invest in a Shariah compliant fashion. Concentrated in the Global Equity team's best Shariah compliant investment ideas, the Aberdeen Islamic Global Equity Fund aims to achieve consistent returns in excess of its benchmark.

Top 5 holdings at 30/04/15 with % of fund*

CVS Health	4.3%
Novartis	3.9%
Johnson & Johnson	3.9%
Samsung Electronics	3.6%
EOG Resources	3.5%