

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

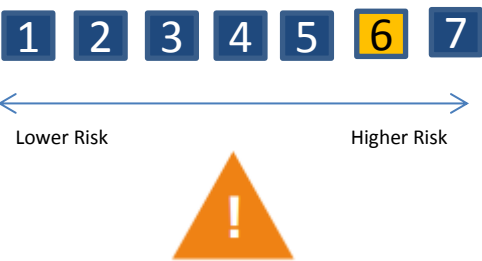
Plan Name:	<b>Dividend Income Plan</b>
Plan Provider:	<b>Synergy Financial Products Limited (trading as Investore)</b>
Website:	<a href="http://www.yourinvestore.com">www.yourinvestore.com</a>
Telephone:	0330 088 4210
Regulator:	Financial Conduct Authority
Date of KID Production:	December 2018

## What is the Product?

Type:	Income Plan
Objectives:	To generate a regular monthly income by collecting and distributing the dividend income from a range of FTSE 100 listed company shares
Intended Retail Investor:	The intended investor is someone prepared to take on a relatively high level of risk of loss of their original capital and one seeking income in excess of that available from deposit plans or alternative income generating investments. The plan is also suitable for individuals looking to utilise their tax allowances (such as ISA or annual dividend income allowance)
Insurance Benefits:	None
Maturity Date:	None although Investore reserves the right to close the product in line with the terms and conditions.

## What are the risks and what could I get in return?

Risk Indicator:	The risk indicator assumes you keep the product for 5 years. We have classified this product as 6 out of 7, which is the second highest risk class. In addition this rates the potential losses from future performance at a high level, and poor market conditions are very likely to impact the returns on the product.
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The following are some of the other risks materially relevant to the PRIIPS which are not taken into account in the summary risk indicator:

This product does not include any protection from future market performance so you could lose some or all of your investment.

# What are the risks and what could I get in return? (continued)

Performance Scenarios:

Investment of £10,000

Scenarios		1 year	3 years	5 years (recommended holding period)
<b>Stress scenario</b>	<b>What you might get back after costs</b> Average return each year	<b>£4,097</b> -59.0%	<b>£3,671</b> -17.8	<b>£2,648</b> -11.7%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b> Average return each year	<b>£8,087</b> -19.1%	<b>£6,643</b> -10.1%	<b>£5,662</b> -7.5%
<b>Moderate scenario</b>	<b>What you might get back after costs</b> Average return each year	<b>£9,727</b> -2.7%	<b>£9,179</b> -2.7%	<b>£8,651</b> -2.6%
<b>Favourable scenario</b>	<b>What you might get back after costs</b> Average return each year	<b>£11,663</b> 16.6%	<b>£12,623</b> 9.6%	<b>£13,111</b> 7.2%

*Note: All figures in the tables are for illustration purposes only.*

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest GBP 10,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account where we are not able to pay you

The figures shown include all the costs of the product itself. The figures do not take into account your personal tax situation, which may also affect how much you get back. The maximum loss would be that you will lose all your investment.

## What happens if Investore is unable to pay out?

In the event that Investore, a trading style of Synergy Financial Products Ltd (SFPL), become insolvent, your investments and any cash under our control will not be affected. The investment assets are ring fenced within a nominee account, with you noted as beneficial owner. Any cash that is held by us will also be segregated into a defined client money account away from the main business assets.

In the unlikely event that fraudulent activity affects your assets or cash, you will be able to claim against the Financial Services Compensation Scheme (FSCS). For more information please go to [www.fscs.org.uk](http://www.fscs.org.uk).

## What are the costs?

The Reduction in Yield shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The costs shown here are the costs of this product. The table shows what the costs could mean for three different holding periods. The figures assume you invest £10,000. The figures are estimates and may change in the future.

## What are the costs? (continued)

£10,000 Investment Scenarios	If you cash in after Year 1	If you cash in after Year 3	If you cash in after Year 5 (recommended)
Total Costs	£397.50	£557.50	£777.50
Impact on return (RIY) per Year	3.98%	1.20%	0.85%

The table below shows how the impact of different types of costs have on what you get back at the recommended holding period and what the different cost categories mean.

One-off costs	Entry costs	1.5%	The impact of the costs you pay when entering your investment. *
	Exit costs	1.5%	The impact of the costs of exiting your investment. *
Recurring costs	Portfolio transaction costs <sup>^</sup>	1%	The impact of the costs of us buying and selling underlying investments for the product.*
	Other on-going costs	0.50%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance/ other incidental fees	0.00%	This product does not have any performance or other incidental fees

\*This is the most you will pay, and you would pay less for larger amounts invested.

<sup>^</sup>This assumes auto rebalancing annually.

## How long should I hold it and can I take money out early?

The product is an execution only investment plan designed to provide you an income for life. It should be considered a long term investment and you be prepared to stay invested for at least 5 years. You do have the right to instruct an encashment at any time, which will be acted upon at the next available dealing point. Please be aware that as the investment is immediate upon receipt of your funds, the amount you receive back will depend on investment performance and may be less or more than your original investment.

## How can I complain?

If you have a complaint relating to the plan please telephone us on 0330 088 4210 or write to us at Centrium 1, Griffiths Way, St Albans, AL1 2RD or email us at [support@yourinvestore.com](mailto:support@yourinvestore.com). If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS) if you are an eligible complainant (as defined by the FCA). However, they will only consider your complaint once you have tried to resolve it with us. You can contact the Financial Ombudsman Service at Financial Ombudsman Service, Exchange Tower, London, E14 9SR or Telephone: 0800 023 4567 or 0300 123 9123 or visit the website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Other relevant information

Please see our website at [www.yourinvestore.com](http://www.yourinvestore.com) for further relevant information.