

AIMS

The Ambleside transition is complete with all clients having moved to AIMS. We've also been completing an exercise to ensure we have more than one way to contact clients for both key transaction and contingency purposes. If you do change your email or phone number, etc, please do let us know to ensure we can keep in touch. We can cover all meeting needs whether face to face, phone, MS Teams or other apps to suit you.

Medical

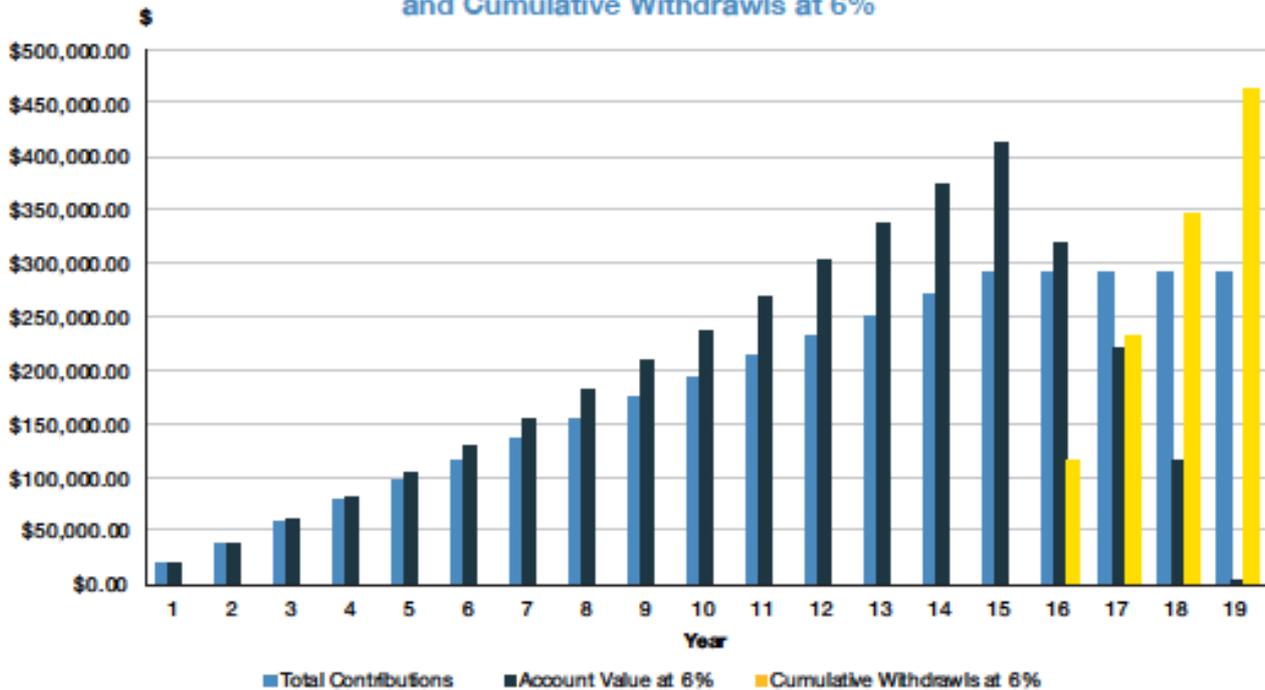
A reminder we have an agreement where we can facilitate medical cover through a 3rd party. They have terms of business with many well-known international companies and can provide international medical cover at levels to suit most people. If you live in a country which doesn't have free health cover, you need to consider cover for when you need it. I've recently experienced the process after being hospitalised following a rather painful bout of kidney stones. It made life so much easier and took away any financial worries to turn up at one of the best private hospitals in the country with my insurance card and know I could see the best Doctors with a private room and be well looked after for the duration of the issue. When you are not at your best, it takes the stress away to know the insurance company and hospital will do it all for you.

Savings

We all have savings goals, be it retirement, school fees, emergency fund, large purchases, gifts, etc.

Below is an example from Dominion, one of our chosen investment managers, looking at how early savings could pay school fees. In the US graduates enjoy an 84% increase in earnings compared to high-school leavers and those who go on to gain postgraduate qualifications increase their earnings power again. This could give them a big head start and lead them to get on the property ladder early, start their own business, pay for better healthcare, education, and living standards for their own family?

Total Contributions, Account Value at 6% and Cumulative Withdrawals at 6%



Now is the time to start investing

One answer to funding this financial objective is to start investing now. If you assume a 6% annual return on a regular monthly savings plan over 15 years you would have to invest \$1,611 a month to cover 100% of the fees.

In this example, if an annual growth rate of 8% is achieved, there would be a surplus lump sum available of \$126,060.

Dominion Capital Strategies could be the right option for you, if you want to ensure you have a greater chance of achieving this goal. Speak with your financial adviser today and find out how you can help to give your children the best start in life.

Student age	Yearly Withdrawal	Account Value at 6%	Account Value at 8%
18-19	\$115,565	\$319,434	\$401,249
19-20	\$115,565	\$219,891	\$313,605
20-21	\$115,565	\$114,375	\$218,960
21-22	\$115,565	\$2,527	\$116,722

Please note: The withdrawal is at the start of the academic year and the account value is at the end of the academic year.

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Meet the next-normal consumer by McKinsey and Company

Consumer behaviour has changed radically in response to the COVID-19 lockdown. Understanding which changes are likely to stick will help plan for the recovery.

Consumers have seen changes to every aspect of their lives.

Work

Rise of unemployment
On-the-go consumption
Remote working
"20x increase in Zoom daily participants"
Source: Bond Capital

Learning

Spend on learning adjacencies
Remote learning
"~35% of Netflix subscribers use it for educational content"
Source: YouGov

Communications and information

In-person sampling decline
Shift in media consumption
Further migration to digital

Travel and mobility

Reduction in tourist spend and travel retail
Increase in domestic tourism
"80% reduction in international travel and related tourist spend"
Source: McKinsey analysis in partnership with Oxford Economics

Shopping and consumption

Surge in e-commerce
Preference for trusted brands
Decline in discretionary spend, trading down
Larger basket, reduced shopping frequency
Shift to stores closer to home
Polarization of sustainability
"Personal disposable income is not expected to recover to pre-crisis level until Q2 2024 in the US"
Source: McKinsey analysis in partnership with Oxford Economics

Life at home

Nesting at home
Surge in online
Home is recast as the new coffee shop, restaurant and entertainment center

Play and entertainment

Preference for digital entertainment
Entertainment channel shift (eg, cinema to streaming)
Additional play time
"Disney+ achieved in 5 months what took 7 years for Netflix"
Source: PhoneArena

Health and well-being

Focus on health and hygiene
Acceleration of organic, natural, fresh
Fitness on-demand
E-pharmacy and e-doctor at scale
"Monthly year-over-year growth of organic produce in the US increased by 10x in March compared with January and February"
Source: Organic Produce Network



The Digital Shift

There has been a dramatic increase in use of digital services. The question now is how many of these new behaviors will stick?

Global COVID-19-driven digital adoption rates have covered decades in days.



E-commerce

10 years in 8 weeks

increase in e-commerce deliveries



Telemedicine

10x in 15 days

increase in virtual appointments



Remote working

20x participants in 3 months

increase in videoconferencing



Remote learning

250 million in 2 weeks

students who went to online learning



Online entertainment

7 years in 5 months

Disney+ achieved in five months what took Netflix 7 years

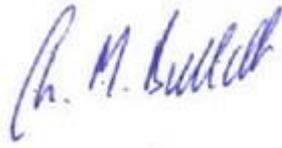
If you would like the full documents for any of the pictorials, please let us know so we can send them to you.



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Consultant



Pensions and
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