

Investment Value Proposition

Our Investment Proposition

We tailor individual solutions for every client in recognition of the fact that each client is uniquely different regarding their investment needs and objectives. This means, every tailored solution is built upon a solid investment framework.

Our Beliefs

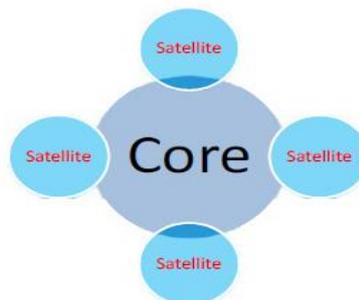
We don't speculate with clients' money nor have control on market returns. Successful investing is about getting the big decisions right.

The tailored strategies our clients receive are matched to their needs and objectives. They are diversified across asset classes that are commensurate towards these objectives and together with regular assessments and reviews we ensure all is done for our clients to achieve the best outcomes within the markets available.

Our Investment Philosophy

Experience tells us that selecting managers that consistently outperform the market is a challenge and we believe that having the right asset allocation - which takes into account each client's risk tolerance, time horizon, and financial goals - is one of the most important decisions in the portfolio construction process.

We use a 'core-satellite' approach to investing as it allows us to maximise the benefits of using lower cost, broadly diversified asset classes, tax efficient and lower volatility index funds which form the core of the portfolio and combine them with actively managed funds or other direct investments to offer increased potential of outperformance (satellites).



Together with a disciplined rebalancing strategy, our clients can expect portfolios that provide lower volatility and appropriate return. This also means you are never exposed to risks you had not agreed to when you first invested.

As part of our ongoing service, clients' portfolios are reviewed on a regular basis and due diligence is performed on the underlying investment managers within it.

Our Commitment to a Disciplined and Well-Informed Approach

The way to capture the expected returns from varying risk factors over time is to be well informed, remain disciplined and maintain a long term approach to ensure returns are captured when they are there.

We are committed to building a valuable long term relationship of trust and integrity with each client. While each relationship is different, we encourage an open and honest dialogue to best achieve their goals and objectives.