Adviser Solutions

Bespoke Portfolios

Wealth & Investment Management

Welcome

Thank you for considering W1M to help manage your investments. This guide will explain how we work with your financial adviser to grow your money in a way that suits you.

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Introduction

This service is designed for clients who require a personal, tailored approach to the management of their investment portfolio.

For investors in our bespoke portfolios, our emphasis is on providing an exceptional personal service. The portfolio will be managed by a specialist team and the client will have a dedicated portfolio manager who will invest the client's assets to suit individual requirements and style.

Why choose W1M?

1 **Service**

2 **Expertise**

3 **Investment philosophy and performance**

4 **Value and transparency**

5 **International**

Service
You come first in everything we do. Our approach allows us to offer a truly personal service, and a close collaboration with both clients and their advisers. This is independently verified via external market recognition.

Expertise
Our award-winning investment team has impressive depth and breadth of experience, including dedicated specialists across key asset classes to navigate the complexities of managing your clients' investments.

Investment philosophy and performance
Global, Active, Direct. Our investment process has stood the test of time through different market conditions and business cycles. We demonstrate strong risk-adjusted returns across all asset classes and risk profiles.

Value and transparency
Our focus on constructing portfolios, which are predominantly directly invested rather than through third-party funds, enables us to be fully transparent on costs and ensures the total cost of investing is competitive.

International
We have extensive experience in dealing with international clients with complex financial landscapes, including US connected clients. We are registered with the FCA (UK), SEC (US) and CNMV (Spain/Europe).

Our service

Our service includes:

- Directly invested global securities and third party funds
- Management of CGT allowances and ISA / JISA subscriptions
- Managing the phasing in of cash to the market
- Exclusion of assets to which the client may already be exposed
- Targeting a specific natural yield
- Accumulation to decumulation strategies
- Integrated approach to ESG, with factors incorporated into detailed fundamental analysis of our investment research team
- Direct access to the portfolio manager
- Annual review and other client meetings
- Secure online access to portfolio details
- Detailed quarterly report
- Comprehensive annual taxation package

Signatory of:

PRI Principles for Responsible Investment

UK Stewardship Code

Our global approach

Our principal aim is to generate attractive real returns over the long term, using an active, flexible approach through segregated portfolios or specialist funds. We attach huge importance to investing in what we believe to be the best ideas worldwide, be that in individual securities or funds for equities, bonds and alternative asset classes.

We have a broad and experienced investment team. The majority of our investment professionals are based in our office in London. This engenders a collegiate culture where we can draw on the experience and knowledge of the wider team.

We take a global view towards building client portfolios, appreciating the benefits that geographical diversification can bring. Within equities, we prefer to invest directly and believe our global approach provides us with the broadest and deepest opportunity set to identify companies that will generate superior returns over time.

Benefits

- A global bottom-up approach to security and fund selection combined with an asset allocation overlay
- Not constrained by benchmarks
- Portfolio managers who have experience of multiple investment cycles
- Disciplined philosophy – driven by best investment ideas

Communication and reporting

Our aim is to provide an exceptional level of personalised service to investors who have entrusted their investments to W1M. At the outset of the investment mandate, a dedicated portfolio manager will agree the specific reporting requirements of the client and their adviser with regard to documentation, meetings and other contact. The greatest of care is taken to ensure that we understand the client's exact requirements throughout the life of the portfolio and to remain in regular contact either via telephone, email or face to face meetings. The portfolio can also be viewed via our online portal providing full details of the underlying holdings and current value.

Bespoke portfolios for UK clients

W1M portfolio range

Our range of mandates are shown below. Over the long term, we will aim to achieve a return in excess of inflation (i.e. a real return), which is reflected in the 'Indicative long term returns' figure for each portfolio.

			Indicative volatility of returns	
Mandate	**Risk description**	**Time horizon**	**Band**	**Indicative long-term returns***
Equity	High	8 years	8 – 23	CPI + 4.5%
Growth	High / medium	7 years	6 – 16	CPI + 4.0%
Balanced	Low / medium	6 years	5 – 14	CPI + 3.5%
Cautious	Lowest / medium	5 years	4 – 12	CPI + 3.0%
Defensive	Lowest	4 years	3 – 10	CPI + 2.5%
Conservative	Lowest	3 years	2 – 6	CPI + 2.0%

For more information on risk descriptions, please refer to A Guide to our Investment Mandates document.

Reference indices
Weighted according to mandate type

Equities	MSCI AC World Index
Fixed Income	ICE BofA UK Gilt Index ICE BofA Sterling Corporate Index
Alternatives	S&P Real Assets Index (Hedged) Absolute Return Index**
Cash	ICE GBP SONIA 1 Month

*Given the unprecedented interest rate and monetary policy environment, the range of outcomes is likely to be high.
**Absolute Return Index: 66.6% HFRX Global Hedge Fund Index, 33.3% ICE BofA 1-3 Year UK Broad Market Index.

Costs and charges

For clients of financial advisers, the W1M annual management charge (AMC) is 0.75% per annum plus VAT. This does not include product-related costs, such as external broker commission.

Minimum investment - £1,000,000

Ratings and awards

defaqto ★★★★★ DFM Bespoke 2026 EXPERT RATED

RSMR DFM

defaqto GOLD DFM Service 2026 EXPERT RATED

3D

AWARDED BY ARC FOR COMMITMENT TO TRANSPARENCY 2025

What do your fees pay for? →

- Discretionary portfolio management
- Trustee/portfolio reporting
- Direct access to your portfolio manager
- Considerable investment experience
- Online access
- Our annual taxation package
- Dividend collection and corporate actions

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Important information
W1M Wealth Management Limited is authorised and regulated by both by the Financial Conduct Authority of 12 Endeavour Square, London E20 1JN, with firm reference number 120776 and the U.S. Securities and Exchange Commission of 100 F Street, NE Washington, DC 20549, with firm reference number 801-63787. Registered in England and Wales, Company Number 02080604.

Past performance is not a reliable indicator of future results. The value of investments and the income derived from them may rise as well as fall, and investors may not get back the amount originally invested. Capital security is not guaranteed.

This material is provided for informational purposes only and does not constitute investment advice or a recommendation. It should not be considered an offer to buy or sell any financial instrument or security. Any investment should be made based on a full understanding of the relevant documentation, including a private placement memorandum or offering documents where applicable.

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