

# Managed Portfolio Service



# Welcome

Thank you for considering WIM 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 want a professionally managed investment solution delivered in a clear and consistent way, either directly or through an investment platform.

For investors using our Managed Portfolio Service, our emphasis is on robust portfolio construction and disciplined oversight. Portfolios are managed by our specialist investment team, using a defined investment approach designed to meet a range of risk profiles and long-term objectives.



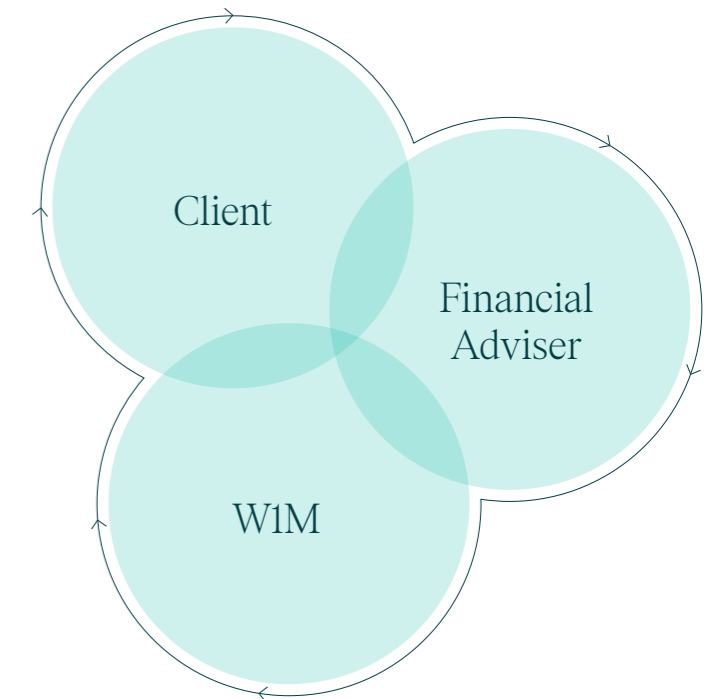
# Investing your money

**We work alongside your financial adviser to implement an investment strategy that aligns with your financial objectives, risk profile and long-term goals.**

- Your adviser will understand your financial goals and how much risk you are comfortable taking
- Based on this, they will choose the best WIM portfolio for you
- They will regularly review your circumstances to ensure your investments remain suitable for your needs

## WIM's role

- We build and manage your investment portfolio
- We ensure your money is spread across different investments to reduce risk
- We update your financial adviser on how your investments are performing



## How we invest your money

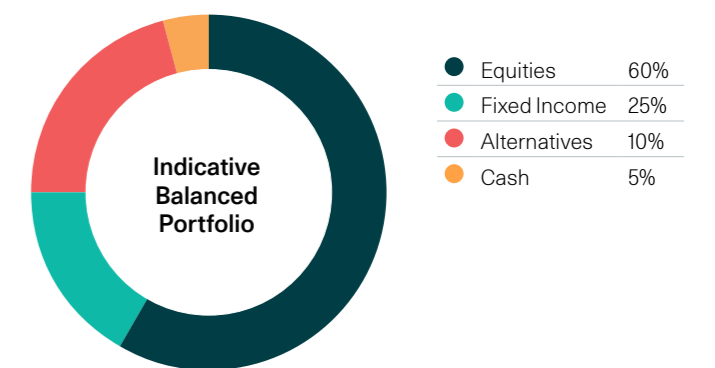
We have six portfolios to help you reach your financial goals, covering a range of risk profiles. Together with your adviser, you will allocate your investments to the portfolios that best suit your objectives.

Fund	Risk	Risk description	CPI
<b>Conservative</b>	Lowest	Intended for investors with a low attitude to risk and a minimum time horizon of three years	CPI+2.0%
<b>Defensive</b>	Lowest	Intended for investors with a low attitude to risk and a minimum time horizon of four years	CPI+2.5%
<b>Cautious</b>	Lowest / medium	Intended for investors with a medium/low attitude to risk and a minimum time horizon of five years	CPI+3.0%
<b>Balanced</b>	Low / medium	Intended for investors with a medium attitude to risk and a minimum time horizon of six years	CPI+3.5%
<b>Growth</b>	High / medium	Intended for investors with a medium/high attitude to risk and a minimum time horizon of seven years	CPI+4.0%
<b>Equity</b>	High	Intended for investors with a high attitude to risk and a minimum time horizon of eight years.	CPI+4.5%

## We divide your money into different types of investments

- Equities (shares in companies): Investing in companies worldwide
- Fixed income (bonds): Loans to governments and businesses that pay interest
- Alternatives: Includes property, infrastructure, and other assets
- Cash: Some money is held in cash for flexibility and safety

## Strategic asset allocation



We meet with hundreds of companies a year, both in the UK and overseas, providing us with insights on real economic activity. This forms an important part of our bottom-up fundamental investment approach, which we combine with our top-down framework and macroeconomic analysis to guide our asset class allocations based on the appropriate level of risk.

## Equities

Our equity investment process seeks to identify companies where the market underappreciates the quality of the business. This can either be the long-term sustainability of high returns or the prospect of improving fundamentals, with each company evaluated against four key criteria.

## Fixed income

Our fixed income process combines bottom-up credit analysis with top-down views on key macroeconomic trends.

## Alternatives

Our alternatives process separates the non-traditional investment universe into return-seeking and capital-protecting securities and looks to identify diversifying strategies.



## Investing responsibly

### ESG and responsible investment

Assessment of environmental, social and governance (ESG) factors (both risks and opportunities) is an integral part of our fundamental analysis and security selection process.

### Impactful engagement

Engagement with companies, both direct and collaborative, is a more effective way to encourage better corporate practices with the potential to deliver positive and realistic outcomes over time.

### Promoting transparency

We provide detail on all our stewardship activities and report our progress in reports we publish annually.

# 1

Service

# 2

Expertise

# 3

Investment philosophy and performance

# 4

Value and transparency

# 5

Availability



## Service

You come first in everything we do. Our approach allows us to offer a truly personal service, and a close collaboration with 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' wealth.

## 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.

## Availability

Our Managed Portfolio Service (MPS) is available across a broad range of third-party platforms and also in W1M custody.



**W1M**

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**Important information**

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The logo for W1M, featuring the letters 'W1M' in a stylized, serif font. The '1' is smaller and positioned between the 'W' and the 'M'. The letters are white and set against a dark teal background.