



Beyond Investment Illusions

Investing made clear,
straightforward and right for your
circumstances



Whateley
WEALTH

Our investment ethos

Our job as financial planners is not to guarantee future returns or to try and second guess which investments will perform best – after all, we don't have a crystal ball.

Our job is to use our knowledge, skill and experience to maximise the chances of you achieving your goals and objectives.

The guiding principles at the heart of our investment ethos are:

- That we will invest your money to best meet your goals, not simply speculate on the latest trends
- We will find out what is important to you and build a plan to meet your goals
- We will employ the talents of a wide array of specialists on your behalf, so that you don't have to

The team we employ on your behalf

We use a robust, repeatable and proven investment process that makes use of a host of expertise from across the investment management profession. Simple though our process may appear, you can be sure that when we arrive at a recommended investment strategy for you, a great deal of expert resource has been used to formulate that recommendation.

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Helping you focus on what's important

With all that life can throw at you, focusing on your money can be hard. As financial planners we aim to cut through some of the common illusions and misconceptions about investing. We believe in speaking plainly, not trying to confuse you with jargon or technical terms. We also believe in goal based financial planning – focusing on what you want to achieve and building a solution to meet those needs.

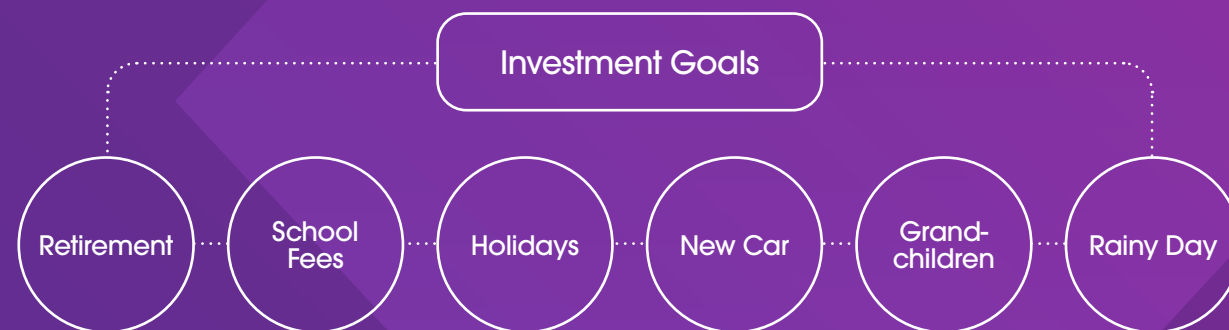
The more you focus on this image, the more it moves.



Goal based Financial Planning

We all have different goals in life. As time goes by our priorities and aspirations may change. Equally, you may feel very differently about one area of your finances compared to another. For example, keeping some money safe for retirement whilst investing other monies more adventurously.

Our investment process allows you to plan for all of your goals, not just one plan to try and fit every aspect of your life.



Making the risks clear

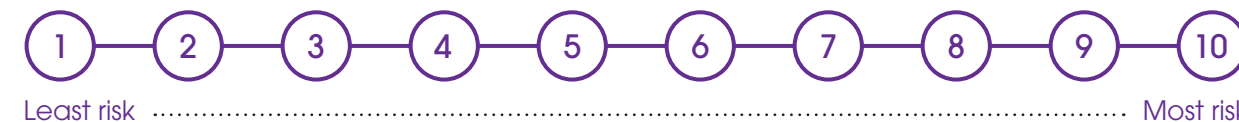
We all see things differently. How one person views something may be different from another. For example, everybody has a different interpretation of exactly what 'risk' means. So, at the start of our investment process we aim to get to know you, your financial circumstances and your goals and then build a plan to meet your goals, rather than taking a one size fits all approach.



Which do you see, a young woman or an elderly woman in this image?

Taking no more risk that you are comfortable with

Before we can identify the best investment strategy for you, as a first step we'll work with you to identify the level of risk you feel comfortable taking – the potential losses you would be prepared to accept in return for potential gains. Our simple yet advanced planning tools will produce an assessment of how much risk you are prepared to take in order to meet your goals over the time period that is right for you. Crucially, we will then discuss this with you using clear monetary values, so you get a real feel of how the investment journey may be as values fall and rise over time.



Analysis of your current investments

Seeing clearly in an ever changing investment environment can be challenging. It may well be that you already have some financial plans in place and it can be confusing to know whether or not you should stick with what you've got or update your investments when something new comes along.

We can analyse investments that you already have and show you whether or not your current investments are on course to meet your goals.

We can also examine how aligned they are with the attitude towards investment risk that you have identified as being appropriate for your circumstances.

Your financial plan

Just because something is a good idea today doesn't mean it will be tomorrow. Investing in just one idea can therefore potentially lead to big problems.

We aim to build a wide ranging investment solution for our clients, investing in a diversified portfolio – a broad selection of assets which meet your own attitude to risk and stated investment goals. In other words, we won't put all your eggs in one basket.

The Benefits of Diversification

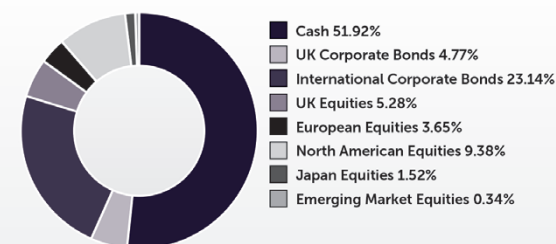
The chart below shows that when it comes to picking asset classes (the different types of investments you could put your money into) it is almost impossible to predict a winner. You can see how no individual asset class consistently outperforms the others.

The black boxes on this chart represent a diversified portfolio that invests equally in all the other asset classes – in other words, spreads the eggs across many baskets. We will build a diversified portfolio that is designed to meet your investment goals whilst working within your risk profile.

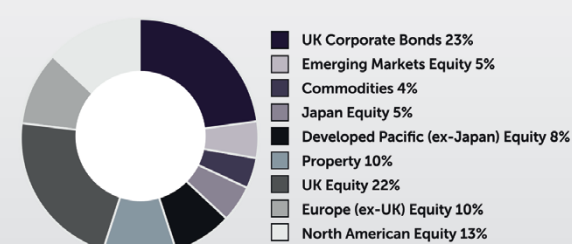
Getting a clear picture of your portfolio

Our simple yet powerful tools will be able to show you the make-up of your overall current investment portfolio, analysing the underlying holdings of individual funds to provide a full picture.

Example current asset mix



Example target asset mix



Returns %	Best	40.25	16.18	49.73	18.93	35.28	20.41	58.14	23.45	20.99	19.61	30.82	18.31	15.84	32.99	25.16
		33.57	14.1	43.16	17.86	35.03	11.93	51.65	22.52	15.17	19.16	26.32	17.81	9.29	31.62	24.70
		26.96	13.71	34.26	17.78	13.01	6.13	49.53	19.19	6.86	16.77	26.31	14.42	5.95	26.59	17.67
		23.71	13.55	25.31	16.55	7.59	2.97	30.22	17.74	4.58	15.44	26	9.7	5.67	25.19	17.33
		23.3	11.45	21.13	15.61	7.35	1	23.69	16.74	2.8	14.03	25.12	9.45	4.68	23.56	14.08
		21.8	8.55	20.44	6.5	5.3	-2.47	20	14.67	0.17	13.11	9.98	6.33	4.57	16.84	11.39
		18.68	8.4	19.23	5.95	4.92	-8.99	19.53	12.42	-1.84	12.58	7.03	6.33	2.13	16.2	10.08
		16.6	7.89	18.33	5.26	4.76	-12.29	19.24	12.03	-1.96	9.73	6.89	4.97	0.19	14.1	9.91
		14.53	6.75	8.44	3.41	3.9	-18.61	14.83	9.03	-3.47	7.31	1.94	3.01	-0.38	11.25	7.05
		8.04	6.67	6.96	1.73	3.49	-25.28	8.19	8.51	-3.93	6.84	0.65	2.82	-0.38	11.14	5.78
	Worst	7.13	5.6	6.93	-0.43	1.92	-27.57	6.23	7.96	-6.77	5.76	0.25	1.25	-0.61	9.95	5.13
		5.84	4.77	6.11	-0.73	0.03	-28.68	5.66	7.83	-11.35	3.4	-0.13	0.62	-0.75	8.91	2.25
		5.5	3.48	5.86	-1.21	-0.29	-32.06	0.54	7.18	-15.59	1.48	-1.76	0.58	-1.39	8.79	1.96
		2.58	3.3	5.56	-4.33	-1.29	-33.12	-2.3	6.38	-15.86	0.77	-4.38	0.19	-2.99	5.56	1.74
		0.56	1.65	3.45	-13.69	-10.8	-36.78	-5.16	0.68	-19.24	0	-5.32	-0.81	-9.82	0.3	0.18
		2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017

- IA Asia Pacific ex Japan
- IA Global Bonds
- IA £ High Yield
- IA Europe ex UK
- IA North America
- IA UK Gilt
- IA Global Emerging Markets
- IA UK All Companies
- IA UK Index Linked Gilt
- IA Japan
- IA £ Corporate Bond
- IA UK Equity Income
- IA Money Market
- IA Property
- Equally weighted portfolio

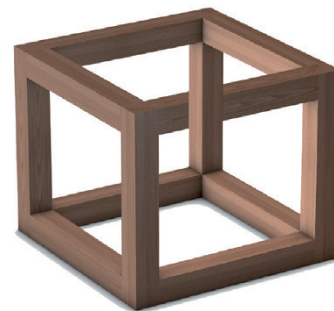
Past performance is not a guarantee of future returns. The value of your investment is not guaranteed and on encashment you may not get back the full amount invested.

Choosing the right investments

What you don't want when it comes to investing is any nasty surprises. You can have the best plans in the world, but if you choose the wrong funds to invest in then you could see those plans disappear in front of your eyes. You need to know that your investments are aligned to your goals.

We don't try to find funds to meet your goals and just accept the best fit available. We work with leading fund managers to create bespoke fund solutions that match exactly the risk parameters you are willing to accept.

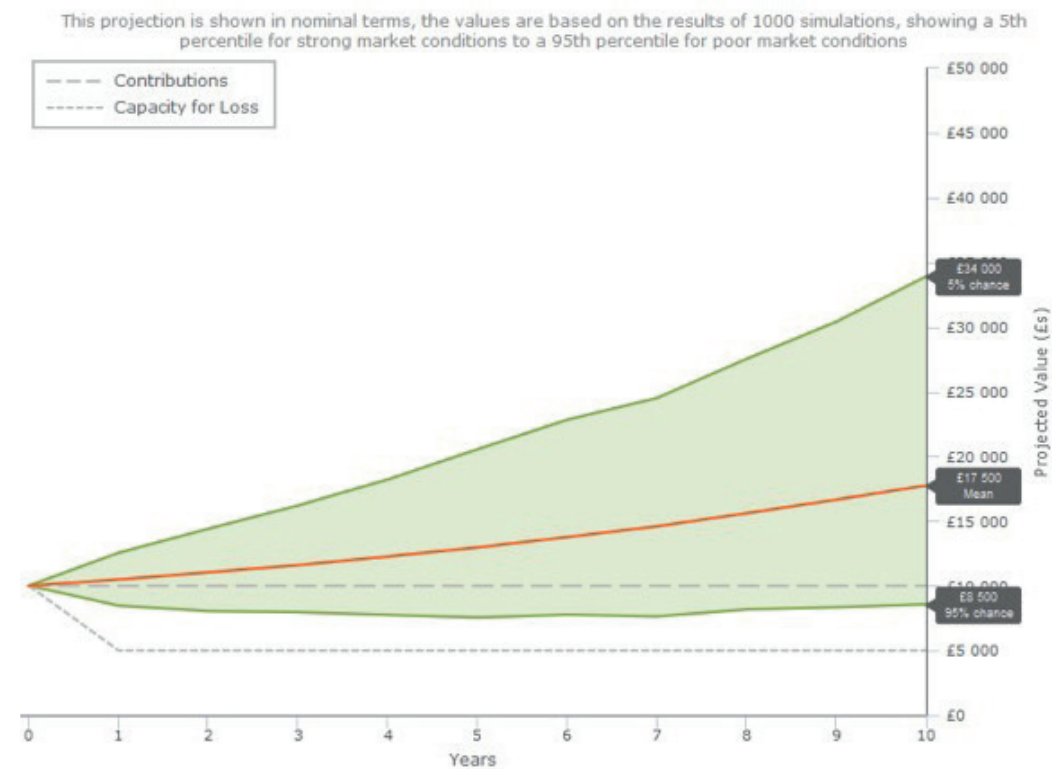
You will always know the possible implications of your fund selection and we will make it clear how these funds can help you achieve your financial goals.



Setting and meeting your expectations

We will show you the potential best, worst and most likely outcomes of the investment strategies available to you and ensure you are comfortable with the potential risks and rewards. We will also chart your investment goals against these potential returns and show you how likely you are to achieve your goals within your chosen risk profile.

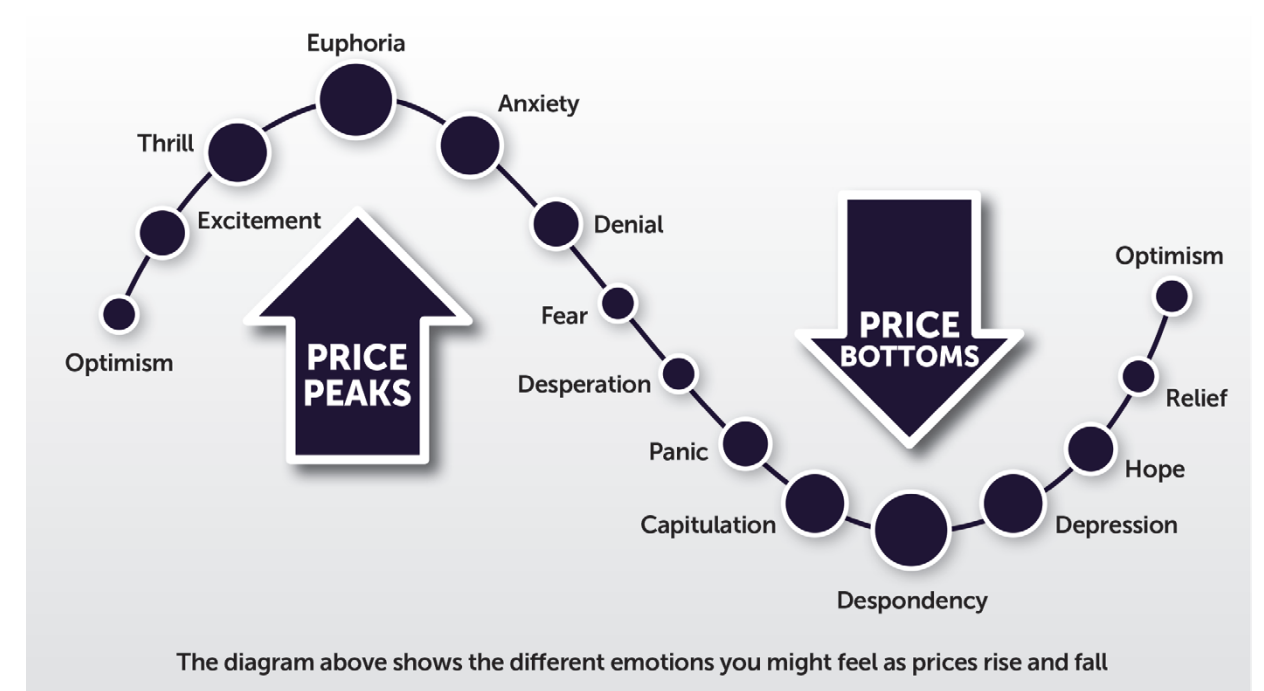
We believe it is important that, together, we set and understand realistic expectations of likely investment performance from the outset.



Keeping YOU on track

It is human nature to buy an investment that is 'doing well' and not buy an investment that is 'doing badly'; of course past performance really is no guide to future returns.

This may lead you to want to buy at the market peak when prices are high and sell during market lows at a loss. This emotional response can be highly detrimental to your investment portfolio. This is why we put in place a clear plan to ensure your investments stay within your risk profile and tolerance to loss, focusing on your long term goals.



Keeping an eye on the moving parts

We only work with leading fund managers who pass our rigorous selection criteria. An independent investment committee monitors the activity of our selected fund management partners to ensure that they are investing your money as they have said they will.

We will ensure that your investments are rebalanced – so that over time your investments do not drift away from what we have agreed with you.

We can provide ongoing updates regarding the performance of your investments and can agree a schedule of regular reviews with you. This means that if your goals and priorities have changed we can assess if your financial plans need to change too.

Invest without the illusions

Investing can be daunting, complicated and shrouded in uncertainty. Our investment process has been designed by leading experts to be robust yet clear, enabling us to build a solution that meets your expectations.

We will work with you to find out what risk you are willing to take and then build an investment solution within these boundaries using leading fund managers to meet your goals. We will then make sure that your investments stay on track to achieve your aims and adapt your plans as necessary should your goals and aspirations change over time.

Investing your money is one of the most important decisions you will make. It is best to do it with our expert guidance and under no illusions whatsoever.

This object appears to have three cylindrical prongs, but at the base is only divided into two.





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