



Clear
Practical
Effective

Model Portfolio Service

Wellian Investment Solutions Model Portfolio Service



About Us

Wellian Investment Solutions are multi-manager investors. We are experts in choosing fund managers who are likely to perform well, allowing us to blend their funds together to create a managed portfolio.

It is our belief that no single fund management group has the top fund manager in every sector and as multi-managers we can cherry pick the very best talent from across every fund management group.

Wellian Investment Solutions is an award-winning team of multi-manager investors founded in 2008. The investment team has held the most senior investment roles in leading businesses such as Hargreaves Lansdown, Skandia, The National Bank of Abu Dhabi, Foreign & Colonial and AXA Architas and collectively have more than 100 years of investment experience.

Wellian is part of Harwood Wealth Management Group, a leading financial services business.

The extensive knowledge of our experienced team has been recognised with awards for the performance and service we have delivered to our clients.





Why choose a Model Portfolio?

There is an old investment adage that says you shouldn't put all of your eggs in one basket. Whilst we would agree that it would be dangerous to put too much into a single share, bond or single-manager fund, a multi-manager portfolio can provide a fully diversified managed portfolio that is easy for you to follow through our regular commentaries.

Diversification

The Model Portfolios are typically invested across 15-25 different funds managed by leading investment houses such as Schroders, M&G and Fidelity as well as specialist boutiques including Liontrust and Fundsmith. Each of these underlying funds will have exposure to a great many shares, bonds and other assets. Therefore, a single investment into one of the Model Portfolios will be diversified across a myriad of different assets, countries and investment styles.

Continually Managed

Investment markets are constantly evolving as economies, politics and technologies change. We have access to some of the industry's very finest economists, strategists and analysts and set an asset allocation that offers the best opportunities for performance.

Risk Monitoring

We are always aware that risk is every bit as important as reward. For this reason we spend a lot of time researching and analysing the changing risks in the portfolio and how we can mitigate them where possible. We continually reassess how different funds might be affected by changes in stock markets, politics, currencies or by one-off shocks.

Keeping You Informed

We recognise that communication is crucial. Having the ability to talk to us, as well as our monthly factsheets and other reports and commentaries being available, allows you to keep up to date with how our portfolios are positioned and what we are thinking about in the investment world.



Our Investment Process

The Wellian Investment Solutions team has the time and resources to do the simple things well, therefore we can ensure that every decision we make is informed by an up-to-the-minute understanding of asset classes and the wider macro-economic climate.

Investment Committee

Our Investment Committee meets monthly to determine the 'top-down' strategic asset allocation. We analyse both geographic and sector trends, assess the economic outlook and review the performance of each portfolio's underlying funds.

This is very much a team effort, with every member of the Investment Team having a vital part to play.

The Investment Committee includes our Compliance Officer and an independent investment expert from one of The City's leading investment houses, such as BlackRock, JP Morgan and Goldman Sachs, to add breadth and a different angle to the decision making process.

Fund Selection

Our Investment Team carries out in-depth expert analysis, meeting regularly with several hundred fund managers every year to decide the 'bottom-up' fund selection. With a diversity of skills, knowledge and experience, our team has the resources to make informed investment decisions.

The team always has the autonomy and flexibility to react to changing market conditions, so they are able to adjust the portfolios quickly to better protect against fluctuations. This approach to risk management is strengthened because we set tolerances for portfolios, allowing the team to make regular adjustments while ensuring they remain within agreed risk controls.

Model Portfolios

Our model portfolios are built to deliver clearly defined objectives. We offer four core risk graded investment strategies – these are available as either active or passive portfolios, together with High Income and Ethical active models.

Investment journalists often claim that there are clear benefits of either active fund management (in which fund managers use their intelligence and insight to try to beat markets) or passive fund management (in which “tracker” funds provide low cost exposure). We see attractions in each style and are happy to offer both.

The strategies

Conservative aims to provide a combination of income and long term capital growth for investors who are willing to accept a low to medium level of risk by investing across global markets into a range of asset classes. Equity exposure within this portfolio will not exceed 40%.

Income aims to provide a combination of income and long term capital growth for investors who are willing to accept a medium level of risk by investing across global markets into a range of asset classes. Equity exposure within this portfolio will not exceed 60%. The active version of this strategy also aims to provide an income.

Balanced aims to provide long term capital growth with some income for investors who are willing to accept a medium to high level of risk by investing across global markets into a range of asset classes. Equity exposure within this portfolio will not exceed 80%.

Growth aims to provide long term capital growth for investors who are willing to accept a higher level of risk by investing across global markets into a range of asset classes. Equity exposure within this portfolio will typically be between 80% and 100%.

High Income aims to generate a level of income by investing across global markets into a range of higher yielding asset classes. Equity exposure within this portfolio will not exceed 60%.

Ethical aims to provide a combination of long-term capital growth with some income for investors who are willing to accept a medium level of risk by investing across global markets into a range of asset classes using ethical funds.





Further Information

To find out more about our range of services and how they may be tailored to suit whatever level of investment is being considered, please contact us:

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Important Information

The value of your investments and the income from them can go down as well as up and you may get back less than you invested. Past performance is not a guide to future performance. This document is not intended to constitute financial advice; if you are in any doubt as to its contents you should seek independent financial advice.



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