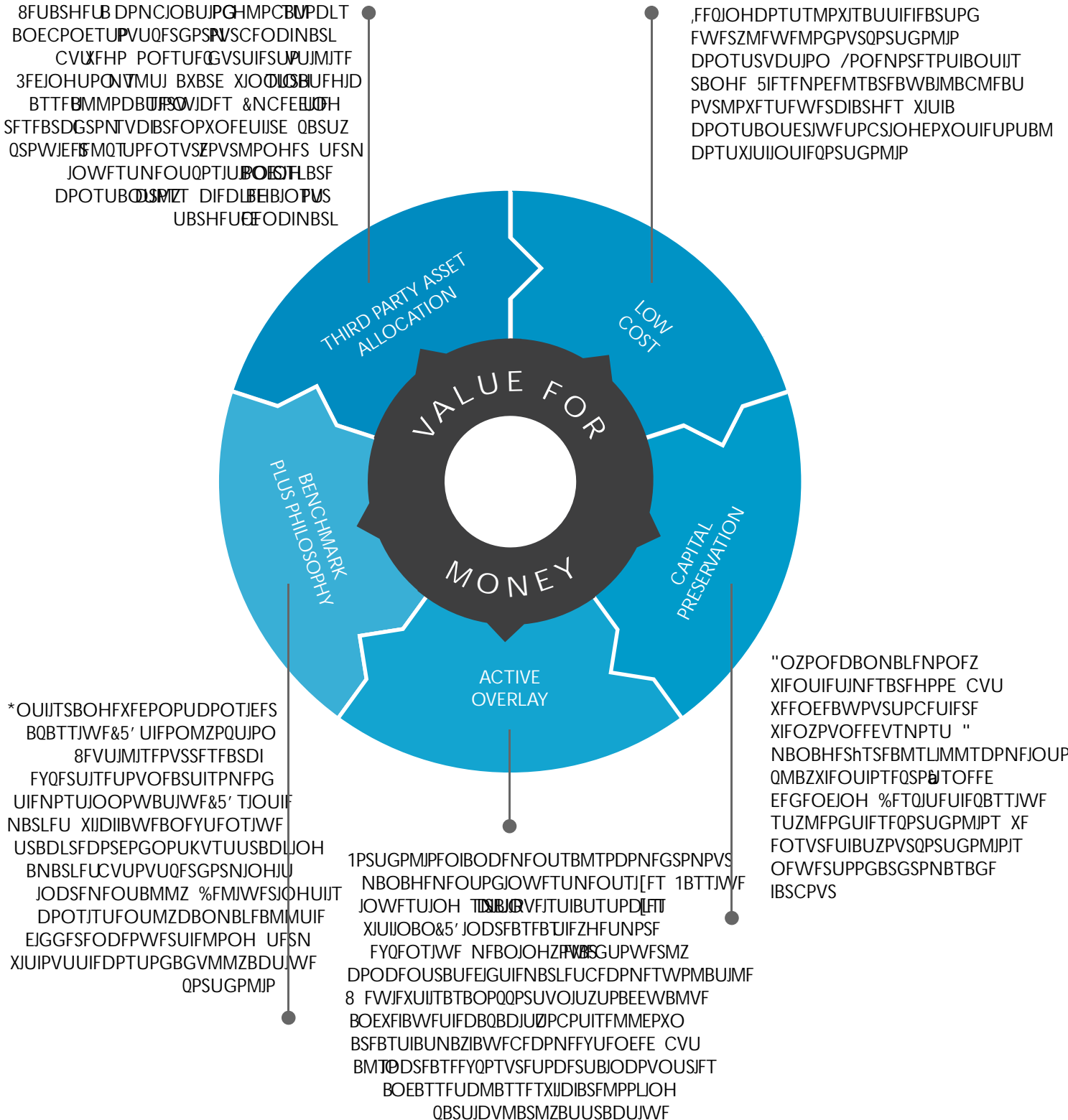
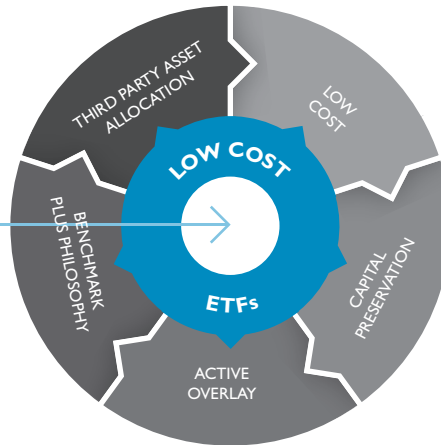


Our aim is to provide you with high-quality, low-cost passive investment portfolios enhanced with an active management lens.



How active management of passive investments feeds into the construction of your portfolio.

50% of your portfolio comprises low-cost ETFs



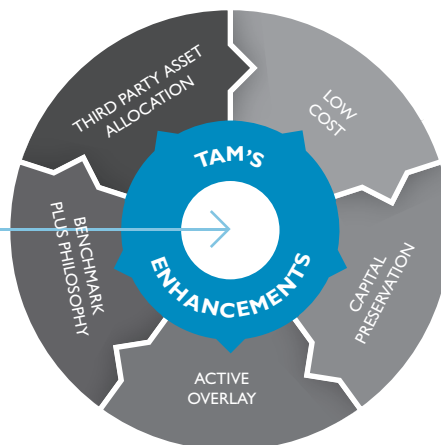
We scour the industry for the lowest cost ETFs. We have the whole market to choose from and are not tied to internal solutions like many of our competitors. We are always on the look out to maintain the quality of the ETFs we buy, and constantly campaign for lower fees.

40% of your portfolio comprises smart ETFs



We partner with fund houses with a pedigree of outperforming markets with easily accessible smart ETFs. Particularly, we find these ETFs coming from large fund houses who can leverage their investment capabilities to enhance the effectiveness of these smart ETFs. This style of investing remains relatively new to the UK market but as always, we are proud to be one of the first investment managers running these portfolios.

10% of your portfolio comprises funds we have enhanced relative to the benchmark



We use market tracking products and benchmark plus investments to carry out our views but it doesn't stop there. Our pedigree as an active investor means that when a particular part of the market is looking expensive or cheap, we will step in to or out of that investment to either enhance or protect your portfolio accordingly. This active backstop is a welcome reassurance that we are there when your portfolio needs us.