WHIreland®
WEALTH MANAGEMENT

Our Investment Services for private clients

History.
Craftsmanship.
Expertise.

The Art of wealth management

Restricted advice

We provide advice on a restricted basis based on a broad analysis of different types of investment including equities, government and fixed interest securities and most retail investment products, such as investment trusts, unit trusts, structured products and other collective investment schemes. Our advice is termed ‘restricted’ under the FCA Rules because we do not provide advice on pensions or life assurance based products. However, we are not limited to choosing Investments or products issued or provided by providers with close links to us or any other form of close relationship (such as legal or economic) and we are able to choose from a wide range of providers.

Image courtesy of Morgan Motor Company.

Longevity and proven experience

Founded by William Henry Ireland who was born in the 1800s, WHIreland has ties to the founding members of the Manchester Stock Exchange where William Henry began operating his business.

In the 1980s the company took over J Stephens & Co, a local Manchester broker, before floating on the London Alternative Investment Market (AIM) in 2000.

WHIreland Wealth Management is the investment arm of WH Ireland Group plc and we have a regional presence across the United Kingdom and internationally in the Isle of Man offering Private Wealth Management services. By creating long-term relationships based on trust, we are able to provide clients and their advisers with the benefits of full-time professional management tailored to meet their personal circumstances.

Award winning service

We are extremely proud to have won the '**Best Domestic Clients Team**' category at the prestigious 2017 Wealth Adviser awards and won the **'Best Balanced Portfolio'** category at the recent Citywire Wealth Management Performance Awards 2016. We have also been awarded the **'Suggestus 3D Award 2017'** by ARC (Asset Risk Consultants), which is an independent endorsement of our commitment to the principles of 'transparency, engagement and integrity'.

wealthadviser
AWARD WINNER 2017

3D 2017 WHIRELAND AWARDED BY ARC

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Our expertise

Our focus is on providing you with clear, simple, jargon-free advice and to offer you a bespoke investment management service, tailored to suit your needs.

Our expert team of investment managers has an in-depth experience of financial markets combined with a strong focus on providing a friendly, straightforward and client-focused service.

Although discretionary wealth management is at the core of what we do, we also offer additional investment services dependent upon your needs. These include a managed advisory service, advice for charities and a specialist Inheritance Tax (IHT) and Enterprise Investment Scheme (EIS) tax efficient portfolio service.

At all times, however you choose to work with us, our focus is on providing you with a personal service, speaking to you in plain English and working within our proven investment process.

We will work to understand your financial objectives, now and in the future, and the amount of risk you are comfortable with, working alongside your external advisers if you require.

Services for international clients

If you are based internationally, a UK resident non-domiciled individual or an expatriate living outside the UK, you may require international equity exposure or wish to take advantage of the benefits of having your assets managed in an independent international financial services centre.

WHIreland International Wealth, which is based in the Isle of Man, can offer you benefits that might not be available locally including; a highly personalised service, asset protection, autonomy and investment services in sterling, euro or US dollar.

The Isle of Man is a long-established, highly-regarded and well-regulated international financial services centre and has an international reputation for leadership on global issues, innovation and diversity. The Island has built a stable and resilient economic base, offering security and quality services to clients around the world.

Our international team will take the time to fully understand your requirements and financial objectives before making their investment recommendations and where appropriate, can introduce you to other professional service providers such as lawyers, accountants or trust and corporate service providers.

Please note that we do not provide tax advice. Any tax benefits associated with having your assets managed in the Isle of Man will depend upon your individual circumstances and are based upon current legislation which may be subject to change in the future. Potential investors are therefore advised to take professional advice from a tax adviser.

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Why choose WHIreland as your wealth manager?

Personalised
We work hard to establish a thorough understanding of your needs and objectives. No two clients are alike and we pride ourselves on our strong and long-lasting client relationships.

Constant monitoring
Our dedicated investment managers take into account constantly moving market conditions and act in a timely manner to make changes to your portfolio when required.

Professional research
Our clients have access to high quality in-house and externally sourced research on global equities, bonds and funds.

Flexibility
Tailored and adaptable planning. As your circumstances change, we help to provide you with financial peace of mind.

Independence
We do not manage any in-house funds, leaving our investment managers free to select funds they believe are most appropriate for your circumstances.

Jargon free
Our commitment to you is to deliver service excellence in a manner you understand.

Bespoke Discretionary Management

Our discretionary management service is designed for clients wishing to delegate all the day-to-day investment decisions to us, thus removing the burden from you to react to fast moving markets and the changing economy.

Before we invest any of your wealth, one of our experienced investment managers will take time to thoroughly understand you and your financial goals and aspirations and make recommendations on how best to achieve those goals.

We will then implement your agreed investment strategy and regularly report directly to you through meetings, either face-to-face or by telephone and by printed portfolio valuation. You may also view your portfolio online, at anytime, via our secure online access.

Your portfolio can include a wide range of investments and we will work with you to structure it in the most tax efficient manner, using ISAs, personal pensions such as SIPPs, Trusts or offshore bonds. Your investment manager can work alongside your other advisers to ensure that your portfolio is managed in the context of your wider wealth planning goals.

At a glance

- A bespoke investment management service tailored to your needs.
- Day-to-day active management of your portfolio, adjusting as markets and your requirements change.
- Secure online access to view your portfolio.
- Regular valuations and reporting.
- Annual tax and Capital Gains pack.
- Direct access to your investment manager.

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Managed Advisory Service

You may wish to be involved in the day-to-day decision making for your portfolio and take an active involvement in the markets, choosing investments on an individual basis. If so, our managed advisory service may be more appropriate.

Reflecting the underlying benefits of our discretionary management service, we offer recommendations on individual investments in the context of your investment objectives and existing holdings at the time of giving advice. We are able to provide advice on most types of investments, including equities, government and fixed interest securities and retail investment products such as investment trusts, unit trusts, structured products and other collective investments.

At a glance

- Full administration.
- Day-to-day active management of your portfolio, subject to your approval, adjusting as markets and your requirements change.
- Secure online access to view your portfolio.
- Regular valuations and reporting.
- Annual tax and Capital Gains pack.
- Direct access to your investment manager who will contact you regarding all your investment decisions.

Please note that investments will carry some form of investment risk and you should be aware that the value of investments, as well as the income arising from them, can go down as well as up.

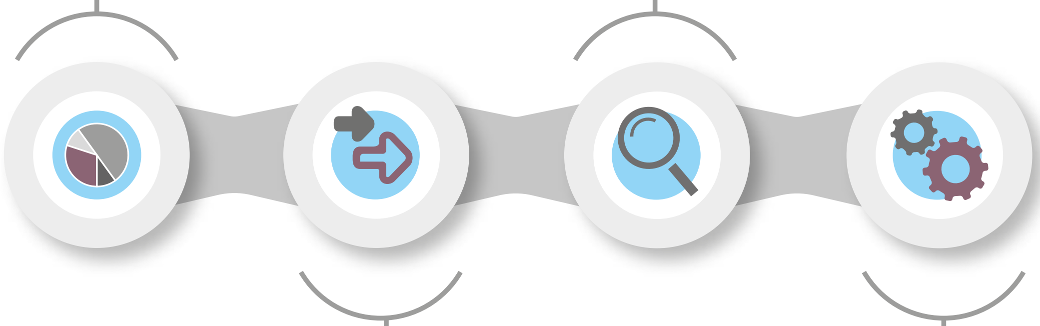
Our Investment Philosophy

Fundamental to our investment philosophy is our understanding that we invest your money as if it were our own. In simple terms, we aim to protect and grow your wealth over time.

Our approach to investing and managing your wealth is underpinned by our four proven guiding beliefs. With these solid foundations, your investment portfolio will be constructed using the combined output from our four strategic investment committees and utilising a range of asset classes displaying varying risk/reward characteristics.

ASSET ALLOCATION
rather than stock selection generally has a greater influence on portfolio performance.

ANALYSIS
We are not constrained by investment styles and base our decisions on fundamental analysis.



ACTIVE APPROACH
We believe in an active approach to portfolio management with an emphasis on research.

RISK MANAGEMENT
Investment performance and risk are two sides of the same coin. Intelligent management of risk is a fundamental aspect of portfolio design.

Our four investment committees

- Asset Allocation
- Portfolio Construction
- Collectives
- Stock Selection

Support and communication

Building a close working relationship with you and your advisers, if applicable, is our main focus and your investment manager will be your main point of contact.

We believe in the value of keeping you regularly updated on the investments we manage for you as well as important news on investment markets. If you become a client, as part of our ongoing service, you will benefit from a range of tailored communications and services.

Our ongoing service to you at a glance

- Updates to ensure you are fully informed of changes to tax and pensions.
- Regular face-to-face review meetings with your Investment Manager.
- Annual review of your investment goals and objectives.
- Monthly and quarterly 'Insights' communications which include investment news, updates, educational articles, case studies and market updates.
- Secure online access to your portfolio.
- Annual client pack including consolidated tax voucher, Capital Gains Tax Report and statements.
- Access to tax efficient planning to ensure you utilise all annual tax allowances.

YOU CAN ALSO FOLLOW US FOR REGULAR MARKET UPDATES, SEARCH

WHIreland Wealth Management

@WHIrelandWM

Image courtesy of Morgan Motor Company.

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At your service

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Speak to us to find out how we can make a difference for you, your family or your clients

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