



WHIreland®  
WEALTH MANAGEMENT

## Our Wealth Management Services for professional advisers

This brochure is not intended for retail investors.

History.  
Craftsmanship.  
Expertise.



### **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.

# 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 WHIreland Group 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.

## Why work with us?

We understand that providing investment advice and ongoing management of your clients' investible assets is becoming increasingly complex and time consuming, particularly when there is a bewildering array of funds and other financial instruments available in the marketplace. By choosing WHIreland to undertake the day-to-day investment decisions on behalf of your clients, this allows you to focus on your clients' financial planning requirements, thereby reducing your business and regulatory risk.

## 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'.



# Working with you

We understand that you want to maintain and enhance the relationship with your clients. By outsourcing your discretionary fund management (DFM) requirements to us, we can provide your clients with access to a wide range of investment strategies aimed at meeting their financial objectives.

Our highly experienced investment managers work within a well-defined central investment approach. From the outset, they will develop an investment strategy in-line with your clients' investment objectives and appetite for risk.

## 'Agent as client'

We understand that you remain the principal point of contact with your underlying clients. As such, we will treat your firm as the 'client'. Any of your clients invested with us will be managed in an 'umbrella' structure and individually grouped beneath in sub-accounts.

All correspondence from us will be sent to your firm and we will rely solely upon you for all instructions in connection with the underlying client's account. If necessary, copies of all correspondence and reporting can also be sent to them or, for ease, they may view their portfolio and transaction information via our secure online access.

## At a glance

- A bespoke investment management service tailored to your clients' needs.
- Day-to-day active management of your clients' portfolios, adjusting as markets and their requirements change.
- Regular valuations and reporting sent directly to you.
- Secure online access for your underlying client to view their portfolio.
- Direct access to our highly experienced investment managers.



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# Our investment approach

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

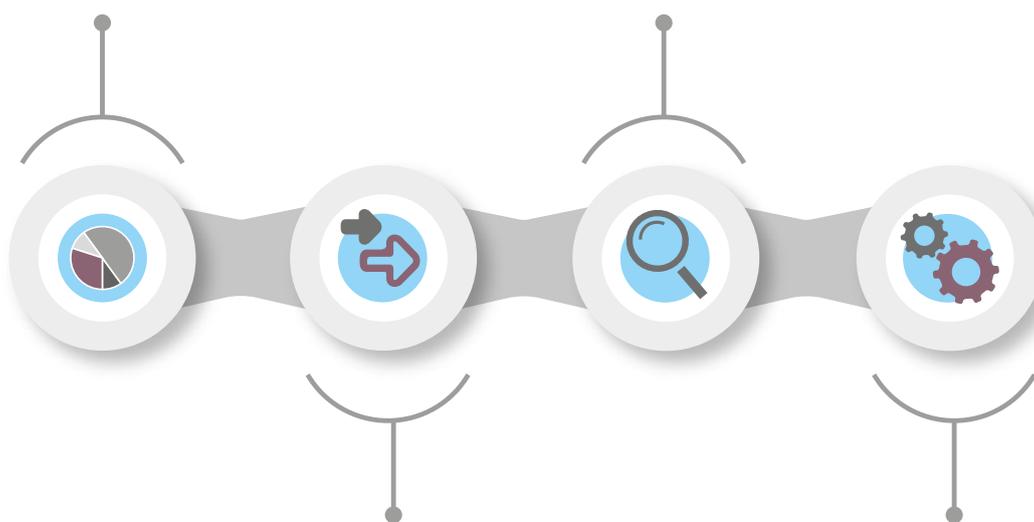
Our approach to investing and managing clients' wealth is underpinned by our four proven guiding beliefs. With these solid foundations, investment portfolios are constructed using the combined output from our four strategic investment committees and utilising a range of asset classes displaying varying 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

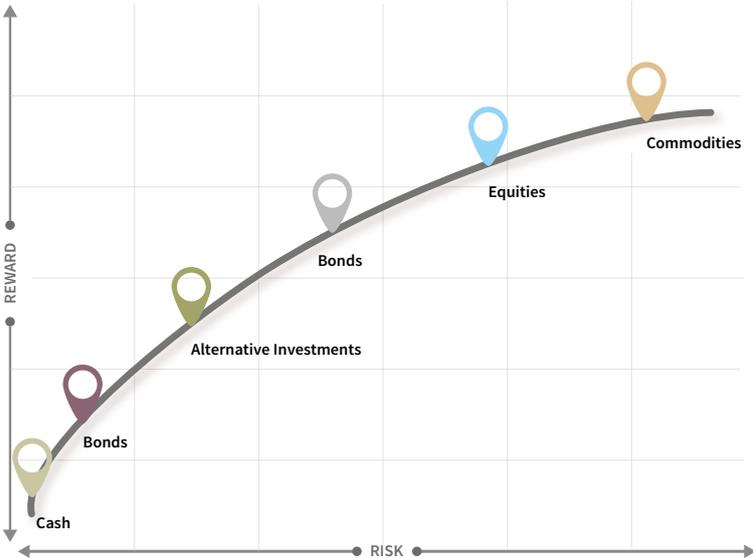
Investment performance and risk are two sides of the same coin. Intelligent management of risk is a fundamental aspect of portfolio design.

# Investment risk and diversification

Risk can never be eliminated, however, we will work with you and your clients to determine which of our five core investment strategies is the most appropriate. Our aim is to achieve the optimum level of return suitable for their objectives.

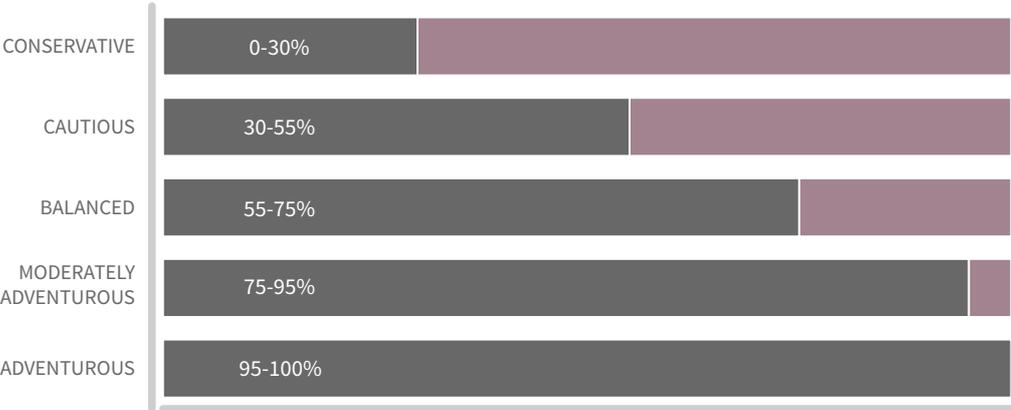
Within each of our five core investment strategies we aim to minimise risk by using a combination of different asset classes which respond to certain events in different ways. Historically, the returns on the three major asset classes (equities, bonds and cash) have not, over the medium to longer term, moved up and down to the same extent or at the same time.

We therefore tailor the asset allocation to take advantage of this lack of correlation whilst also including a range of other uncorrelated assets to provide short term protection against loss of capital.



Provided for illustrative purposes only.

## Typical equity exposure



# Investment process

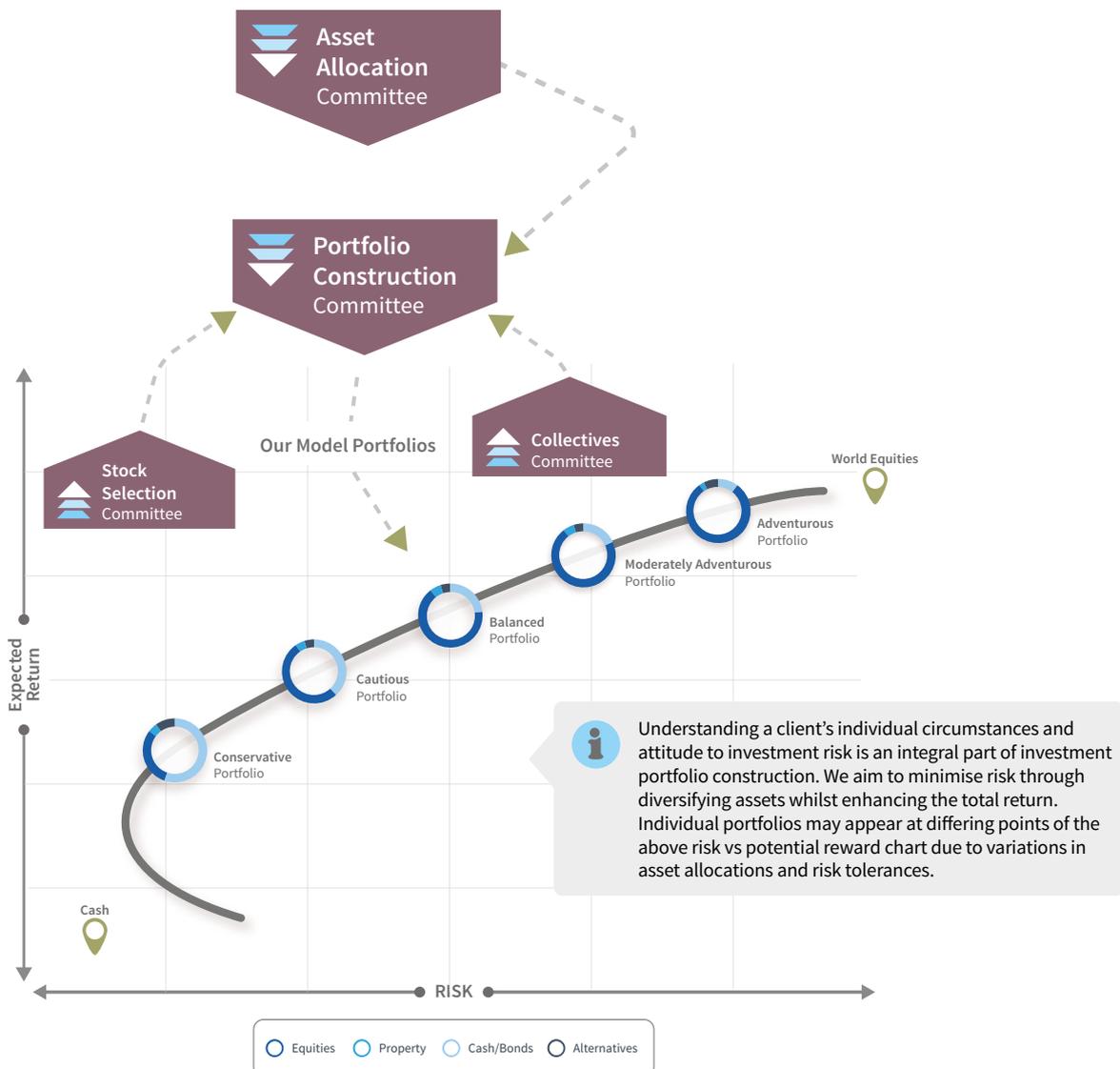
Our investment process is designed to provide a disciplined framework to enable our investment managers to design a portfolio which exactly matches your clients' individual requirements.

The process revolves around four main investment committees; Asset Allocation, Stock Selection, Fund Selection and Portfolio Construction. Each of these committees comprise of a number of our highly experienced investment managers and research analysts and meet formally on a regular basis.

The combined output of these committees are subject to rigorous checks both internally and externally via the specialist investment monitoring consultancy Asset Risk Consultants (ARC).

Ultimately, this combined output forms the basis of our five core discretionary investment strategies; Conservative, Cautious, Balanced, Moderately Adventurous and Adventurous.

Within these five investment strategies we ensure there is a spread of risk across a full range of available asset classes. To generate the required exposures, our investment managers may include investments in; Unit Trusts, OEICS (Open-Ended Investment Companies), Investment Trusts, ETFs (Exchange Traded Funds), structured products and cash.



# Portfolio governance & oversight

Whilst the output from the investment process is subject to detailed performance and risk monitoring, the same is true of individual client portfolios to ensure that they not only conform to the mandates, but that those mandates are in turn, delivering the results expected by the underlying client.

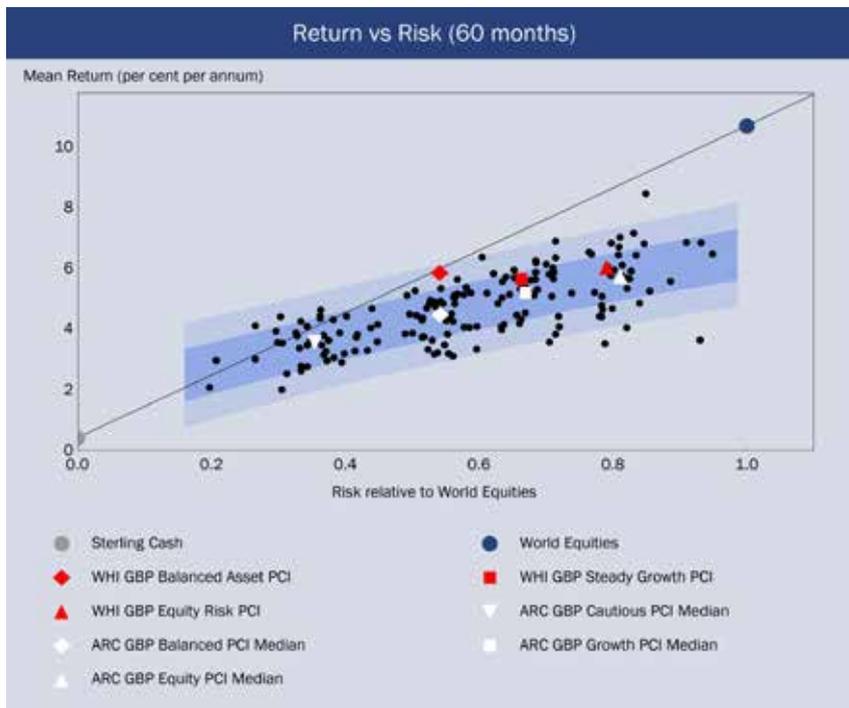
Our governance process combines desk based analysis which focuses on both risk and investment performance. In addition, we also work with Asset Risk Consultants (ARC), an independent risk and performance consultancy.

On a quarterly basis we submit portfolio data to ARC to be audited, compared against other leading investment managers and grouped against corresponding benchmarks.

This independent analysis further enhances the governance process and provides a useful barometer for comparison against our peers.

The illustration below shows the risk return profile of WHIreland relative to our peers. Each red shape represents aggregated performance data of actual client portfolios managed by us, whilst each black dot represents comparable data from other investment managers within our peer group.

## 5 year annualised risk vs return to end of June 2016



Source: Asset Risk Consultants



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“Hand-crafted wealth management solutions”

## Support and communication

Building a close working relationship with you is our main focus and one of our investment managers will be your main point of contact.

We believe in the value of keeping you regularly updated on the investments we manage for your clients as well as important news on investment markets. As part of our ongoing service, we can make available a range of tailored communications and services to assist you in dealing with your clients.

### At a glance

-  Updates to ensure you are fully informed of changes within the marketplace.
-  Regular face-to-face review meetings.
-  Annual review of your clients' investment goals and objectives.
-  Secure online access for your clients' to view their portfolio (if required).
-  Annual client pack including consolidated tax voucher, Capital Gains Tax Report and statements.
-  Monthly and quarterly 'Insights' communications which include investment news, updates, educational articles, case studies and market updates.

YOU CAN ALSO FOLLOW US FOR REGULAR MARKET UPDATES, SEARCH

 WHIreland Wealth Management

 @WHIrelandWM

# Important information

## **This document is intended for Professional Intermediaries only.**

It is provided for information purposes only and has not been prepared with the specific objectives, financial situation or needs of any one particular client in mind. It does not constitute investment advice, a recommendation or a solicitation and cannot be used as the basis for any contract to purchase an investment. Except in so far as liability under any statute cannot be excluded, neither WHIreland nor any officer, employee or associate accepts any liability (whether arising in contract, in tort, negligence or otherwise) for any error or omission in this document.

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.

At WHIreland each client portfolio is unique in that it is tailored to the clients' individual needs, objectives and financial circumstances. The Investment Manager responsible for any client's account will have control over the composition of the client portfolio from the asset allocation to the selection of individual securities. As your client's portfolio is unique to them the corresponding performance is also liable to vary based on the composition of holdings. When compared against similar portfolio mandates or benchmarks investments may behave differently. As a result of individual Investment Manager discretion, portfolios may outperform or underperform the average client portfolio and corresponding benchmark.

Changes in exchange rates may have an adverse effect on the value, price or income of foreign currency denominated securities.

Levels and bases of taxation can change.

Investors who are resident in or citizens of countries other than the United Kingdom may be subject to local restrictions. Investments or investment services referred to may not be suitable for all recipients. The price of an investment will depend upon fluctuations in financial markets outside anyone's control. For more information about investment risks please consult our terms of business, or alternatively please contact your Investment Manager. It should be remembered that past performance is not necessarily a guide to future performance. For our mutual protection, telephone calls may be recorded and made available to you on request and such recordings may be used in the event of a dispute.



The *Art* of  
wealth management



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# At your service

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

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### Cardiff

St Andrew's House, 24 St Andrew's Crescent, Cardiff CF10 3DD

T +44 (0)2920 729001

### Isle of Man

St George's Tower, Hope Street, Douglas, Isle of Man IM1 1AR

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### London

24 Martin Lane, London EC4R 0DR

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### Manchester

One New Bailey, 4 Stanley Street, Salford M3 5JL

T +44 (0)161 832 2174

### Milton Keynes

306 Upper Fourth Street, Milton Keynes MK9 1DP

T +44 (0)1908 774250

### Poole

13 Ravine Road, Canford Cliffs, Poole BH13 7HS

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