



## Managed Portfolio Service

**Preserve Capital | Grow Wealth | Manage Risk**

# Welcome

One Four Nine Portfolio Management delivers a range of carefully constructed and constantly managed model portfolios for its clients.

The Managed Portfolio Service is a discretionary investment management (DIM) service.



## What is Discretionary Investment Management?

A discretionary manager will manage investments on your behalf providing dedicated and professional investment services. They have responsibility to make the investment decisions and the duty to manage the investments in line with the portfolio objectives. The portfolios are specifically designed to deliver volatility controlled returns producing a smoother investment profile, enabling a greater possibility of meeting your objectives.

One Four Nine Portfolio Management's Managed Portfolio Service is designed to support the investment decisions underlying your financial plan.

Your financial planner will work with you to ensure you select the most appropriate portfolio for your individual objectives, taking into account your appetite for risk and your capacity to suffer losses within your portfolio.



# What is the One Four Nine Managed Portfolio Service?

One Four Nine Portfolio Management offer a Managed Portfolio Service providing risk rated models across five ranges and five risk profiles to meet your varying needs. Each portfolio is constructed, carefully monitored and rebalanced by the One Four Nine Portfolio Management investment team.

As a discretionary investment manager, One Four Nine will manage your investments. This means that once appointed we have the responsibility to make investment decisions on your behalf.

The 'discretionary' part of the approach simply means that One Four Nine do not need to seek your permission each time we want to make a change to your portfolio, in line with the investment mandate agreed for your portfolio.

One Four Nine will report regularly to your financial planner and, in turn, they will report to you.

Nothing changes in your relationship with your financial planner, and they will continue to deliver bespoke financial planning designed to support your goals in life. Once a suitable risk profile for your investments has been agreed with your planner, the responsibility for the management of your portfolio passes to One Four Nine Portfolio Management, taking advantage of our considerable expertise.

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## Benefits at a Glance

1. You get access to a range of discretionary managed portfolios across five risk-rated profiles, in Active, Passive, Blended, Sustainable and Income variants.
2. One Four Nine Portfolio Management offers experience and expertise to determine the most appropriate asset allocation and portfolio construction in five different risk levels.
3. The portfolios benefit from economies of scale designed to access the lowest possible cost share classes of investment funds from leading fund management groups.
4. The Managed Portfolio Service is available through a range of investment platforms and can be accessed through your Individual Savings Account (ISA), General Investment Account (GIA) and Personal Pension or Self-Invested Personal Pension.

It may be possible to access the Managed Portfolio Service under other product solutions; your financial planner will be able to advise you appropriately.

5. Portfolios are constantly monitored and where appropriate rebalanced around risk exposures, ensuring that your money remains invested in line with your chosen risk tolerance at all times.
6. We are a five star, expert rated DFM MPS by Defaqto.

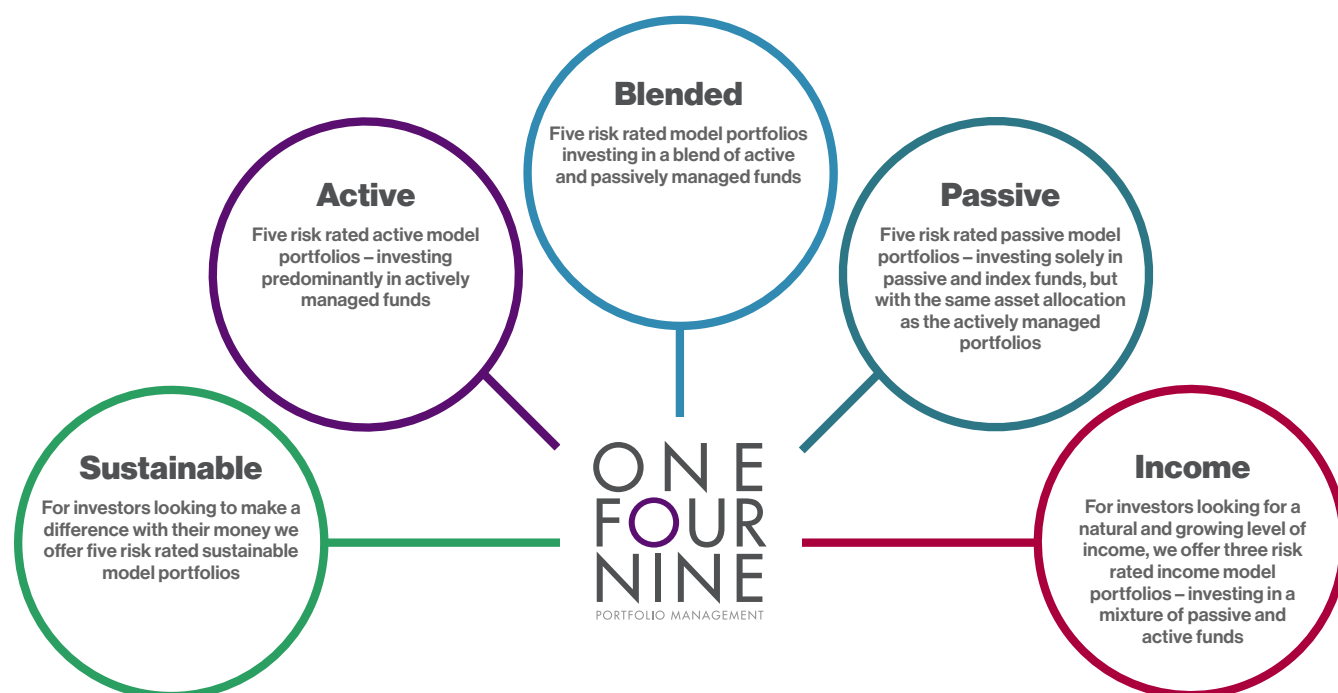
Defaqto is one of the UK's most trusted sources of financial product and market intelligence, supporting financial institutions, intermediaries and consumers to make smarter financial decisions.



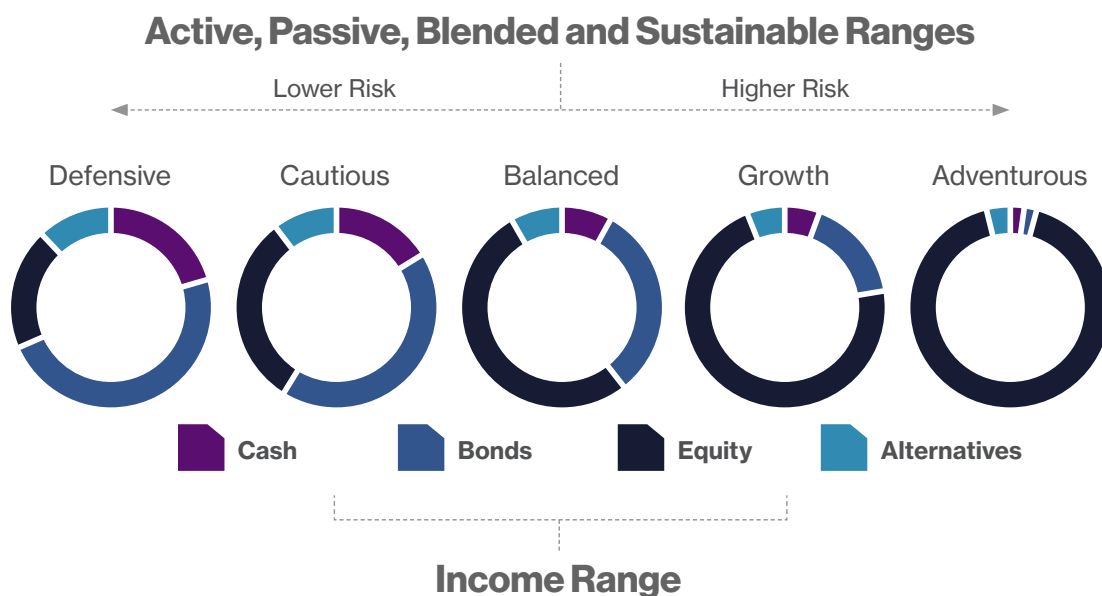
# Introducing the Portfolios

The One Four Nine Managed Portfolio Service consists of five ranges of risk-rated investment portfolios, designed to meet your needs.

You can choose from Active, Passive, Sustainable or Income generating portfolios, or a blend of these portfolios.



Your financial planner will work with you to ensure you select the most appropriate portfolio for your individual objectives, taking into account your attitude to risk and your capacity to suffer losses within your portfolio. One Four Nine Portfolio Management have five different risk profiles: Defensive, Cautious, Balanced, Growth and Adventurous. These profiles differ in their investment objectives and risk appetite as illustrated by the sample asset allocations in the graphic below.



## Access to Insights

The One Four Nine Managed Portfolio Service offers access to the considerable experience and expertise offered by our team.

We manage your portfolio to provide consistent returns over the longer term and within a level of risk that has been agreed by you and your financial planner.

The One Four Nine investment team provides comprehensive monthly and quarterly performance reporting, with commentary to support any changes made to portfolios.

Economic and investment market environment commentary is provided to your financial planner to assist them in making decisions around the fulfilment of any objectives in your planning.

You have access to daily valuations of your portfolio via your chosen investment platform, and your financial planner will be able to answer any questions you have about the portfolio and its relationship with your financial plan.

## About One Four Nine Portfolio Management

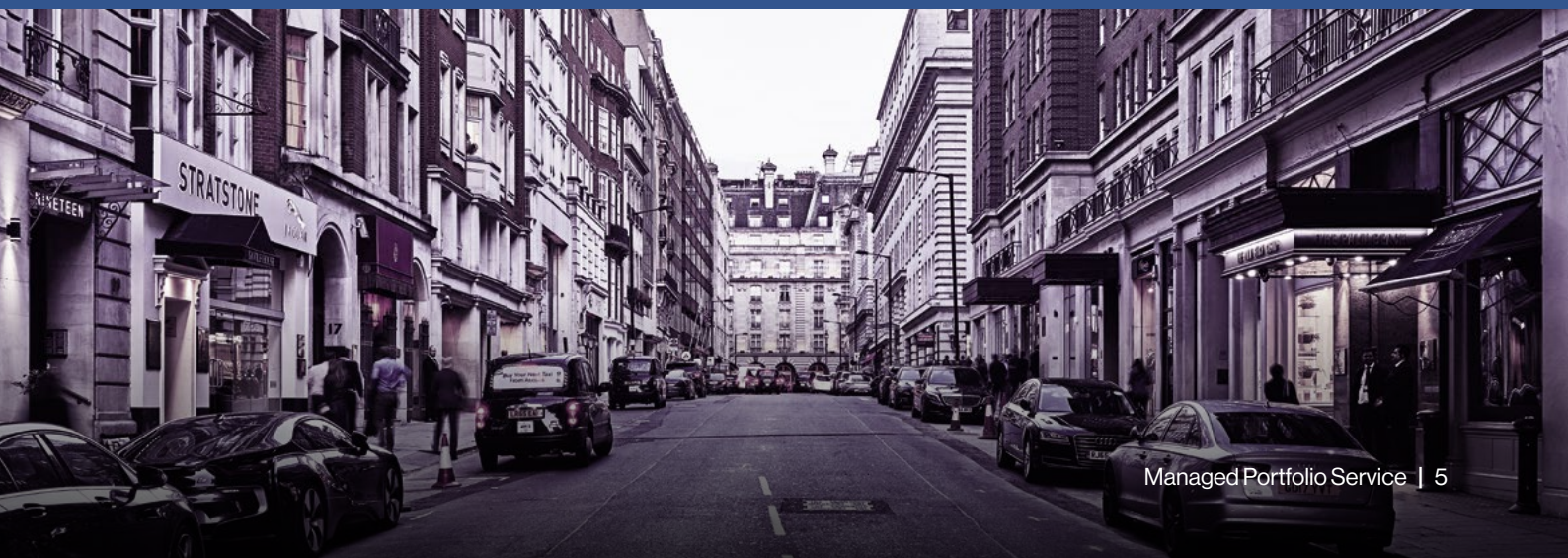
One Four Nine Portfolio Management is part of One Four Nine Group, a nationwide and independent, financial planning and investment management group.

Led by a collaborative team of investment, advisory, business and marketing professionals, One Four Nine Group has substantial experience to bring genuine expertise and understanding of the financial advice and professional services sectors.

As a discretionary investment manager, One Four Nine Portfolio Management believe successful investing is founded on a thorough and robust intellectual framework for making investment decisions.

One Four Nine Portfolio Management:

- offer a robust, repeatable investment process
- provide a simple investment offering with no exposure to riskier funds and complex financial instruments
- focus on risk management, rather than return chasing
- are investors, not speculators, investing for the long-term with low turnover



# Philosophy

We fundamentally believe that investors are loss averse not risk averse and our investment strategy is built around three pillars.

## 1 Preserve Capital

Investors are sensitive to losses rather than averse to taking risk.

You have worked extremely hard for your wealth and it is our priority to protect it for you and future generations.

## 2 Grow Wealth

Over the long-term, inflation can significantly erode your wealth.

We judge our success by beating cash and inflation over the long-term.

## 3 Manage Risk

We seek to maximise returns for given levels of risk.

We focus on the risk of your portfolio and do not chase returns. We truly believe that this approach will produce superior long-term returns.

Experience shows that managing portfolios according to this philosophy may produce a lower amount of investment volatility than comparable portfolios.

Portfolio construction is based on asset allocation decisions where decisions are made by a trade-off between equities (the growth for returns) and non-equities (the diversification and loss protection).

Through the creation of forecast models for each asset class, One Four Nine Portfolio Management can assess the entire return distribution and understand the type and scale of any loss a portfolio may encounter in the future. The asset allocation of each portfolio is determined by maximising the forecasted return for a given level of risk.

The model portfolios within the Managed Portfolio Service are maintained by an internal strategy group led by One Four Nine's Chief Investment Officer. There is an external governance committee, chaired by an experienced external investor, with One Four Nine board members providing an independent challenge and scrutiny to investment decisions made by One Four Nine Portfolio Management.

# Fees

One Four Nine Portfolio Management charges a fee of 0.20% per annum.

Full MiFID II costs and charges are detailed in the most recent portfolio factsheets which you can find at [www.onefourninegroup.co.uk/investment](http://www.onefourninegroup.co.uk/investment).

These charges can change and are intended to be indicative.

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## The Small but Important Print

The value of your investments and the income they produce may go down as well as up. You may not get back the amount you invest. The return may increase or decrease as a result of currency fluctuations.

Past performance, or any yields quoted, should never be considered a reliable indicator of future returns.

All model portfolio data is sourced from One Four Nine Portfolio Management.

The information provided in this document has been provided for information purposes only and should not be regarded as a recommendation to buy or sell.

The information within this document does not relate to the personal circumstances of any one individual.

It is recommended that investors seek independent advice, where necessary, before making any decision to invest or indeed, to subsequently disinvest, especially where there are doubts about the suitability of the investment for you.

The information contained in this document is based on our current understanding and can be subject to change in the future. Nothing in this document is individually tailored investment advice and is provided for informational purposes only.

One Four Nine Group has taken all reasonable steps to identify conflicts of interest that may exist in our role as investment manager to any clients who may have invested in our services. We have policies in place to ensure that your interests as investors remain paramount over those of our own.

Any views expressed within this document are those of One Four Nine Group at the date of issue which may be subject to change.

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If you have any doubts as to the suitability of this investment for you, then please talk to an appropriately qualified party.

The contents of this document have been issued and approved by One Four Nine Portfolio Management Limited, who are authorised and regulated by the Financial Conduct Authority (FCA) under the firm reference number 931954.



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