



INVESTMENT PHILOSOPHY

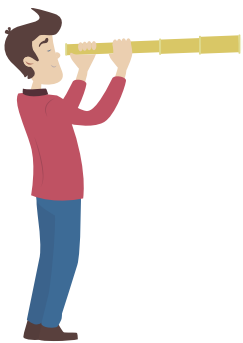


WE BELIEVE IN PUTTING YOU AT THE HEART OF ALL OUR DECISIONS

Our investment process and products are designed with you in mind. Whether you have £1 or £1,000,000, we build your Investment Plan to suit you and your personal preferences.

Whether we are launching a new investment product, rebalancing your account, or making a change to your Investment Plan, we will always be driven by whether it is the right decision for you. What's more, we'll always keep you in the loop about changes we make.

You've worked hard for your money, and we promise to always work hard for you.



WE BELIEVE IN THINKING LONG-TERM

Investing is not the same as short-term speculation and 'get rich quick' schemes rarely work outside of the movies.

Financial markets involve risk and so do our Investment Plans. Markets process lots of new information every day, so there will be ups and downs along the way. This is a natural part of investing.

When we design an Investment Plan for you, we do so with a long-term view of the world. We will not be dipping in and out of investments to make a quick profit. We target a more consistent return over the course of years, not months.



WE BELIEVE HOW AND WHERE YOU INVEST IS KEY

Evidence clearly shows that making sure your money is invested in the right country and the right type of investment are the most important drivers for making good returns. So, at Wealthify we focus on this.

We are not stock pickers and we do not try to be. Instead we prefer to choose simple and low-cost investment funds. When we consider the mix of investments for your Plan, diversification is always an important factor.

We balance your risk by not putting all your eggs in one basket and ensuring your Investment plan is always appropriately diversified.



WE BELIEVE IN HARNESSING THE POWER OF TECHNOLOGY

Computers help with the heavy lifting in our investment process, crunching data efficiently and accurately.

By putting the data through academically founded, rules-based programs (known as quant screens) we can rapidly distil information and make quick decisions to keep your Plan on track.

This approach adds discipline to our process and stops our human emotions taking over, making it easier to avoid stock market bubbles and investing fads.



WE BELIEVE IN LOOKING AFTER THE PENNIES

Balancing cost against value is an essential part of everyday life. And it shouldn't be any different when you are investing.

Research has shown that one of the most reliable ways to predict good investment performance is to pick products with low fees.

When we invest your money, we always think about what you are paying and make sure you are getting the very best value for money.